

Collection of Holding Tax in Local Government of Bangladesh: A Case Study of Meherpur Sadar Upazila

**A Dissertation
by**

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List of Abbreviations

BBS	Bangladesh Bureau of Statistics
BC	Before the birth of Christ
BDACR	The Bengal District Administration Committee Report
C	Collection
CD	Calculated Demand
D	Demand
DPER	Depending on Perception of Elected Representative
DPTP	Depending on Perception of Tax Payer
ED	Existing Demand
ER	Elected Representative
FY	Fiscal Year
GOB	Government of Bangladesh
LGRD	Local Government and Rural Development
NGO	Non Governmental Organization
P	Participant
RF	Round Figure
UNDP	United Nations Development Program
UN	United Nation
UNO	Upazila Nirbahi Officer
UP	Union Parishad

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The Author

Abstract

The Union Parishad, the oldest elected organization at the grass-root level in Bangladesh but established fact is it is suffering from revenue crisis throughout its ages. For development, normally, the UP authority looks for government grant.

To find out its actual performance in fixing and collecting holding tax, to know the reasons of performance and to test their potentiality to generate holding tax, this study was carried out at five unions of Meherpur Sadar Upazila.

In five unions under study it was found that most of the holding (56.19 to 72.40%) are hut (including normal and developed) and rest are either semi-building or building in nature and their existing rate of holding tax is ranged from 13.75 taka to 79.00 taka from Normal Huts to Double Storied Buildings, respectively and UP authorities did not follow any specific rate in fixing holding tax; rather it was completely arbitrary in nature.

The demand of holding tax was exceptionally poor (1, 50,000 taka to 5, 60,000 taka) in unions but the rate of collection was highly frustrating (07.76 to 61.29%) and collection pattern was fully devoid of initiative.

Among five unions of Meherpur Sadar Upazila, by fixing demand of holding tax at 7% of taxable house rent, Pirojpur Union could earn 31,58,494.00 taka, simply 12.63 times more than the revenue demand of FY2005-2006; at the same rate, Amjhupi union could generate 27,13,226.00 taka what is 13.99 times more than the demand of the same year. Revenue generation capability of Kutubpur union would be 24, 62,955 taka and its increment is 16.42 times more. Buripota Union also could increase its revenue up to 18, 76,498.00 taka and it would be 11.44 times more and the potentiality of revenue generation of Amdah union would be 1723894.00 taka at the increase of 3.08 times of revenue demand of FY2005-2006.

From the study it was reveal that the most important cause was reluctance of UP authority to levy the holding tax from voters. Most of tax payers did not know the amount to be paid even, but there was strong positive correlation between knowing and paying. On the other hand, unskilled and unwilling tax collectors were involved in collecting tax and they think it as a means of additional income, not as a profession.

Finally, it can be concluded that, though UP authorities generated very poor amount of revenue as holding tax, they have ample potentiality to generate sufficient amount of revenue as holding tax but some necessary steps to be taken very sincerely.

Introduction

1.1 General Background:

Locomotion needs energy. Society can not move towards modernization instead of energy for locomotion. Societal energy flow is the flow of money in different sphere of societal activities. Mobility of money from one user to another is nothing but mobility of energy for the locomotion of the society. Tax collection by the local government is gathering of societal energy to push the society towards development. And there is no doubt about it that development is locomotion of a society. Energy gathering in a local development centre is the prerequisite for more speedy development of a country.

In most of the countries of the world, social affairs are being managed by the elected local authority having taxation power. Being energized by laving tax, the local elected authority performs lot of functions as a guardian of a small unit of a country. The elected body of a locality is what we call as '**Local Government**'. Though, there is controversy regarding the meaning of the term 'Local government' (Saqui, 1974), Charles Barrett defines Local Government as " the regulation in particular localities of matters of primary local importance by **local elected bodies raising money necessary for their activities by the imposition of local taxes** and generally subordinate to the central government (Snape, 1969). The UN defines the term 'Local Self-Government' as to "a political sub-division of a nation or state which is constituted by law and has **substantial control over local affairs, including the power to impose taxes** and extract labor for prescribed purposes. The governing body of such an entity is elected or otherwise locally selected" (UN, 1991). Another author (Pandey, 2006) defines Local Government in terms of some attributes: **first**, its statutory status; **second**, its **power to raise finance by taxation in the area under its**

jurisdiction; third, participation of local community in decision making on specific subjects and administration; **fourth**, the freedom to act independent of central control; and **lastly**, its general function, in contrast to the single purpose character of many autonomous bodies.

The common ingredient in all definitions mentioned above is **a local government must have power for imposing and collecting taxes** within their jurisdiction as it has to deliver services to the people. It is globally well established that the taxation power of the local government is the indispensable locomotive force for social maintenance and advancement. The established fact is the efficient functioning of local government is directly related with the development of rural areas of a country, but having a long history of local government, still 55.6 million people is living in poverty (BBS, 1995-1996). As the high incidence of poverty has constantly undermined the economic achievements made by Bangladesh, developing rural areas has become the prime concern of the government of Bangladesh (Sarkar, 2006). The taxation power of Local Government is as old as its long history of establishment but its performance in tax collection and service delivery is a virgin ground for in-depth study. A popping question in Bangladesh, whether local government has any potentiality of revenue generation on its own effort or not. Some authors opine it has ample potentiality for revenue earning and some authors opine it is not more than a burden to the central government. Difference of opinion creates a third question, which opinion is nearer to the reality?

1.2 Problem Area:

Though Union Parishad is the most important tier of the local government and is performing as revenue collecting authority from long days back, however, it is usually found that the Union Parishads face serious problems in performing their assigned tasks; and it is mainly due to **inadequate finance** (Siddiqui, 2005).

Local problems are innumerable. Some problems are very much localized as a result it cannot draw the attention of the national level policy makers to be addressed. Local authority knows the way better how the local problem to be solved. Local people expects that their problems to be solved through their local authority as early as possible. Local leaders can prioritize the local needs and they can formulate best possible plan to fulfill the needs of their locality with the highest degree of satisfaction.

Inadequate finance is the main obstacle against performing assigned tasks and unassigned local responsibilities. Better performance of a local body like union parishad is directly linked to the adequacy of finance and development from inside. Development from inside is the best way of sustainable development and other than sustainable rural development a true development is not possible. So to meet the demand of necessary resources the increment of own income of Union Parishad is the must.

As Union Parishads are the most important development agent at the grass-root level and focal point for service delivery to the people, it is harmful to overall development of a nation if it lags behind in respect of revenue generation from its own sources. So the present trend of collection of holding tax, obstacles against it, possible measures to be taken to remove obstacles and the potentiality of holding tax generation are the most important areas of study to meet the demand of the day.

There is a popular argument from the side of elected representatives of Unions that 'Union Parishad's are ill financed and they have no sources of revenue. They strongly argue that 'the holding tax, as a source of revenue, is not enough as it can only generate very insignificant amount of money'. Is it true? Answer is unknown and it needs an empirical analytical study. This study aims to just that.

1.3 Objectives:

The **objectives** of this study are-

- 1) To find out the potentiality of generation of holding tax of Union Parishads of Meherpur Sadar Upazila to generate an idea of the potentiality of holding tax generation of Union Parishads