Citizen’s Trust on Union Parishad (UP): An Institutional Perspective

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Master in Public Policy and Governance (MPPG)

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ppg
Public Policy & Governance Program
North South University
Dedication...

To my parents
I declare that the dissertation entitled “Citizen’s Trust on UP: An Institutional Perspective” submitted to the PPG Program of North South University, Bangladesh for the Degree of Master in Public Policy and Governance (MPPG) is an original work of mine. No part of it, in any form, has been copied from other sources without acknowledgement or submitted to any other university or institute for any degree or diploma. Views and expressions of the thesis bear the responsibility of mine with the exclusion of PPG for any error and omission to it.

Signature with Date
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Acknowledgement

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Similarly, the researcher is thankful to the field data collectors for supporting in collecting data.

Lastly the researcher acknowledges the sacrifice, unconditional love and support of her family members without whose care, love and support it was not possible.

Hosne Ara Popy
Abstract

This study endeavors to explore citizen’s level of trust on UP in Bangladesh with specific aim to determine the institutional factors that affect their level of trust. The researcher has also tested some demographic variables to measure its influence on trust. This research used both quantitative and qualitative methods. A questionnaire survey has been conducted among the adult residents of two UPs in Bangladesh to gather required data and information. Besides, the researcher administered some key informant interviews. Both primary and secondary sources of data have also been used for further analysis and inferences. A number of hypotheses related to institutional and demographic variables have been tested.

The study aims to find out the general level of citizen’s trust on UP as an institution. Institutional factors like transparency, competency, accessibility, fulfillment of promise and performance have been considered as explanatory variables to measure its effect on trust. In addition to these, some other selected demographic features like gender, age and education have been examined to assess the overall institutional trust on UP.

In the final analysis, the study has observed a low level of trust on UP. Among the institutional factors, transparency and performance have been found to be influential in determining the trust level on UP in Bangladesh perspective. Overall performance in service delivery and transparency in planning and decision making are critical factors of institutional trust of UP. The other institutional factors namely competency, accessibility and fulfillment of promise are not found influential in determining the level of trust. Among the demographic variables, age and gender have dominant effect in trust building. Trust level is low at young and old age than the middle age. Interestingly the women have showed low level of trust on UP. But education is found to have no significant relation with trust building.

Interestingly, the contemporary trust literature does not fully match with the findings of the research. This deviation could perhaps be explained by the argument that political economic behavior, patron client relationship, cultural fabric, interpersonal family relations, gosthi (clan), prima facie value, personal profile, individual integrity, social structure, political affiliation, economic status and religion likely affect the trust level on UP in Bangladesh. However, it appears from the empirical data that trust dimensions are generally country, culture and context specific.
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<tr>
<th>Abbreviation</th>
<th>Full Form</th>
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<tbody>
<tr>
<td>GoB</td>
<td>Government of Bangladesh</td>
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<tr>
<td>LGI</td>
<td>Local Government Institution</td>
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<td>LGSP</td>
<td>Local Governance Support Project</td>
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<tr>
<td>MP</td>
<td>Member of Parliament</td>
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<tr>
<td>NGOs</td>
<td>Non-Government Organizations</td>
</tr>
<tr>
<td>NILG</td>
<td>National Institute of Local Government</td>
</tr>
<tr>
<td>PRSP</td>
<td>Poverty Reduction Strategy Paper</td>
</tr>
<tr>
<td>SCs</td>
<td>Standing Committees</td>
</tr>
<tr>
<td>UNO</td>
<td>Upazila <em>Nirbahi</em> Officer</td>
</tr>
<tr>
<td>UP</td>
<td>Union Parishad</td>
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<td>UPGP</td>
<td>Union Parishad Governance Project</td>
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Chapter 1
Introduction

This chapter introduces the general background of the study with specific research problem. It explains the significance and objective of the study. It also highlights the research questions and hypotheses of this research. Furthermore, this chapter reviews the relevant trust literatures based on the empirical study in different arenas aiming to trace trends in trust research both in global and local context. It also reviews the literatures on Union Parishad (UP) to trace its present features in Bangladesh. This chapter identifies the scope as well as the limitation of the study. Finally, it ends up with the structure of the study.

1.1 Background

Bangladesh has a unitary system of government with the constitutional provision for having Local Government Institutions (LGIs) which will ensure all the basic necessities of the people. There are two types of LGIs in Bangladesh — rural and urban. In Bangladesh, there are 10 City Corporations and 307 Pourasavas (municipality) in urban areas and 4,554 UPs as elected LGIs (Aminuzzaman 2013). UPs are the lowest tier of rural local government administration in Bangladesh. It is originated from British period in different name with some modifications in its functions. Throughout the evolution of local government, UP is not new in Bangladesh. In British era, 1870, British Government established Union Panchayets. Throughout several changes it became UP in 1973. So, we can see that UP is a 145 years old institution. The UP is constituted under the constitutional provision of Bangladesh. As per Article 59 and 60 of the Constitution, the formation, responsibilities and functions of these LGIs have been described.\footnote{Article 59. (1) “Local government in every administrative unit of the Republic shall be entrusted to bodies, composed of persons elected in accordance with law.” Article 59. (2) declares its functions as ‘administration and the work of public officers, the maintenance of public order, the preparation and implementation of plans relating to public services and economic development’. Article 60. “For the purpose of giving full effect to the provisions of article 59 Parliament shall, by law, confer powers on the local government bodies referred to in that article, including power to impose taxes for local purposes, to prepare their budgets and to maintain funds.” The UPs have four major roles and responsibilities as per the UP Act, 2009: a) the maintenance of law and order and assistance to administration for this purpose, b) the adoption and implementation of development schemes in the fields of local economy and society, c) the performance of administrative and establishment functions, and d) the provision of public welfare services. In addition to these, there are 39 auxiliary functions.} Over the years, number of committees and commissions have been constituted and bring in structural and functional areas of UP and LGIs. However, no
significant and visible changes have been noticed as yet. It faced several changes in its functions and responsibilities but it had always its existence there.

There is no alternative of this UP till today. Each union is made up of several villages. There are 4,554 unions in Bangladesh. As per the Local Government (UP) Act, 2009, a UP is formed of a chairman and twelve members including three members reserved for women. In UP, there is one permanent official appointed by the Government whose salary is jointly paid by the Government and the UP (Aminuzzaman 2013).

1.2 Statement of the Problem

There are so many research works on UP. In some of the previous research papers on UP, it has been studied that UPs have to struggle with several institutional challenges while working at the root level and also in delivering their services properly. UP members have shallow knowledge about their formal roles and responsibilities (Khan n.d.). Even sometimes a lack of commitment, a lack of vision as well as a lack of integrity and dishonesty of the leadership of UP are observed (Aminuzzaman 2011). The elected leaders of UP are not accountable in practice (Aminuzzaman 2014). Inadequate infrastructural capacity of UP and the financial insolvency of UP are obstacles for the effective performance of the UP (Khan n.d.). All the LGIs have their own sources of revenue from taxes, rates, fees and charges. But the UPs can generate only a small amount of revenue from their own sources in comparison to their needs for either their low revenue mobilization capacities or unwillingness to mobilize revenues (Bhattacharya et al 2013). The Chairman holds comparatively a powerful position and most of the time he takes decision consulting with a small circle of people, mostly the elite people (Aminuzzaman 2013). People have very low level of access in the project selection as well as in other decision making process of the UP in spite of the legal provisions of the UP Act to be transparent and participatory. People's participation and involvement of civil society were found inadequate in UP (Aminuzzaman 2013). There are 13 standing committees (SCs) of UP which are supposed to ensure mass people’s participation at the union level planning process. But the previous study found that the UPs practice a “pseudo participatory” planning system, where only the local elite and the powerful people have access (Haque 2009). Every decision is made without the knowledge of the mass people, especially, the marginal poor, women, and destitute (Aminuzzaman 2013). Even in
the book ‘Participatory Planning at local level’, it was mentioned that, the public demand is not reflected and there is no participation of the people in decision making plans (NILG 2003 cited in Haque 2009). It has been studied that UP is not transparent and not accountable to the mass people. Even the female members of the UP face gender discrimination in the decision making process of the UP (Khan n.d.). The lack of community members’ awareness about the overall functions of UP such as sanitation, violence against women, family welfare etc. creates problem in the functioning of UP (Khan n.d.). On the other hand, the UNO, who works for formal coordination at upazila level have very little practical control over the activities taken by line departments (Aminuzzaman 2011). The UPs have to go through the central control by central government (Aminuzzaman 2011). Evidence found that projects taken at upazila level are mostly centralized projects (Aminuzzaman 2011). UPs have limited control over the selection of those projects (Aminuzzaman 2011). UPs have some exceptions in projects like LGSP. There is no clear demarcation between jurisdiction of the MPs and the local government representatives (Khan n.d). The MPs (members of parliament) are expected to perform only advisory roles but the invisible and unofficial influence or interventions by the local MPs on UPs have been criticized as another major challenge though as per the act, UP members are not at all accountable to MP (Aminuzzaman 2011). Even there are some new young leaders who sometimes bypass UP and even the GoB line agencies with some powerful backing (Aminuzzaman 2013). Sometimes the relationship between the elected members and the local officials of UP are found hostile and mistrust too (Aminuzzaman 2011). Even the UPs do not make the best use of the Village Court at all (Aminuzzaman 2011). Again the different tiers like UP, Upazila Parishad, Pourashava are constituted under separate laws have some functional overlapping. There was hardly any chance for the community members to lodge any complaint to the designated authority in case of any service delivery forgery or corruption of the UPs (Mohammed 2010 cited in Aminuzzaman 2013). In Bangladesh, the only elected local institution is this UP which still remains weak due to the dark shadow of inefficiency, scarcity of resources and political turmoil (Haque 2009). The red tapes, administrative complexities of UP also hampers the activities of the UP (Khan n.d.).

There were three reform commissions, namely Local Government Structure Review Commission of 1993, the Local Government Commission of 1997 and the Committee for
Recommendation of Financial Powers and Sources of Financing LGIs of 1999 worked to overcome these challenges but no meaningful changes took place there (Aminuzzaman 2013). In many Asian countries like Philippines and Indonesia LGIs are playing a significant role for the socio-economic development of that country but the evidence shows that UP, the most important grassroots level LGI, cannot play an effective role in Bangladesh (Adhikary 2010).

For overcoming these predominant challenges as well as for improving the institutional condition of local governance of Bangladesh, several initiatives have been taken by the government. Vision 2021, 7th Five year plan enforce the strengthening of local government to have more effective decentralization. The upcoming 7th Five-Year Plan (7FYP) also declares a commitment to work for creating stronger and effective LGIs (UNCDP 2015). Both LGSP (Local governance Support Project) and UPGP\(^2\) projects are actively cooperating government in this regard. These projects aim to assist government to mitigate the present challenges and to improve service delivery of UP. UPGP aims to enrich the accountability, transparency, capacity building and fiscal innovations as well as regulatory improvements of LGIs by open hearings in project planning and selection process at the rural level to improve its present service delivery and to ensure the UP’s responsiveness to citizens’ need (UNCDP 2015). Moreover, LGSP aims to support local governments in providing their services to fulfill the community demand through a transparent fiscal transfer system (World Bank n. d.). LGSP transfers fund to eligible LGIs through direct bank account for the development project selection as well as its implementation with the consultation of rural mass people. Following the success of UP, they receive performance block grants. Thus LGSP empowers the UPs to select developmental project having no central dependency. Both of these projects worked for improving the level of transparency, accountability, mass people’s participation and women’s participation, to provide capacity building support in LGIs, especially at UP level. These projects worked for creating stronger awareness on good governance, effective service delivery along with own-source revenues (OSR) mobilization at local level.

\(^2\)Union Parishad Governance Program (UPGP) is a project currently working in 7 districts with an aim to improve the governance qualities, service delivery, capacity building of UPs through interventions on accountability, transparency, participation and community engagement. The Local Government Division of the Ministry of Local Government, Rural Development and Cooperatives is the main partner in implementing UPGP project in Bangladesh (from 2011-2016).
In spite of having tremendous effort by government to strengthen the LGIs, such local government bodies are facing unprecedented challenges. There is existing policy, act, reform initiatives, constitutional provisions and government initiatives to develop the UP as a significant entity. After having all these act, policy, constitutional provisions there, the effectiveness of UP is not visible. It may have an impact on the level of trust among the citizens of the UP. In this condition, a concern also raised about citizen’s mutual mistrust on UP (Aminuzzaman 2013).

In summary, the problem that emerges from the previous literature is that there is lack of transparency, low level of institutional visibility, weak participatory process and questionable image of institution. So, there is a lightly chance that this may be a manifestation of low level of citizens’ trust on the UPs as a grass root level institution in Bangladesh.

1.3 Literature Review

1.3.1 Literature Review on Trust

There are plenty of researches on trust in western context. However, of late a number of researches on trust have been emerged in South Asian perspective and context. Literature review highlights the contributions of scholars in trust research from different trust perspective. It portrays the implication of trust and explores the potential factors that matter for trust in different perspective. Moreover, it attempts to identify the literature gap to address in this study.

Fukuyama (1995) in his study argued that trust is a significant factor that affects both organization and society, even more to assess and understand worldwide economic system. Vineburgh (2010) focused on organizational trust and relevant variables such as empowerment, resistance to change, support for innovation, interpersonal conflict and demographic features. It has been argued that organizational trust has a link to the level of organizational performance and competitiveness. It reveals that higher level of empowerment, higher level of support for innovation and lower level of interpersonal conflict are associated with organizational trust.
The study administered in Nepal by Pande (2010) explored factors which affect citizen’s level of trust. The study identified gender and indigenous identity as influential in assessing citizen’s trust on local government. Women had generally more trust than the men. As a disadvantaged group, women in Nepalese society were supposed to have less trust than men. In this context, the study came up with an argument that institution under study was probably more women friendly in its operation or women were indifferent towards local government. Indigenous people have low trust than the non-indigenous people. Three other factors like age, education and income are found indifferent in trust formation. However, transparency and participation in decision making are highly significant for trust.

Askvik (2011) discussed the trust concept in Bangladesh and the significant factors influencing trust. The study observed that there is a gap between institutional trust and theoretical trust pattern in Bangladesh. It revealed a paradoxical situation in Bangladesh. The survey data of this study reveals that respondents do not agree that civil servants and politicians are reliable, trustworthy or competent. But surprisingly their trust in certain institutions like the Parliament and the Central Government is very high compared to the other countries.

Anisuzzaman (2012) assessed the level of trust from horizontal and vertical perspective. The study addressed the relationship between trust and the socio-economic and interpersonal factors. It finds no correlation of gender with trust in organization. In Bangladesh, the old aged employees are found more trustworthy than the middle aged employees within organization. Tribal employees achieve high level of trust both from their coworkers and superiors. Less educated employees show high trust in coworkers. The findings of this study further show that coworkers are more trusted than the superiors in an organization.

Jamil and Askvik (2013) revealed the scenario of determining citizen’s trust on public officials in Nepal and Bangladesh. This study provided a comparative study on trust variables in two different South Asian country’s context. In Nepal, citizen’s perception about civil servants is more negative than in Bangladesh. In Bangladesh, friendliness, helpfulness and efficiency have the most significant positive correlations with citizen’s trust to civil servants whereas predictability and reliability of civil servants have no implication on trust. However, predictability and reliability have positive but a little bit weak relation to trust in the context
of Nepal. In case of Bangladesh, corruption has high influence to generate mistrust whereas in Nepal, corruption has no implication on trust. In case of Nepal, friendliness, promptness and efficiency of civil servants draw high trust. Further the study focused that Bangladeshi citizens perceived trust with the dimensions such as honesty, truthful, moral character, idealism, religious belief, education, and high commitment.

Haque (2015) analyzed patient’s trust on Upazila Health Complex (UHC) which provided primary health care at upazila level in Bangladesh. The research identified major trust arenas as well as potential factors of trust variation. The study showed patients were enjoying high level of trust on UHC. Most of the patients treated doctors as committed, competent, moderately cooperative providing compassionate services. Overall their trust level is high. In case of analyzing the trust variables, age has inverse relation with trust. Older patients have less trust than the younger ones. Gender and monthly household expenditure have no significant relation with trust. The most surprising is that doctor’s commitment has no correlation with trust. However doctor’s competence and level of satisfaction is highly significant. Even the quality of nursing service and integrity are found influential. The study came up with the observation that doctor’s competence, level of satisfaction, quality of nursing service and integrity are important in explaining trust.

Jamil and Askvik (2015) assessed citizen’s level of trust on public and political institutions and identified the factors those affect citizen’s perception of trust. The findings revealed that in Bangladesh, generalized trust (trust towards strangers) was higher than in Nepal. Even the Bangladeshi people show relatively more trust to certain institutions than the Nepalese do. The Nepalese are somehow more negative to public services than the Bangladeshis. The most trustworthy institutions in Bangladesh are Higher Judiciary, Army, Parliament, Office of the Deputy Commissioner whereas in Nepal by contrast LGIs like Village Development Committee, District Development Committee generate high trust. Throughout the study, it appeared that both in Bangladesh and Nepal, the quality of government (performance and trustworthiness) matter more than the citizen’s social association in trust formation.

Goldsmith (2015) observed in his study that in America, local government officials enjoy great deal of trust after having amply of problems like broken procurement processes,
obsolete personnel systems, old-fashioned technology and pay system. The continuous
effort, potentiality and sincere commitment of local government officials highly affect their
trust level.

In the recent study Aminuzzaman (2016) observed that the image of the UP as an
institution, inclusion, responsiveness, extent of participation of the community in the UP
activities affect the level of trust of the UP residents in case of disaster management. In
addition to these, accountability of the UP, capacity and planning system, corruption and
lack of integrity also affect the overall level of trust.

Table 1: Summary Overview of Literature Review

<table>
<thead>
<tr>
<th>Name of Authors</th>
<th>Major Findings</th>
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<tbody>
<tr>
<td>Fukuyama (1995)</td>
<td>Trust is a significant factor for organization, society, economic system</td>
</tr>
<tr>
<td>Vineburgh (2010)</td>
<td>Organizational trust has a link to the level of organizational performance and competitiveness</td>
</tr>
<tr>
<td>Pande (2010)</td>
<td>Gender and indigenous identity influence citizen’s trust Age, education and income are indifferent in trust formation Transparency and participation in decision making are highly significant for trust.</td>
</tr>
<tr>
<td>Askvik (2011)</td>
<td>Trust and trust factors are paradoxical in Bangladesh</td>
</tr>
<tr>
<td>Anisuzzaman (2012)</td>
<td>No correlation of gender with trust Age, education, tribal status have an effect on trust</td>
</tr>
<tr>
<td>Jamil and Askvik (2013)</td>
<td>Friendliness, helpfulness, efficiency, corruption maintain significant correlations with trust Predictability and reliability have no implications on trust</td>
</tr>
<tr>
<td>Haque (2015)</td>
<td>Age, competence, level of satisfaction, quality of service and integrity influence trust</td>
</tr>
<tr>
<td>Jamil and Askvik (2015)</td>
<td>Quality of government (performance and trustworthiness) influences trust</td>
</tr>
<tr>
<td>Goldsmith (2015)</td>
<td>Continuous effort, potentiality and sincere commitment affect trust</td>
</tr>
<tr>
<td>Aminuzzaman (2016)</td>
<td>Institutional image affects trust</td>
</tr>
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</table>

In a nutshell, the studies suggest that the trust dimensions differ from country to country
context, culture and organization. The highly significant trust factors for one context may
have no implication on other context. In Bangladesh perspective, it appears to have
paradoxical relationship between overall institutional trust and the trust factors. Though the
Bangladeshi people have less trust on the civil servants or the politicians as an individual but
they have high level of trust on the institutions like central government, higher judiciary,
army, office of the Deputy Commissioner.
1.3.2 Literature Review on UP

There are a number of researches on UP in Bangladesh. Literature review highlights the present features of UP in Bangladesh. It attempts to identify the literature gap to address in this study.

Haque (2009) analyzed the challenges of people’s participation at UP in Bangladesh. His study observed that local government suffers from dark cloud of inefficiency, lack of resources, weakness in coordination, political corruption, lack of sincerity of the chairmen etc. Furthermore, he observed though the different SCs of UP are the main institutional avenue for the people’s participation in the local decision making process, the participation of people is found to be low.

Adhikary (2010) revealed in his study that the strong presence of patriarchy and the patron client relationship cause failure to UP governance. Poor people’s access to public resources is not ensured at the root level for this type of governance.

Aminuzzaman (2010) discussed the history and evolution of UP, policy context, reforms and present set up of local government in Bangladesh. Moreover, he identified the governance challenges for the UPs.

Aminuzzaman (2011, 2014) underlined the present institutional features and challenges of the UPs in Bangladesh. He argued that the UPs are facing some challenges while delivering services at union level. The limited understanding of functions by the community people, low level of awareness of the UP members, dominance of chairman in decision making, exclusion of the women members, lack of people’s participation, centralized project design and implementation, weak relationship between the elected representatives and the local officials etc. are identified as major challenges for the UPs.

Hossain (2015) observed that though the local government bodies are to integrate people’s participation in the decision making at the local level, the reality is very different. Ensuring accountability and transparency is a core problem at the local level. Various factors are responsible for this mode of government, including lack of financial resources, centralized authority, apathy of the people etc.
Khan (n.d.) in his study explored the legal and practical constraints behind the functioning of the UPs. He identified lack of public awareness, financial insolvency, inadequate training and knowledge of the UP officials, administrative complexities, gender discrimination, lack of coordination, obstruction from the locally powerful people and the politics of vote etc. as the major constraints in performing the responsibilities of the UPs.

The literature review on trust and on UP show that though Bangladesh gives emphasis on local government, on roles and functions of local government, there is no focused trust study as such on local government in Bangladesh.

**Table 1.1: Summary Overview of Literature Review on Institutional Features of UP**

<table>
<thead>
<tr>
<th>Name of Authors</th>
<th>Major Findings on UP Governance features</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adhikary (2010)</td>
<td>Strong presence of patriarchy and the patron client relationship characterize UP governance</td>
</tr>
<tr>
<td>Aminuzzaman (2011,2014)</td>
<td>Governance challenges for the UPs includes weak service delivery system, low level of awareness of UP members, dominance of chairman in decision making, exclusion of women members and mere symbolic and pseudo people’s participation.</td>
</tr>
<tr>
<td>Hossain (2015)</td>
<td>Low level of accountability and transparency, lack of financial resources, apathy of the people are some of the institutional features of UP.</td>
</tr>
<tr>
<td>Khan (n.d)</td>
<td>Lack of public awareness, administrative complexities, gender discrimination are some of the constraining institutional factors of UP.</td>
</tr>
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</table>

**1.4 Significance**

Literature shows that many research works have been conducted regarding the institutional challenges, financial management, budgeting and other issues of the UPs in Bangladesh. Even there have been so many researches on trust issues. But the previous works have hardly touched the issue of citizen’s trust on UP. This study has tried to explore whether there is any trust gap among the citizens.

When trust collapses in a society, the harmony of the whole society suffers (Bok 1979 cited in Haque 2015). Kim (2005) believes, higher citizens’ trust in public institutions ensures good governance as trust is an ingredient of good governance (cited in Haque 2015). As UP is the only elected body working for the rural people, it needs to be an effective one. To ensure good governance at UP, trust need to be ensured as well. So assessing trust level is very
important. If there is mistrust on UP, people may stay away from UP and it may become dysfunctional, ineffective and unresponsive. This trust issue may have an implication on the service delivery and service quality of UP.

UP is a government developmental body which works for development at the grass root level. Vision 2021, 7th Five year plan enforce this institution to be a leading institution at union level. Therefore, it needs to be more effective, more functional, more active, more trustworthy and more reliable. This study has significantly observed the community’s level of trust on UP as well as the factors affecting citizen’s trust. The findings of the study is likely to add value to policy making to enhance trust on UP.

1.5 Objective

- To assess the relationship between citizen’s level of trust and institutional performance of UP

1.6 Research Questions

This research raises the following questions to investigate the various aspects of proposed study:

1. What is the level of citizen’s trust on UP as an institution?
2. Do the institutional factors affect citizen’s trust at UP level?

1.7 Hypotheses

To achieve the aforementioned objective and broad research questions -this study attempts to address the following hypotheses:

1. The higher the level of transparency of UP, the more the level of trust of the community.
2. The higher level of competence as perceived by the community as regards UP officials, the more the community have trust.
3. Higher the UP leaders are accessible, higher the trust of the community.
4. Higher the fulfillment of commitment, higher the trust.
5. Higher the performance, higher the community’s trust.
6. Demographic factors (gender, age, education) affect the community member’s level of trust.

1.8 Methodological Overview

A mixed approach (combination of both qualitative and quantitative methods) has been used to minimize the weaknesses of single research method. This study has used both primary and secondary data. It has conducted close ended questionnaire survey on 200 respondents in 2 selected UPs (100 from each UP, around 10-12 from each of the 9 wards of each UP). The respondents have been collected from each and every ward of sampled unions on purposive basic. Respondents were both male and female, adult male household as well as adult women households. The respondents have been selected on the basis of their willingness to respond and availability. The researcher also administered key informant interviews from 2 UNOs, 2 religious leaders, 4 school teachers, 2 businessmen and 2 NGO workers. The interviews have been conducted to verify and crosscheck the information received from close ended questionnaire survey. For secondary data, books, research papers, articles have been studied to review the existing literatures on citizen’s trust in the context of different countries. Further secondary sources have been used to present an overview of UP in Bangladesh. SPSS has been used for data processing and analysis.

Among the sampled UPs, Sundalpur is from Daudkandi upazila of Comilla belt which is comparatively advanced in terms of socio-economic indicators whereas Nishanbaria from Taltali upazila of Barguna District is a remote, riverine and disaster prone union.

The table below presents the methodology of gathering data for different trust variables.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Methodology</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transparency</td>
<td>Survey, Content Analysis, Interview</td>
</tr>
<tr>
<td>Competency</td>
<td>Survey, Interview</td>
</tr>
<tr>
<td>Accessibility</td>
<td>Survey, Interview</td>
</tr>
<tr>
<td>Credibility of Commitment</td>
<td>Survey, Interview</td>
</tr>
<tr>
<td>Performance</td>
<td>Survey, Interview</td>
</tr>
</tbody>
</table>
1.9 Scope of the Study

Understanding the image of UP is necessary for the policy makers. Trust for that matter is a significant component of “institutional image”. If there is any trust deficit, it needs to be understood and addressed accordingly. As UPs have several institutional challenges, it may likely create some implicit impact on institutional trust. And if the citizens are dissatisfied, they may lose confidence and may stay away from UP. The study has been conducted in 2 UPs. Sampled UPs are namely Sundalpur from Comilla district and Nishanbaria from Barguna district. The mandate and functions of UP, working culture, roles of standing committees of these two UPs have also been considered. The comparison of the two UPs and their performance has been tested and analyzed on the basis of the trust assessment indicators of the study.

1.10 Limitation

The limited understanding of the beneficiaries about the responsibilities of UP is one of the primary limitations of this study. The respondents feel reluctant to take part in the survey. Sometimes the respondents are not fully aware about the fact on which the study is being conducted. Like many other studies on rural institutions, the respondents seem to be passive and unwilling to provide information about the elected and appointed officials of UP.

However, such limitations have been addressed by the researcher by rapport building and also through ensuring complete anonymity of the respondents. The researcher collected the data with patience and using interpersonal interactive skill.

1.11 Structure of the Study

This thesis is developed in five Chapters. 1st Chapter introduces the background of the study, states specific research problem, reviews literature, clarifies the objective and the significance of the study. It also deals with research questions, research hypotheses, scope and limitation of the study. It further focuses on the methodology adopted for this study and concludes with the organization of the study.
2\textsuperscript{nd} Chapter presents a conceptual discussion on trust. This chapter has been divided into two parts. 1\textsuperscript{st} part deals with theoretical aspect of trust. It defines trust as well as presents the discourses on typology of trust, trust theory and the variables of trust. 2\textsuperscript{nd} part presents the analytical framework of the study.

3\textsuperscript{rd} Chapter outlines the institutional overview of UP. It proceeds with describing the present organogram and the evolution history of UP. It discusses policy issues guiding the UPs and the overall functions of UPs. This chapter furthermore presents the institutional image of UP in Bangladesh.

4\textsuperscript{th} Chapter presents empirical analysis of trust data gathered from field survey and interviews as well as its analysis in the light of analytical framework.

5\textsuperscript{th} Chapter attempts to conclude major objectives in view of theoretical framework and observation as well as revisiting research questions and hypotheses. It draws conclusions based on chapter four.
Chapter 2
Trust: A Conceptual Overview

This chapter has been divided into two parts: theoretical and analytical. First part attempts to give a brief overview on trust, different perspective and categories of trust with relevant variables to give a profound insight how trust is built. It deals with the theoretical foundation of trust. Reviewing the overall trust concepts, the second part of this chapter presents the analytical framework of this study with the indicators of the explanatory variables to extend our understanding about the relationship between citizen’s level of trust and trust variables.

Trust is an emerging area of organizational theory and behavioral science. In spite of having considerable research on trust, a widely accepted definition of trust still remains missing. Trust emerges as an issue of interest to economists, psychologists, sociologists as well as management theorists (Lane et al 2000).

Different scholars defined it from different perspective. Because of the complexity of the concept of trust, it can be defined in several ways according to the context in which it is studied (Rousseau 1998; Kramer 1999 cited in Pande 2010). For illustration, psychologists perceive trust as an internal cognitive process between trustors and trustees (Rotter 1967 cited in Pande 2010). Coleman (1990) refers trust as the considerations that a rational actor applies while placing a bet (Cited in Pande 2010). Economists view trust as a calculative or rational anticipation about outcomes generated by another party (Coleman1990; Williamson 1993 cited in Pande 2010). Hence, sociologists broadly observe trust as a property of combined attributes among people or institutions (Lewis &Weigert 1985 cited in Pande 2010).

Table 3: Different Perspective of Trust

<table>
<thead>
<tr>
<th>Psychological</th>
<th>Function of internal mental process</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic</td>
<td>Based on calculative and rational choice</td>
</tr>
<tr>
<td>Sociological</td>
<td>Collective attributes based on moral values, norms, ethical issues</td>
</tr>
</tbody>
</table>

Source: (Rotter 1967; Coleman1990; Williamson 1993; Lewis &Weigert 1985)
2.1 Definition of Trust

Trust has been derived from the German word *Trost* which means comfort. Trust “implies instinctive, unquestioning belief in and reliance upon something” (Hebert 2006 cited in Pande 2010). Trust refers to natural belief on others which is beyond question and this belief generates reliance on others and gives one comfort and security.

Trust refers to the willingness to be vulnerable to others from the expectation that others will not take advantage or do harm rather show concern for one’s interests. Trust emerges in vulnerable condition when there is uncertainty about the future behavior of others. So, risk is also an important element in trust. (Baier 1986 cited in Pande 2010).

Trust can be defined as one’s belief and willingness to depend on another party (Mayer et al 1995). This trust concept may be broken down into two constructs: first, trusting intention, meaning that one is willing to depend on the other person (Currall & Judge, 1995) and secondly, trusting beliefs, meaning that one believes that other person is benevolent, competent, honest or predictable in a situation (Mayer et al, 1995). Therefore, trust can be defined in terms of both one’s willingness and other’s behavior. For developing trust, one need to have the willingness to believe others and the others need to have the quality to be believed.

Trust is a one’s willingness to be vulnerable to another based on the belief that the other party is competent, open, concerned and reliable (Mishra 1996 cited in Lane & Bachmann, 2000). Mishra recognized four dimensions of trust. This definition implies that trust is developed when one has confidence that the other party is fully efficient, competent, transparent, sincere and reliable.

2.2 Typology of Trust

Different scholars categorized trust in different ways. The typology of trust depends on more than one basis. Some theorists combine all of these dimensions. From all of these categories, this thesis only uses the categories relevant to the context of the study.
2.2.1 Institution Based Trust

Institution-based trust refers to institutions as a source of trust. Institutional-based trust is never dependent on interpersonal familiarity or on personal characteristics. Rather this type of trust relies on the formal and legitimate structures of an institution (Zucker 1986). Moreover, the institution based trust is a consequence of institutional performance (Mishler & Rose 2001 cited in Pande 2010). Trust arises from individual’s perceptions about the institutional structure, regulation, legislation and performance that make them to feel safe and secured by reducing the level of risk (Lane 2000 cited in Haque 2015). For example, one may not trust a person (e.g. a member of UP) individually but may have trust as a part of any institution (e.g. UP). This trust results into procedural trust. When roles, regulations and procedures are properly followed, it produces trust (cited in Jamil et al: 2010).

Trust on UP falls in this category. UP is an institution which works out through certain legal structures and framework. This regulatory framework is likely to generate trust on UP. Trust on UP implies that people have positive expectation from the UP assuming that the UP officials will do good for them and follow the institutional procedures.

2.2.2 Competence Trust

It emerges when one believes that the other party has the capability to do what he promises for. In other word, competence trust denotes the ability to accomplish responsibilities (Sako 1991, 1992 cited in Lane & Bachmann 2000).

2.2.3 System Trust

Simmel (1950) first developed the notion of system trust and later it was gradually developed by Luhmann (1979) and Giddens (1990) (cited in Lane & Bachmann 2000). System trust emerges with the reliability of certain systems which offers impersonal services for all (Lane & Bachmann 2000). It no longer refers to personal familiarity (Lane & Bachmann 2000). System trust develops through continual affirmative experiences by using the system for a long time (Lane & Bachmann 2000).
The table below presents the trust categories along with the core concept of trust development.

**Table 4: Typology of Trust**

<table>
<thead>
<tr>
<th>Trust Category</th>
<th>Attributes/ Characteristics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Institution based</td>
<td>Based on institutional structures, regulatory framework and law, institutional performance</td>
</tr>
<tr>
<td>Competence trust</td>
<td>Based on capability</td>
</tr>
<tr>
<td>System based</td>
<td>Emerges out of reliability on certain system</td>
</tr>
</tbody>
</table>

### 2.3 Variables of Trust

An institutional trust focuses upon the mechanisms for selecting and regulating the behavior of institutional agents so that they act according to certain roles and responsibilities (Levi 1998 cited in Jamil & Askvik 2013). In other word, it can be explained that citizen’s trust get influenced by the credibility of promises and the competent administration system.

Welch and Hinnant (2003) assessed trust from institutional perspective which is based on transparency and interactivity. In other words trust is something which is evolved through the transparent nature and inter-activeness of an institution.

While considering trust, the issue of trustworthiness is very important which makes social cooperation easier and if it declines, society will lose cooperativeness (Hardin 2006 cited in Jamil & Askvik 2013). In brief, trust ensures cooperation. Loss of trust means loss of cooperation in a society.
Reviewing the trust concepts and theories, the following table presents the summary overview of trust variables:

<table>
<thead>
<tr>
<th>Table 5: Trust Variables</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unquestionable belief (Hebert 2006)</td>
</tr>
<tr>
<td>Reliance on others (Hebert 2006)</td>
</tr>
<tr>
<td>Trusting intention (Currall &amp; Judge 1995)</td>
</tr>
<tr>
<td>Trusting beliefs (Mayer et al. 1995)</td>
</tr>
<tr>
<td>Competency (Mayer et al. 1995)</td>
</tr>
<tr>
<td>Reliability (Mishra 1996)</td>
</tr>
<tr>
<td>Fairness (Butler 1991)</td>
</tr>
<tr>
<td>Loyalty (Butler 1991)</td>
</tr>
<tr>
<td>Promise fulfillment (Butler 1991)</td>
</tr>
<tr>
<td>Openness (Mishra 1996)</td>
</tr>
<tr>
<td>Availability (Butler 1991)</td>
</tr>
<tr>
<td>Consistency (Butler 1991)</td>
</tr>
<tr>
<td>Integrity (Butler 1991)</td>
</tr>
<tr>
<td>Cooperation (Hardin 2006)</td>
</tr>
<tr>
<td>Interactivity (Welch and Hinnant 2003)</td>
</tr>
<tr>
<td>Performance (Mishler &amp; Rose 2001)</td>
</tr>
</tbody>
</table>

2.4 Theoretical Framework

From trust literature, numbers of trust theories have been reviewed. Rational Choice Theory (Kramer 2006) argues that trust develops from ‘calculation of advantages.’ This theory ignores that ‘without calculation’, people may have trust. Social Capital Theory (Fukuyama) only highlights reciprocity, social exchange relationship for trust building. Integrative Model of Trust (Mayer et al.) emphasized only three factors namely ability, benevolence and integrity for overall trust building. In Social Exchange Theory (Simmel 1950 cited in Lane & Bachmann 2000), trust is developed only by relations of social exchange. On the other hand, according to the Institutional Approach to Trust (Bachmann 2000, Zucker 1986 cited in Lane & Bachmann 2000), trust emerges out of ‘natural attitudes’ and ‘taken-for-grantedness’ of actors. But Butler covered most of the trust constituents that help for trust formation. So this study has opted for Butler’s trust conditions as theoretical framework.

2.4.1 Butler’s Theory on Trust

Butler (1991) developed comprehensive multidimensional conditions that activate trust. He proposed ten conditions namely availability, competency, consistency, discreetness, fairness, integrity, loyalty, openness, promise fulfillment, and receptivity. These conditions
denote the characteristics of trustee that lead to trust. If trustee encompasses these characteristics, trustier will have trust on the trustee. Each of these trust conditions addresses perception of trust which focuses on one's willingness to depend on another whose behavior is not under one's control.

2.5 Analytical Framework

Factors proposed by Butler have been used to derive the analytical framework of this study. In the given context to study trust on UP, this study has used the succeeding analytical framework to present the argument of this study considering the unit of analysis. By reviewing trust literatures extensively, the explanatory variables for this study have been derived from some of the trust categories as institutional trust (transparency, accessibility, performance), competence trust (competency) and system trust (credibility of commitment).

Figure 1: Analytical Framework

![Analytical Framework Diagram]

This study has looked into these explanatory variables because transparency is a component of good governance. The GoB as a policy priority is also emphasizing to ensure transparency through incorporating some provisions for citizen charter, open meeting in the UP Act, 2009 (Aminuzzaman 2011). For the development of local government, competence and capacity development of UP officials is also getting priority (GoB, SFYP, 2016). Without accessibility, transparency may not be ensured. Promise fulfillment is a political technique through which eligible voters tend to cast their votes and is related to his political choices and options. In addition to the explanatory variables of analytical framework, performance has been considered as another explanatory variable because performance is a reflection of
competence, service delivery and overall development of area including livelihood opportunities of the UP dwellers.

2.6 Operational Definition of Trust

On the basis of the above definitions, the definition of trust for this research is as follows: Trust is an unquestionable belief on others based on the perception that the other party is accessible, transparent, competent as well as sincere to its commitment. In wider analysis, trust is also seen as aggregate impact of some institutional factors.

In this study, institutional factors are operationalized as accessibility, transparency, competency, fulfillment of commitment and performance.

Based on the forgoing trust constructs and overview of literature, citizen’s trust on UP has been assessed for this study by the following dimensions/ explanatory variables: a) transparency b) competency c) accessibility d) credibility of commitment e) performance. All of these variables have been considered from citizen’s perspective.

And the dependent variable ‘citizen’s trust on UP’ has been measured by a question provided in the questionnaire regarding the overall trust on UP on a measurement scale scoring from 1(lowest level of trust) to 5(high level of trust) with also an option to answer “don’t know.”

2.7 Measurement Indicators of Variables

a) Transparency refers to the extent how much people have access to information in UP affairs,

b) Competency refers to what extent UP’s officials (both elected and appointed) have knowledge and skill,

c) Accessibility refers to what extent UP’s officials (both elected and appointed) are reachable to the common people,

d) Credibility of commitment refers to the extent how many promises of UP elected officials are fulfilled,

e) Performance score refers to the overall rating of the UP residents on the functional competence and the responsibilities of UP.
Table 6: Variables with Indicators

<table>
<thead>
<tr>
<th>Variables</th>
<th>Indicators</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transparency</td>
<td>Access to information</td>
</tr>
<tr>
<td>Competency</td>
<td>Level of knowledge and skill</td>
</tr>
<tr>
<td>Accessibility</td>
<td>UP’s reachability to the common people</td>
</tr>
<tr>
<td>Credibility of Commitment</td>
<td>Level of promise fulfillment</td>
</tr>
<tr>
<td>Performance</td>
<td>Overall rating of the UP residents on the functional competence and responsibilities of UP</td>
</tr>
</tbody>
</table>
Chapter 3
Institutional Overview of UP

This chapter begins with the historical inception of UP in Bangladesh over the years. It proceeds further with a brief overview of present organogram of UP along with its roles and responsibilities. The chapter also illustrates the legal framework and policies guiding UP and concludes with the present institutional features of UP and SCs of UP.

3.1 Growth and Evolution of UP

Local government system in Bangladesh has a long historical evolution and constitutional framework. UP did not come overnight. The term union was introduced in the British reign, 1870 (Aminuzzaman 2013). The history of local government shows that the local government system originated in the nineteenth century under British regime, first with the urban local government, followed by rural local governments (Aminuzzaman 2013). From its inception, the organogram, functions and fiscal management system of local government have undergone tremendous changes from the British colonial period to till now (Haque 2009). Different laws and ordinances have been enacted to form these bodies at Village, Thana, District and Divisional level from time to time.

Panchayet System was the oldest form of LGI in this region consisted of five or more persons (Haque 2009). The Act titled the Village Chowkidari Act established Union Panchayets for collecting revenue to maintain Chowkidars (village police) in Bengal along with the overall management of the administration of the village through ensuring law and order, organizing socio-cultural events (Haque 2009). The Panchayets were used generally to assist the administration (Haque 2009). These Panchayet were accountable to Magistrates and the magistrates were responsible for selecting them (Siddiquei 2005). In Chowkidari system members were treated as government functionaries rather than the representative of the villagers (Haque 2009).

In 1885 the Local Self-Government Act introduced Union Committee (Haque 2009). The Union Committee covered 12 square miles of a village and the commissioner of the division had the authority to select members (Siddiquei 2005). Later on, it was amended that the
chairman of Union Committee will be elected by local people (Siddiquei 2005). The functions related to infrastructure, roads, schools, hospitals were bestowed on this committee (Siddiquei, 2005).

In 1919, the Village Self-Government Act came into action and replaced the previous act (Haque 2009). The newly reformed body was called Union Board (UB). UB was formed in every district except Sylhet and Chandpur Hill Tracts (Siddiquei 2005). UB was formed of 6 to 9 members (Siddiquei 2005). Among them 4 to 6 were elected and the rest of them were chosen by the magistrates of the districts (Siddiquei 2005). UB had the functions like supervision of Chowkidars, maintenance of health, sanitation, infrastructure, building up schools and hospitals etc. This UB continued in Pakistan period till 1959 (Siddiquei 2005).

Later the rural tier of the local government was introduced as Union Councils. After the independence of Bangladesh, in 1971, the name of the Union Council was reverted to Union Panchayet and an administrator was appointed to manage the affairs of the Panchayet. In 1973, Union Panchayat was again changed to Union Parishad (UP). A more remarkable visible change came about in 1976 through the Local Government Ordinance. As per the provision of this ordinance, a UP is composed of one elected Chairman and nine elected members, two nominated female members and also two peasant representative members. A major significant change was brought out through the introduction of the Local Government (Union Parishad) Ordinance in 1983 (Haque 2009). Finally it had the Local Government (Union Parishad) Ordinance 1986, Local Government (Union Parishad Second Amendment) Act 1997 and Local Government (Amendment) Act 2001. Present UP system in Bangladesh is a gradual evolution of these acts and ordinances.

Table 7: Evolution of UP

<table>
<thead>
<tr>
<th>Different Regime</th>
<th>Evolution of Union Parishad</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-Mughal Era</td>
<td>Union Panchayat</td>
</tr>
<tr>
<td>Mughal Era</td>
<td>Sarkar/ Chakla</td>
</tr>
<tr>
<td>British Raj</td>
<td>Union Committee (1885), Union Board (in 1919)</td>
</tr>
<tr>
<td>Pakistan Regime</td>
<td>Union Board (till 1959), Union Council (later)</td>
</tr>
<tr>
<td>Bangladesh</td>
<td>Union Panchayet (1971), Union Parishad (1973)</td>
</tr>
</tbody>
</table>
3.2 Present Structural Arrangement of UP

There are two types of LGIs in Bangladesh—rural and urban. The UP was formed in 1870 as the lowest tier of local government in the rural areas (Aminuzzaman 2013). It continued to exist (in different names) for 145 years. On average each upazila has about 12 UPs in Bangladesh. The following diagram presents the overall organogram of local government at a glance.

![Organogram of Local Government]

Four major policy changes during the preceding decades give the present form of UP namely: a) streamlining representational base UP by demarcating UP into 9 wards, b) strengthening female representation within UP by reserving three female seats, c) financial strengthening by direct fund transfer like block grant and d) construction of UP complexes for all UPs (Rahman & Ahmed 2015).

Present UP system runs by the UP Act, 2009. According to the provision of the act, a union is divided into 9 wards which are considered as its jurisdiction. A UP is made up of 1 elected chairman, 9 elected members and 3 elected female members. The UP chairman and members are elected for 5 years. As per the section 10(3) of the UP Act, 3 seats will be reserved for women. However, there are some recruited employees at UP as well. In case of UP, there is one secretary and one computer operator cum accountant appointed by the government or government assigned designated authority as per section 62. Their salary is paid by the government. If it is necessary, UP can recruit more staff with the prior permission of government whose salary will be paid by exclusively UP local fund. In a UP,
there is also 1 dafadar and 9-12 village police. The UP secretary is responsible for record keeping and all kinds of registration e.g. birth, death, etc.

**Figure 3: Organogram of UP**

A UP has three types of sources of revenue: local revenue, grants from national government and others (UP Operation Manual, 2012). Tax, rates, tolls, fees as well as other charges help to generate its local revenue as per section 53 of UP Act, 2009.

The UP Act, 2009 incorporated some fundamental features to ensure effective local governance. This act introduced some provisions for accountability, transparency, participation, effective service delivery and women’s empowerment by introducing the provision of citizen charter, open ward *shavas* and open budget to address some of the challenges in the existing governance system (Aminuzzaman 2013). Of course, the mechanisms for implementing these new sections are yet to develop (Aminuzzaman 2010). According to section 45 of UP Act, there are 13 SCs in a UP to perform the overall functions as: a. Finance and establishment b. Audit and accounts c. taxation d. Education, health and family planning e. Agriculture, Fisheries, livestock and other development works f. rural development g. law and order maintenance h. birth and death registration i. sanitation, water supply and drainage j. Social welfare and epidemic control k. Tree plantation l. Women and child welfare m. culture and sports (Haque 2009).
3.3 Policy Framework of UP

Several acts, ordinances and policies have been enacted from time to time to provide UP the current structural feature:

The Constitution of Bangladesh is the guiding principles of the state. The formation and functions of LGIs is laid down by the provision of Article 59 and 60 of the Constitution of Bangladesh.

Several policy documents as the Poverty Reduction Strategy Paper (PRSP), the National Rural Development Policy emphasized the strengthening of local government system in Bangladesh (Aminuzzaman 2011). Bangladesh Government formulated UP Manual, UP Act to make an effective and well-performing UP. The GoB recognized the need for ensuring the quality of local governance even in 7th 5-Year Plan and in vision 2021.

The National Rural Development Policy opted for an effective local government. So, it developed mechanism for enhancing the functions of the local government as well as to create ‘necessary conducive environment to provide required services to the rural people’. It illustrates the significance of ‘accountable and responsive’ LGIs, where ‘people will be aware of and have access to information regarding the services and opportunities offered by government (Aminuzzaman 2011).

The second PRSP underlined the necessity and roles of LGIs to improve the quality and predictability of public service delivery, to meet citizen’s need, to expand citizens’ participation and to promote open hearings (Aminuzzaman 2010). It acknowledged the need for an active local government for development initiatives (Aminuzzaman 2011).

The UP Act of 2009 has acknowledged the importance of transparency, accountability and participation to address good governance issues regarding community participation, ward shavas (committees), participatory planning process, access to information and the extended authority of the SCs etc. through some specific sections. Section 78 ensures people’s right to information and section 57 of the Act provides provision for transparency through the finalization of UP’s yearly budget in open meeting. Section 49 of UP Act 2009 declares an obligation to publish a citizen charter so that citizens get to know information (Aminuzzaman 2011). The Act clearly specified organizational structure, roles and
responsibilities, jurisdiction and other relevant issues of UP.

‘Union Parishad Training Manual’ published by the National Institute of Local Government (NILG) is a government declared detailed guideline for the UP to regulate its functions properly. All the necessary rules and regulations are there for the UP to operate accordingly.

3.4 Roles and Functions of UP

Section 47 of the UP Act, 2009 illustrates the roles and responsibilities of UPs. It entrusted UP with four major categories of functions including “planning and implementation of social and economic development activities.” The maintenance of law and order situation, providing assistance to administration, the adoption and implementation of development schemes in the fields of economy and society, the administrative and establishment functions, and lastly the provision of public welfare services falls under the broad category of functions (Aminuzzaman 2013). In addition to these, the UP works for preparing project plan, selection and implementation of development schemes in the agriculture, fisheries, education, health, sanitation, women empowerment, roads and communication development sector. The UPs are mostly involved in the selection and implementation of schemes, sanitation programs, registration of births, deaths and marriage, local level revenue collection, social safety net activities such as distribution of relief goods and Vulnerable Group Feeding (VGF), preparation of list of widows for pension distribution and organization of food/cash for work activities (known as Kabikha), peaceful settlement of local disputes (village court), delivery of health services. The overall function UP is performing is for the social and economic development of the rural people. In addition to the core functions of UP, the schedule 2 of UP Act, 2009 mentioned 39 optional functions which have been added in the Annex III.

3.5 Institutional Features of UP

Over the years, UP had several reforms and after all these reforms, it is now going through a number of institutional challenges. Lack of public awareness about the functions of UP such as sanitation, violence against women, family welfare etc. create problem in the functioning of UP (Khan n.d.). Even the people have low expectation and low level of cooperation to UP (Khan n.d.). The rural people have less involvement in UP functionaries. UP members have
shallow knowledge about their formal roles and responsibilities (Khan n.d.). UPs generally lack managerial competency to design and run affluent service delivery (Aminuzzaman 2011). All of the UP members do not have full-fledged control over the decision making of UP as Chairman holds the powerful position who often takes decision with the consultation of powerful elite people (Aminuzzaman 2011). Moreover, the UP is class-biased and has little sensitivity, awareness, and concern about pro-poor participation. Culture of effective community participation is non-existent. Though NGOs worked hard to develop community groups but visible community involvement is rare. They are busy with their own interest rather than the community involvement (Aminuzzaman 2013). On the other hand, there is lack of coordination between the UP and the filed level government agencies, NGOs/ CSOs (Khan n.d.). Not only the common people but also the female UP members are excluded from their major decision making arena (Aminuzzaman 2011). UPs have little interest and limited capacity to mobilize their revenue locally. In this regard, they are highly dependent on central government grant and relief support (Aminuzzaman 2014). The tax areas and tax rate allocated to LGIs are also fixed by the central government (Rahman & Ahmed 2015). UP has limited control over those projects design and selection done by central government for upazila level. Most of the projects are top-down project which rarely focus on the rural necessity (Aminuzzaman 2011). Even the delayed release of development grants also hampers the appropriate completion of UP projects (Aminuzzaman 2013). The relationship between the elected officials and the local officials are found sometimes hostile and suspicious. Generally, several line departments play vital regulatory and developmental role at the upazila level by their extension workers at UP level. There is a lack of integrated guidelines or roles-regulations for the coordination and monitoring of the field-level staff of the government, like family planning assistant, health assistant, sub-assistant agriculture officer and social welfare etc. UNO works as a coordinating officer at upazila but he himself has very little control over the activities of the line departments (Aminuzzaman 2013). There is no clear separation between jurisdiction of the MPs and the local government representatives (Khan n.d.). The MPs are expected to perform only advisory role though in practice they have invisible influence over the functions of UP. Even there are some new young leaders who sometimes bypass UP and even the GOB line agencies (Aminuzzaman 2013). In some cases, the UP gets obstructed by the locally influential people (Khan n.d.).
Though UP officials are elected by the people, the typical scenario of UP is that the representatives share zero information with the people about their activities and procedures (Khan 2008 cited in Hossain 2015). It has been observed that the activities of a UP are the sole jurisdiction of the elected representatives and people have nothing to do here (Khan 2008 cited in Hossain 2015). The elected leaders of UP are not accountable in practice. In some cases, they have lack of manpower, logistic system as well as resources to accomplish their functions well. There is no technical staff at UP. As an institution UPs are understaffed considering its roles and responsibilities. UPs also have logistic shortages of computer and transport like motorbike etc. (Aminuzzaman 2013). UPs are more inclined to infrastructural development particularly the construction of roads and culverts rather than providing other services (Aminuzzaman 2013). In fact, the services provided by the UP do not response to the real demand of the community (Aminuzzaman 2013). In a study it was observed that only the availability of sufficient resources and technical/ management skill cannot improve the nature and quality of service delivery (Aminuzzaman 2013). Besides these, the respondents identified lack of commitment and vision of the elected officials predominantly the Chairman as the most considerable factors for which the UPs cannot provide necessary services to the mass people (Aminuzzaman 2010). Lack of Integrity and dishonesty of the leadership were also recognized as other crucial factors along with some other factors (Aminuzzaman 2010). The UP representatives give preference to attract voters rather than the delivery of better services (Khan n.d.). The red tapes, administrative complexities of UP also hampers the activities of UP (Khan n.d.). For LGI trainings, there are few training institutions like NILG which also suffers from vision, mission, specialization and professional manpower (Rahman & Ahmed, 2015). The UP officials acquire little training from NGOs and donor driven projects (Rahman & Ahmed, 2015). There is a union tag officer who hardly visit UPs for supervision of UP activities (Aminuzzaman, 2011). Thus UP suffers from institutional mentoring.

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1A line agency officials of GoB at the Upazila level is assigned to a given UP to provide them technical support and institutional mentoring and supervision with particular reference to ADP projects and Local Governance Support Program (LGSP) interventions.
3.6 Present Features of Standing Committees of UP- A Core Body of Wider Engagement

The roles of SCs of UP are very noteworthy to develop the decision making process of UP.\(^4\) The SCs need to ensure participative decision making, to make it more accountable and inclusive. But the reality is quite opposite. People have less participation in the decision making process of these committees (Haque 2009). The community survey reveals that the overall performance and reflectivity of UP is very poor because the members of SCs are not much aware of their roles and responsibilities (Aminuzzaman 2016). SCs are not completely effective, visible or functioning. There are some overlapping functional areas among SCs and the GoB line agencies. Even sometimes UP chairman avoid SCs in major decision making (Aminuzzaman 2016).

\(^4\) Each UP has 13 Standing Committees (SC). These Committees are primarily responsible for participative planning for respective functional areas. Also the SCs are supposed to maintain check and balance of the role and responsibilities of the UP members and the Chairman.
UP is an old institutional in Bangladesh having long historical heritage starting from British period. It evolved through numerous changes in its name, functions, management system including changes and reforms, laws and regulatory framework. UP is currently going through some institutional challenges like lack of skills, overlapping roles of UPs, inadequate resource, lack of vision of leaders etc. Though UP has institutional weakness it has been providing some basic services (especially on infrastructure development like roads and culverts, in dispute management). Some new innovations of ICT have been introduced through the new UP Act 2009. Social transparency and participative processes have been introduced through introducing the provision of citizen charter (section 49) and open meeting at ward level (section 5) in the new UP Act 2009. Critics, researchers and social activists therefore argue that UP as the basic LGI has significant potential in local level development in Bangladesh.

Source: Salahuddin Aminuzzaman, 2016
Chapter 4
Data Presentation, Analysis and Interpretation

This chapter introduces study areas, demographic profile of the respondents as well as presents scaling method of the study. This chapter attempts to present empirical data and field based observations of the study. It aims to analyze the empirical observations in line with the hypotheses and analytical framework. The following research questions were being raised in this study: a. What is the level of citizen’s trust on UP as an institution? b. Do the institutional factors affect citizen’s trust at UP level?

4.1 Background of Study Areas

In order to obtain primary data two study areas were selected namely Sundalpur union from Daudkandi in Comilla district and Nishanbaria union from Taltali in Barguna district.

Sundalpur is one of the sixteen unions of Daudkandi upazila in Comilla. Sundalpur UP was established in 1960 (union web portal). There are 18 villages in this union (union web portal). The total area of the union is 11 square k.m (union web portal). The total population of this union is 28549 (union web portal). The overall literacy rate in this union is 65% (union web portal). There are 10 primary schools, 3 secondary schools and 1 madrasa in Sundalpur (union web portal). Around 10000 people earn their livelihood from Jute Industries and Surma Leather Mills (union web portal).

Nishanbaria is one of the unions of Taltali Upazila in Barguna. Taltali upazila is consisted of seven unions (union web portal). It was established on 25 April 2012. It was previously a part of Amtali upazila. The total area of Nishanbaria is 11597 acre (union web portal). The total population of this union is 12928 (union web portal).

Sundalpur UP is from Comilla belt which is considered to be more advanced – in terms of education, social and economic development, social awareness (higher percentage of public employees hail from this district) and political engagement (higher turnout in vote). Hence Nishanbaria of Barguna is a remote riverine area. Furthermore it is also a disaster prone belt, where dependency on local government assumed to be higher.
4.2 Questionnaire

In addition to thorough review of secondary information and theoretical discourse analyses, the study has been heavily based on questionnaire survey among the respondents. There were 16 close ended questions in the questionnaire. The questionnaire was segmented into three parts. 1st part was about the profile of the respondents. In the 2nd part, citizens were asked to what extent they have trust on UP. In the 3rd part, they were asked to measure their perception about the institutional factors proposed in the analytical framework.

The researcher also administered structured interviews on UNOs, religious leaders, school teachers, businessmen and NGO workers of the sampled UPs.

4.3 Sample Sizes

The sample populations were chosen from each of the 9 wards of the two selected UPs randomly. The total sample size was 200 (100 from each UP). Around 10-12 respondents were interviewed from each of the wards of which 2/3 were women from respective wards. Samples were mostly drawn from the household heads covering all the wards of the UPs. The data have been collected by researcher along with two data collectors who have been thoroughly oriented and trained by the researcher.

4.4 Data Scaling and Analysis Method

The data collected through survey have been analyzed by SPSS. The data have been obtained through nominal and ordinal scale. In nominal scale, the numbers assigned to the variables have no mathematical value. On the other hand, ordinal scale indicates rank order. Originally trust level has been measured in likert scale ranging 1-5 scale and during processing of the data the scale has been lumped to 1-2 low, 3 mid, 4-5 as high.

Chi square has been used to examine the relationship between variables and also to test the hypotheses. Correlation has also been used to see the corresponding relationship of the dependent variable with a set of independent variables.
4.5 Demographic Profile of the Respondents

The demographic profile such as gender, age group and literacy level of the respondents is presented in table below.

**Chart 2: Gender Distribution of the Respondents (%)**

The chart above presents the distribution of male and female respondents. Among the total respondents 74% were male and 26% were female. The chart represents that comparatively a fewer section of women were covered during survey than men. This is because the rural women participants were shy and or reluctant to engage in any discussion. In some cases, due to some socio-cultural and ritualistic factors even some female respondents were less willing to respond to an external researcher.
The respondents were categorized into 5 age groups in chart 3. It appears that most of the populations (69%) belong to 26-55 age group. It implies that most of them are adult and matured respondents. The mean of the age group is 49.93 which reflects that a matured section of respondents were covered by the study. Age, maturity, in the cultural context of Bangladesh, is considered important and necessary to have a better level of knowledge, wisdom, experience and awareness. So it can be inferred as that the findings may reflect relatively authentic, experienced and evidence based understanding of the quite adult population under survey.

**Table 8: Literacy level of the Respondents (%), n=200**

<table>
<thead>
<tr>
<th>Level of Literacy</th>
<th>Total (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Illiterate</td>
<td>11</td>
</tr>
<tr>
<td>Can write name only</td>
<td>20</td>
</tr>
<tr>
<td>Primary</td>
<td>17</td>
</tr>
<tr>
<td>Secondary</td>
<td>25</td>
</tr>
<tr>
<td>Higher Secondary</td>
<td>22</td>
</tr>
<tr>
<td>Graduate &amp; above</td>
<td>5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

The table represents their level of literacy. Out of 200 respondents, 11% are illiterate, 20% can write their name only, 42% belong to primary and secondary level, 22% are from higher secondary level and only 5% respondents are graduate and above. The study covered more or less both literate and illiterate people. It is widely believed in rural Bangladesh that the educated people tend to have more access to UP facilities. Even they probably receive more
opportunity from the UP than the illiterate people. So, the study attempted to cover the local individuals from each educational level to attain an inclusive viewpoint. Likewise, 69% of the total sample populations were literate which is almost proportionate not only to the overall literacy rate of the unions but also to the overall literacy rate.

4.6 Impact of Institutional Factors on Trust

The analytical framework of the study proposed transparency, competency, accessibility and fulfillment of commitment influence citizen’s level of trust on UP. The researcher examines whether the institutional factors affect overall level of trust on UP. Though there may be other factors, but this study considered these independent variables and set specific hypotheses for the study which have been addressed accordingly. However, some demographic variables were also considered in analyzing the variation of dependent variable.

4.6.1 Transparency and Trust

Theoretical constructs reveal that transparency in managerial and functional process significantly affect overall institutional trust (Butler, 1991). It was assumed that if UP as an institution is transparent enough in their decision making process, financial matters, service delivery method, the people likely to feel safe considering that public money is not being misused. Rather the UP is working for the development of rural people. It will eventually help them to have more trust on UP.

The study proposes the following hypotheses:

Null Hypothesis: There is no relationship between citizen’s level of trust on UP and the institutional transparency of UP.

Alternative Hypothesis: There is relationship between citizen’s level of trust on UP and the institutional transparency of UP.

Empirical data (Table 9 in Annex) reveal that a few respondents recorded high level of transparency maintained in UP as well as a few respondents had high level of trust on UP.

bdnews24.com, Bangladesh’s literacy rate rises to 70 percent, ‘Education Minister Nurul Islam Nahid Bangladesh now enjoys a literacy rate of 70 percent’. 16 June 2016
The data presented in the table suggests that lower the level of trust results in lower the level of transparency practices of UP. The chi-square test result also found the variation of trust and transparency to be significant at 0.03 level of confidence. Thus the alternative hypothesis is accepted.

Thus we may infer from the result that a large section of respondents showed low trust towards the UP and also on the overall institutional transparency. It could perhaps be interpreted as that the selected UPs could not maintain reasonable transparency in their decision making process, administrative and developmental works as expected by the UP residents. During the field visits to the respective UPs the researcher also did not find evidences of visible transparency practices like citizen’s charter, demonstration of budget and or the project list which are supposed to be demonstrated by UP Act and rules.

4.6.2 Competency and Trust

According to Butler’s theoretical construct competency is another important factor which significantly works for trust formation. If someone has adequate knowledge, experience as well as capability to do something appropriately, he is considered to be competent. People with high competence can accomplish any job with perfection. If someone is not competent enough, he cannot be credible towards common people. It does not matter, however good, honest and sincere a person is, if he is not competent.

Accordingly the following hypotheses have been tested:

Null Hypothesis: There is no relationship between citizen’s level of trust on UP and the competency of UP officials.

Alternative Hypothesis: There is relationship between citizen’s level of trust on UP and the competency of UP officials.

Though trust is assumed to be an outcome of institutional competency, but from the chi square result is found to be significant at 0.06 level (see Table 10 in Annex). Thus the alternative hypothesis cannot be convincingly accepted. It marginally crossed the significance level of 0.05 - which is widely accepted as acceptable significance level for such a sample. However, during interviews with Key Informants and community leaders, it is observed that the UP residents are not fully convinced and happy with the overall level of
competence of the elected UP officials.

Data reveal that the majority of the respondents revealed low trust towards UP. Perhaps the knowledge, experience and managerial capability of the UP officials in conflict resolution, project management, service delivery, resource utilization, development works could not attain their full satisfaction. Even one respondent replied in interview about the competency of UP officials (Secretary), ‘in fact in managing UP affairs the master\(^6\) will is the law, and in effect no one can deny that.’ It implies that it does not matter whether UP secretary or other elected UP office bearers are competent or not because they have to follow almost unconditionally what the chairman says or decides.

4.6.3 Accessibility and Trust

Butler proposes that accessibility affects overall institutional trust. Accessibility means ‘open for all.’ If the UP leaders are accessible, general people can interact with them easily during their emergency. They can know each other well. Through interaction villagers can perceive how far UP leaders are concerned for the UP dwellers.

**Null Hypothesis:** There is no relationship between citizen’s level of trust on UP and their accessibility to UP leaders.

**Alternative Hypothesis:** There is relationship between citizen’s level of trust on UP and their accessibility to UP leaders.

The chi-square result shows that the relations are not significant (i.e. \(p>\) at 0.39 level). So the null hypothesis is proved to be valid - which implies that as against theoretical proposition, accessibility is found to be not a substantive factor that affects trust at the UP level.

It can be interpreted as perhaps accessibility to UP brings no meaning or substantive change in the life of the community members. One respondent observed during interview that ‘UP leaders are socially accessible. But does accessibility really matter if they do not work for us, if do not pay attention to our need. They are accessible only for social reasons but not for any tangible benefit and or services.’’ During field visits and discussion with key informants,

\(^6\) In fact referring to the UP Chairman
it is also learnt that some other attributes and features of the respondent’s background like political involvement, nature patron client dependency, goshti (clan relations) and lineage trust etc. tend to affect the level of trust of the rural population. So, given the typical rural context of Bangladesh, accessibility does not necessarily matter in shaping the institutional trust.

4.6.4 Fulfillment of Commitment and Trust

According to the proposed analytical framework, fulfillment of commitment significantly affects the overall level of trust. If the UP leaders accomplish their commitment, it upholds their image to the villagers. People can believe them, rely on them and eventually can place trust on the UP. If someone breaks promise, it damages one’s reputation. So the promise made to the common people is essential to be fulfilled. It can be a pillar of trust.

Null Hypothesis: There is no relationship between citizen’s level of trust on the UP and the promise fulfillment of the UP leaders.

Alternative Hypothesis: There is relationship between citizen’s level of trust on the UP and the promise fulfillment of the UP leaders.

The chi square score from the data was found to be not significant (significance level is 0.56). It therefore asserts that there no significant relation between trust and the fulfillment of commitment of the UP officials. Thus the null hypothesis is accepted.

The findings show that almost half of the respondents believe that fewer promises are fulfilled made by the UP leaders. However, it does not have any considerable impact on trust. May be the common people are more or less accustomed with the same scenario over the years. Whoever comes to the chair, perhaps there is no change.

One of the respondents during the interview noted “member chairman ra khomotay geya mishiti sob kotha bhueela jay” (members and chairman of UP tend to forget the sweet promises soon after resuming power). Existing literature on political economic mosaic of Bangladesh strongly suggest that political affiliation of a person in rural habitat affect his/her access to service deliveries and other tangible benefits from the UP. Thus fulfilments of promises seem to be the function of ‘who knows whom’ than that of formal or election
promises. Thus dimensions like personal profile and individual integrity have not found to be significant for trust generation in the context of the UPs under study.

4.6.5 Performance and Trust

It was anticipated by the researcher that the overall institutional performance of UP might affect citizen’s level of trust. Thus the following hypotheses have been proposed:

**Null Hypothesis:** There is no relationship between the institutional performance of UP and the citizen’s level of trust.

**Alternative Hypothesis:** There is relationship between the institutional performance of UP and the citizen’s level of trust.

The analysis reveals that the alternative hypothesis stands out to be valid. The chi square value is found to be significant at 0.002 level. In aggregate it appears that there is strong and significant relationship between institutional performance and overall institutional trust on UP. Such explanation further reinforces the proposition of Butler’s theoretical positions.

4.7 Impact of Demographic Features on Trust

Besides the independent variables proposed in the analytical framework, the researcher had an interest to see whether the demographic features (gender, age, education) affect the community member’s level of trust.

4.7.1 Gender

The study focuses on gender which is one of the demographic factors likely to have some degree of influence on overall level of trust. Based on the assumptions that men and women have fundamentally different personality traits, the following hypotheses have been tested:

**Null Hypothesis:** There is no relationship between citizen’s level of trust on UP and the gender of the respondents.

**Alternative Hypothesis:** There is relationship between citizen’s level of trust on UP and the gender of the respondents.
There appears to have a significant variation of institutional trust on UP among male and female residents. The chi-square result reveals that gender significantly affects (p<0.0473) overall institutional trust on UP. So the alternative hypothesis is convincingly accepted.

Thus it is assumed that the women in the rural Bangladesh are comparatively less educated, less communicative, less interested to the outer world but more sensitive, more submissive than men. So trust level may differ in terms of gender. Looking further into the data, it can be observed that women have lower trust on the UP than the men. The case study reveals that UP as institution appears to be less sensitive to gender issues, non-responsive to relatively poorer and disadvantaged sections. Such factors may have added to the low level of trust on UP.

A case study undertaken by this researcher reveals that, one woman narrated her plight for justice and support from UP. Her daughter Kamala (pseudo name) committed suicide in her father in law’s house. She has been a regular victim of torture from her in-law's house. Before her suicide, the woman went a number of times to the Chairman for his support and arbitration to settle the issue. But every time she has been suggested by the UP office bearers "to make her daughter learn how to compromise." She further reiterated that "I have not received any institutional support, including the village court didn't come forward to respond my cry", and "I failed to get any justice from the UP". "How can I trust them?" She lamented in pain and frustration.

Secondary literature and studies like World Bank (1999, 2001) and UNIFEM (2009), reveal that the women are underserved and have to face more corruption than their counterparts in getting public services. In a recent study it has been observed that the women face corruption while receiving services from different institutions like UP, police stations, Union Health and Family Welfare Centers, schools etc. They often have to pay unauthorized amount to receive services like VGD/VGF allowance, justice from village court, for getting enlisted under Food for Work Programs etc. Surprisingly, even the women UP members encounter corruption in decision making process, participation, preparation of budget and arbitration (TIB, 2015). Thus the whole context of rural Bangladesh in therefore tend to show women insensitive environment. All such factors may have caused lower level trust on UP as well.
4.7.2 Age

Age was considered as one of the important variables on the basis of which trust level likely to differ. The education, knowledge, experience, need, scope for access to information may vary from young adult to elderly people. The young generation is more enthusiastic, more optimistic, more adventurous and more curious to new things. They are assumed to have broader social outlook and extended exposure to modern technology including smart phones. In contrast elderly people have more experience, more wisdom. Consequently it was assumed that age level may cause remarkable difference in trust generation.

Following hypotheses have been proposed and tested:

Null Hypothesis: There is no relationship between citizen’s level of trust on the UP and the age of the respondents.

Alternative Hypothesis: There is relationship between citizen’s level of trust on the UP and the age of the respondents.

Chi-square test result is found to be highly significance at 0.01 level and the alternative hypothesis is accepted.

Further review of data from table 15 (Annex IV), reveal that the younger respondents (age group 18-35) appear to have lower level of trust. However, in middle age (36-55), trust level slightly increases. Interesting again at relatively old age (56-65), trust level somehow decreases. It implies that trust level is comparatively low at young and old age than the middle age. The data provide an impression that as respondents of old age has more experience about UP which somehow provides them a longer perspective to assess the UP and resulted in their trust level. Similarly, the young generations generally have more access to information, likely to be more aware of the roles and responsibilities of UPs. A higher understanding on UPs present and potential role may have affected their overall trust level. May be the middle aged people have more access to UP and they are receiving more facilities from UP which generate more trust among themselves. Otherwise the middle aged people are perhaps more cautious to speak against the prevailing social system.
4.7.3 Education

The trust level may likely to be affected by the educational level of the respondents. Education may affect in many ways in determining trust level. People, with less or no education, likely to have less knowledge about their own rights, about the functions and responsibilities of UPs. On the other hand, the educated people may have the capacity to judge the performance of UP as well as their competency. Moreover the educated people are assumed to be more logical, politically and socially more aware as well as better understanding about their surroundings.

Following hypotheses have been tested:

*Null Hypothesis: There is no relationship between citizen’s level of trust on the UP and the level of education of the respondents.*

*Alternative Hypothesis: There is relationship between citizen’s level of trust on the UP and the level of education of the respondents.*

However chi-square test show an insignificant (at 0.86) result, surprisingly indicating that education does not seem to have any significant impact on institutional trust of UP. So the null hypothesis is accepted.

Data broadly hint that the given the socio-cultural context, and the overall institutional behavior of UPs, quality of service delivery, one does not need to be educated to assess its role. Likely UP residents have used their personal experience from the interaction, peer experiences and surroundings reality. So, the educational level of UP dwellers does not seem to have any effect on trust on UP.

4.8 Citizen’s Generalized Trust on UP as an Institution

<table>
<thead>
<tr>
<th>Table 17: Citizen’s Level of Trust on UP (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td>Overall Trust Level on Institutional performance of UP</td>
</tr>
<tr>
<td>-------------------------------------------------------</td>
</tr>
<tr>
<td>Sundalpur</td>
</tr>
<tr>
<td>Nishanbaria</td>
</tr>
<tr>
<td>Average</td>
</tr>
</tbody>
</table>

The table presents the present scenario of overall trust on Sundalpur and Nishanbaria UPs. The respondents showed quite low level of trust on the selected UPs. However we have
observed some differences between the two UPs. Nishanbaria has scored relatively high on the overall trust as against Sundalpur. However it is to be noted that as Nishanbaria from Taltali upazila of Barguna District is a remote, riverine and a disaster prone union, a number of NGOs/ CSOs are working in various community development and social mobilization programs with close engagement with the UP. It is observed during the field visits that such intervention of NGOs and CSOs have not only mobilized the community but also have assisted the UP to install and practice some of the transparency and accountability measures as designed by the UP Act and various GoB rules. Such NGO extension works likely to have influenced some section of UP dweller’s overall trust level.

In the following table, the researcher correlated the variables to see the corresponding relationship of the dependent variable with a set of independent variables.

<table>
<thead>
<tr>
<th>Factors</th>
<th>Correlation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>-.625**</td>
</tr>
<tr>
<td>Age</td>
<td>.398*</td>
</tr>
<tr>
<td>Education</td>
<td>.125</td>
</tr>
<tr>
<td>Implementation of Open budget</td>
<td>.418**</td>
</tr>
<tr>
<td>Transparency (display information of project budget/ Citizen Charter)</td>
<td>.281*</td>
</tr>
<tr>
<td>Competence of UP elected Officials</td>
<td>.267</td>
</tr>
<tr>
<td>Accessibility of UP leader</td>
<td>.034</td>
</tr>
<tr>
<td>Fulfillment of Commitment</td>
<td>.102</td>
</tr>
<tr>
<td>Performance</td>
<td>.419**</td>
</tr>
</tbody>
</table>

* Significant at .05 level , ** Significant at .015 level  percent

The table here identifies three factors having highly significant correlation with overall trust on UP. It appears that gender have strong inverse relationship with trust. Women tend to show lower trust on UP than the men. Evidences suggest (Ferdaush and Rahman, 2011) that the women in the rural Bangladesh are comparatively less educated, less communicative, less interested to the outer world but more sensitive, more submissive than men. UP seem to be not gender responsive as well which may be resulted in low level of trust among the women. In compliance to UP Act 2009, the implementation of open budget and the display of citizen’s charter seem to have contributed to some degree of overall level of trust on the UP. Such provisions of UP Act have for the first time has created some degree of scope and space for transparency and nature of resource management and provisions of service.
delivery at the UP level. Age is also found to be significant for trust as well. Trust level was found comparatively higher in the middle age than the young and old age. Perhaps the middle aged people are relatively more aware and demanding and likely to have received more benefits or engaged in various institutional initiatives of UP like Ward Shava, Open budget sessions etc. Some other dimensions like competence, fulfillment of commitment, accessibility and education are found having insignificant impact on trust formation.

The following table represents to what extents the proposed hypotheses were proved to be valid after the empirical data analysis in the context of UP in Bangladesh.

<table>
<thead>
<tr>
<th>Hypotheses</th>
<th>Chi square</th>
<th>Hypotheses Accepted/ Rejected</th>
</tr>
</thead>
<tbody>
<tr>
<td>The higher the level of transparency of UP, the more the level of trust of the community</td>
<td>( X^2 = 10.088, P&lt;0.03 )</td>
<td>Accepted</td>
</tr>
<tr>
<td>The higher level of perceived competence about UP officials by the community, the more the community trust</td>
<td>( X^2 = 8.111809, P&lt;0.06 )</td>
<td>Rejected</td>
</tr>
<tr>
<td>Higher the UP leaders are accessible, higher the trust of the community</td>
<td>( X^2 = 4.030, P&lt;0.39 )</td>
<td>Rejected</td>
</tr>
<tr>
<td>Higher the fulfillment of commitment, higher the trust</td>
<td>( X^2 = 2.966, P&lt;0.56 )</td>
<td>Rejected</td>
</tr>
<tr>
<td>Higher the performance, higher the community trust</td>
<td>( X^2 = 9.211132, P&lt;0.002 )</td>
<td>Accepted</td>
</tr>
</tbody>
</table>
| Demographic factors (gender, age, education) affect the community member’s level of trust | Gender: \( X^2 = 6.100, P<0.04 \)  
  Age: \( X^2 = 21.84, P<0.01 \)  
  Education: \( X^2 = 5.668802, P<0.86 \) | Accepted/ Rejected |

Reviewing the global trust literature the researcher proposed five institutional dimensions along with some other demographic variables which may affect the status of inhabitant’s trust on UP in the context of Bangladesh.

Two research questions were raised to observe citizen’s contemporary level of trust and to examine the effect of the institutional factors on trust. The overall analysis of the empirical
data reveals that some of the dimensions like transparency, performance, age, gender are significantly related to trust in case of Bangladesh.

In summary, the findings reveal that the people showed comparatively low level of trust on UP in the selected UPs. It has been observed that trust dimensions like transparency, performance, age, gender matter for trust in this context. Transparency appears to have implication on trust at UP level. It reconfirms Butler’s theory on trust as illustrated in the theoretical framework of the study.

The other dimensions such as competency, accessibility, promise fulfillment, education etc. may be significant in different countries or other context. But these dimensions are not found significant in the present research context. May be in Bangladesh, the voting system is ritualistic. So promise fulfillment is not important to them.

One may argue that the theories empirically validated in “western” socio-political milieu may not necessarily be applicable to “eastern” and “oriental” countries. The contemporary trust literature therefore does seem to be not fully matching to the present research context. Rather it can be interpreted by the argument that political economic behavior, patron client relationship, cultural fabric, interpersonal family relations, gosthi (clan), prima facie value, personal profile, individual integrity, social structure, political affiliation, economic status and religion may affect the trust level in Bangladesh.

Trust is indeed significant to assess the roles and functions of public bodies in Bangladesh. However, it appears form the empirical findings of this study that trust dimensions are generally country, culture and context specific and therefore need to be tested with 'ecologically responsive' set of variable, in addition to standard set of trust variables.
Chapter 5
Findings and Conclusion

This chapter summarizes the overall study and analyses the research hypotheses and findings in the light of the analytical framework. It draws broad conclusions to research questions. Furthermore, based on the analysis and observations few research issues have been raised for future research.

The study was carried out through mixed method approach to analyze the relationship between citizen’s level of trust and the institutional factors. It also analyzes whether the demographic features of the respondents affect their level of trust. The data were collected through close-ended questionnaire survey from the adult beneficiaries of Sundalpur and Nishanbaria UPs. The data obtained from questionnaire survey were cross checked through key informant interviews to ensure reliability and validity of the study. Besides, secondary resources were reviewed to examine the findings in light of contemporary trust literature. Results are presented and analyzed in detail in chapter four through statistical tools like chi-square and correlation to show the relationship between dependent and independent variables.

5.1 Factors which Contribute for Citizen’s Trust Formation in the Context of UP

From the chi-square analysis the significant explanatory variables which affect trust on UP are - transparency and performance. Other variables such as competency, accessibility and fulfillment of commitment are not found significant in the analyses.

Some demographic factors like gender as well as the age of the respondents influence overall trust level. From the correlation matrix, gender and the implementation of open budget are found highly significant. The correlation age with trust reveal correlation significant respectively.
5.2 Reexamining the Research Questions

As identified in chapter one, the foremost objective of this study was to assess the relationship between citizen’s level of trust and institutional performance of UP. There were two broad research questions of this study. The subsequent research questions were being raised in this study: a. What is the level of citizen’s trust on UP as an institution? b. Do the institutional factors affect citizen’s trust at UP level?

The study found that the overall trust level on UP as an institution found to be not satisfactory. 51.5% respondents reported to have low level of trust on UP as against 15% respondents had high level of trust.

Several institutional factors have been examined to measure its effect on trust of the UP. This study has explored that some institutional factors like transparency, performance affect the level of trust on the UP. Interestingly competency, accessibility and fulfillment of commitment have no significant impact on trust.

Some demographic factors like gender and age of the respondents have high influence on trust. But education is not at all significant for trust generation in this research perspective.

5.3 Theoretical Implications

Citizen’s trust on UP has been studied from the trust perspective developed in western countries. Butler’s trust theory has been used in this study. According to Butler, ten conditions namely availability, competency, consistency, discreetness, fairness, integrity, loyalty, openness, promise fulfillment, and receptivity are required for trust generation. But in the context of UP in Bangladesh, citizen’s trust cannot be fully explained by this theory. Few of the trust variables like transparency and performance are found significant in this research context.

Citizens trust in Bangladesh seem to have higher degree of dependence on political economic and cultural factors like patron client relationship, cultural fabric and lineage, interpersonal family relation, gosthi (clan), prima facie value, personal integrity and profile, social network and structure, political affiliation, economic position, and religion etc. The observations drawn from this study thus indicate that social science theories are not always
universal but in many cases “culture and context bound.” Therefore, studies or model
building on trust should take into account such “culture and context bound” variables to
examine and explain the institutional trust on UP.

5.4 Policy Implications

The GoB for the last decade or so has introduced various approaches and operational
modalities to enhance the quality of service delivery, participation and accountability
system at LGIs of Bangladesh with particular focus rural and semi urban areas.

The findings of the study noted a low level of trust on the UPs. Also the level of
transparency, competence and accessibility are found to be low at the UPs.

In view of the context, the policy framework on LGIs may be revisited and emphasized to
enhance the quality of competence, accessibility and transparency to ensure good
governance at grass root level.

5.5 Implication for Future Research

7th Five Year Plan, Vision 2021, Sustainable Development Goals (SDGs) emphasized the
strengthening of LGIs in Bangladesh. But the study observed that the UP residents have
quite low level of trust on the selected UPs. And this trust level may invariably affect the
overall performance of UP. Some more extensive studies may address whether citizen’s
trust level affects the overall performance of UP or not. This study only measured whether
some institutional and demographic factors affect community trust on UP. Some factors like
transparency, performance, gender, age are found significant in the context of the study.
There may have some influential political factors for which certain institutional as well as
demographic factors do not work for trust formation in Bangladesh. So, political economic
dimensions need to be studied. The study also found that the women have comparatively
low level of trust on UP. In spite of policy focus on gender empowerment, ‘why the women
have low trust’ can be addressed in further research as well.
Reference


Annex- I

Trust Survey on UP in Bangladesh

[The purpose of this research is to measure citizen’s trust on UP in Bangladesh. This research is going to be conducted for partial fulfillment of Master in Public Policy and Governance from North South University, Dhaka. The data collected through this study will be only used for research purpose. The identity of the respondents will never be disclosed.]

Part A. Profile of the Respondents

(Please put tick mark in the appropriate number.)

1. Gender: 1. Male 2. Female

2. Age (Current): .............

3. Educational Qualification:
   1. Illiterate
   2. Can sign name only
   3. Primary level
   4. Secondary level
   5. Higher Secondary level
   6. Graduate
   7. Post Graduate

4. Current residence (Ward No):

Part B. Citizen’s Trust on UP

(Please put tick mark in the appropriate number.)

5. To what extent, you have trust in the way UP elected Officials manage UP affairs?

<table>
<thead>
<tr>
<th>Lowest level of trust</th>
<th>Quite Low level of trust</th>
<th>Average level of trust</th>
<th>Quite High level of trust</th>
<th>High level of trust</th>
<th>Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>9</td>
</tr>
</tbody>
</table>

6. How much you have trust on UP Secretary?

<table>
<thead>
<tr>
<th>Lowest level of trust</th>
<th>Quite Low level of trust</th>
<th>Average level of trust</th>
<th>Quite High level of trust</th>
<th>High level of trust</th>
<th>Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>9</td>
</tr>
</tbody>
</table>
7. In your assessment, how much you have trust on UP as an Institution.

<table>
<thead>
<tr>
<th>Lowest level of trust</th>
<th>Quite Low level of trust</th>
<th>Average level of trust</th>
<th>Quite High level of trust</th>
<th>High level of trust</th>
<th>Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>9</td>
</tr>
</tbody>
</table>

Part C. Citizen’s Perception about Institutional Factors of UP

*Please put tick mark in the appropriate number.*

8. To what extent do you believe that UP follows an open budget system?

<table>
<thead>
<tr>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Slightly Agree</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>9</td>
</tr>
</tbody>
</table>

9. In your opinion, how do you rate that budget allocation declared in open meeting is truly implemented?

<table>
<thead>
<tr>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Slightly Agree</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>9</td>
</tr>
</tbody>
</table>

10. To what extent do you agree UP displays board regarding project information?

<table>
<thead>
<tr>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Slightly Agree</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>9</td>
</tr>
</tbody>
</table>

11. In your opinion, how do you rate that UP displays citizen charter?

<table>
<thead>
<tr>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Slightly Agree</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>9</td>
</tr>
</tbody>
</table>
12. To what extent do you consider the UP elected officials are competent/skilled in managing UP affairs?

<table>
<thead>
<tr>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Slightly Agree</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>9</td>
</tr>
</tbody>
</table>

13. In your observation, how much you trust that UP elected officials have knowledge on their responsibility?

<table>
<thead>
<tr>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Slightly Agree</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>9</td>
</tr>
</tbody>
</table>

14. How do you rate that you have trust on UP elected officials about the fulfillment of their commitment?

<table>
<thead>
<tr>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Slightly Agree</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>9</td>
</tr>
</tbody>
</table>

15. Can you meet UP officials during your functional necessity?

<table>
<thead>
<tr>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Slightly Agree</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>9</td>
</tr>
</tbody>
</table>

16. In your opinion, how will you rank overall performance of UP?

<table>
<thead>
<tr>
<th>Highly dissatisfied</th>
<th>Dissatisfied</th>
<th>Slightly Satisfied</th>
<th>Satisfied</th>
<th>Very satisfied</th>
<th>Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>9</td>
</tr>
</tbody>
</table>
Annex- II

Interview Checklist

1. What is your view about the communities’ trust on UP?

2. Do you think that the people have easy access to the UP officials during necessity?

3. Does UP follow open budget meeting for project selection? / Does UP follows the provision of RTI according to UP Act, 2009 through displaying information in board, citizen charter?

4. In your opinion, to what extent the UP elected officials fulfill their commitments that they generally make?

5. How will you evaluate the effectiveness of village court and how does it affect trust on UP?

6. How do the general people evaluate the competence of UP officials?
Annex- III

Auxiliary Functions of UP

1. Creating five years and other term development plan
2. Development and maintenance of rural infrastructure
3. Activities regarding education, primary and mass education
4. Implementation of activities regarding health and family planning
5. Taking necessary steps regarding agriculture, fisheries, livestock and other economic development
6. To take initiatives for controlling epidemic and management of disaster
7. Fixation and collection of taxes, fees, tolls etc.
8. Resolution of family disputes, execution of activities regarding welfare of women and children
9. To take the initiatives and provide cooperation for sports, social and cultural development
10. To take initiatives for development and protection of environment
11. Accomplishment of vested responsibilities by government for maintenance of law and order
12. Birth and death registration
13. To reserve public space, open space, parks and fields
14. Ensure lightening on roads and public space of UP
15. To ensure tree plantation and preservation, to prevent theft and destruction of forests
16. Maintenance and administration of graveyard, crematory, public meeting place and other government property
17. Prevention of unauthorized access and depredation to public, highway and public space
18. Prevention of damage and destruction of public roads and highway
19. To ensure collection, removal and management of dung and street trash
20. Controlling criminal and harmful business
21. Removal of dead bodies of animals, regulation of slaughtering animals
22. Ensuring control on construction of houses and re- construction of new houses, risky buildings in UP
23. Maintenance and preservation of wells, tube wells, tanks, ponds and other sources for water supply
24. Prevention of pollution of drinking water supply sources and to restrict use of water from wells, ponds and other sources of water harmful for public health
25. To restrict or control of taking shower, washing clothes, bathing animals nearby reserved well, pond and other sources for drinking water supply
26. To restrict or control moisten of hemp, jute and other plants nearby pond or other sources for water supply
27. To restrict or control from dying and preparing leather in residential areas
28. To restrict or control lifting up stones or other materials excavating soil in residential areas
29. To ban or control brick kiln in residential areas
30. To take necessary steps for fighting with fire, flood, hailstorm, earthquake or other natural disaster as well as to assist government
31. To enlist and help the widow, orphan, poor and distressed people
32. To develop and encourage cooperative movement and rural industry
33. To ensure increased food production
34. Control or maintenance of cattle farm
35. Providing first aid center
36. Ensure necessary arrangement for security, comfort and amenities of UP residents
37. Introducing and encouraging e-governance
38. Extension of cooperation to other organizations similar to UP
39. Other responsibilities vested by government from time to time
Annex- IV

Table 9: Level of Trust and Transparency of UP (%), N=200

<table>
<thead>
<tr>
<th>Level of Transparency</th>
<th>Overall Trust level</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>High</td>
</tr>
<tr>
<td>High</td>
<td>4</td>
</tr>
<tr>
<td>Mid</td>
<td>4.5</td>
</tr>
<tr>
<td>Low</td>
<td>6.5</td>
</tr>
<tr>
<td>Total</td>
<td>15</td>
</tr>
</tbody>
</table>

Chi square = 10.088, P<0.038

Table 10: Level of Trust and the Competency Level of UP (%), N=200

<table>
<thead>
<tr>
<th>Level of competence</th>
<th>Overall Trust level</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>High</td>
</tr>
<tr>
<td>High</td>
<td>4.5</td>
</tr>
<tr>
<td>Mid</td>
<td>4.5</td>
</tr>
<tr>
<td>Low</td>
<td>6</td>
</tr>
<tr>
<td>Total</td>
<td>15</td>
</tr>
</tbody>
</table>

Chi-square = 8.111809, P<0.063

Table 11: Level of Trust on UP and Level of Accessibility to UP Leadership (%), N=200

<table>
<thead>
<tr>
<th>Level of accessibility</th>
<th>Overall Trust level</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>High</td>
</tr>
<tr>
<td>High</td>
<td>5</td>
</tr>
<tr>
<td>Mid</td>
<td>5.5</td>
</tr>
<tr>
<td>Low</td>
<td>4.5</td>
</tr>
<tr>
<td>Total</td>
<td>15</td>
</tr>
</tbody>
</table>

Chi square =4.030, P<0.393

Table 12: Level of Trust on UP and Fulfillment of Commitment (%), N=200

<table>
<thead>
<tr>
<th>Level of fulfillment of commitments</th>
<th>Overall Trust level</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>High</td>
</tr>
<tr>
<td>High</td>
<td>4</td>
</tr>
<tr>
<td>Mid</td>
<td>6</td>
</tr>
<tr>
<td>Low</td>
<td>5</td>
</tr>
<tr>
<td>Total</td>
<td>15</td>
</tr>
</tbody>
</table>

Chi square =2.966, P<0.563

60
Table 13: Level of Trust and Institutional Performance on UP (%), N=200

<table>
<thead>
<tr>
<th>Overall Institutional Performance</th>
<th>Overall Trust level</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>High</td>
</tr>
<tr>
<td>High</td>
<td>7.5</td>
</tr>
<tr>
<td>Mid</td>
<td>5.5</td>
</tr>
<tr>
<td>Low</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>15</td>
</tr>
</tbody>
</table>

Chi square = 9.211132, P<0.002072182

Table 14: Gender and Trust (%), N=200

<table>
<thead>
<tr>
<th>Gender</th>
<th>High</th>
<th>Mid</th>
<th>Low</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>13.5</td>
<td>25.5</td>
<td>35</td>
<td>74</td>
</tr>
<tr>
<td>Female</td>
<td>1.5</td>
<td>8</td>
<td>16.5</td>
<td>26</td>
</tr>
<tr>
<td>Total</td>
<td>15</td>
<td>33.5</td>
<td>51.5</td>
<td>100</td>
</tr>
</tbody>
</table>

Chi square = 6.100 P<0.0473

Table 15: Age and Trust (%), N=200

<table>
<thead>
<tr>
<th>Age</th>
<th>High</th>
<th>Mid</th>
<th>Low</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-25</td>
<td>3</td>
<td>5.5</td>
<td>6.5</td>
<td>15</td>
</tr>
<tr>
<td>26-35</td>
<td>4.5</td>
<td>5.5</td>
<td>15</td>
<td>25</td>
</tr>
<tr>
<td>36-45</td>
<td>3</td>
<td>7</td>
<td>15</td>
<td>25</td>
</tr>
<tr>
<td>46-55</td>
<td>2.5</td>
<td>11.5</td>
<td>5</td>
<td>19</td>
</tr>
<tr>
<td>56-65</td>
<td>2</td>
<td>4</td>
<td>10</td>
<td>16</td>
</tr>
<tr>
<td>Total</td>
<td>15</td>
<td>33.5</td>
<td>51.5</td>
<td>100</td>
</tr>
</tbody>
</table>

Chi square = 21.84 P<.0102

Table 16: Education and Trust (%), N=200

<table>
<thead>
<tr>
<th>Education</th>
<th>High</th>
<th>Mid</th>
<th>Low</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Illiterate</td>
<td>2.5</td>
<td>5.5</td>
<td>7.5</td>
<td>15.5</td>
</tr>
<tr>
<td>Can sign name only</td>
<td>2.5</td>
<td>6.5</td>
<td>9.5</td>
<td>18.5</td>
</tr>
<tr>
<td>Primary level</td>
<td>3.5</td>
<td>5</td>
<td>7</td>
<td>15.5</td>
</tr>
<tr>
<td>Secondary level</td>
<td>2.5</td>
<td>4.5</td>
<td>10.5</td>
<td>17.5</td>
</tr>
<tr>
<td>Higher Secondary level</td>
<td>3</td>
<td>6</td>
<td>11</td>
<td>20</td>
</tr>
<tr>
<td>Graduate</td>
<td>1</td>
<td>6</td>
<td>6</td>
<td>13</td>
</tr>
</tbody>
</table>

Chi-square = 5.668802, p<0.867387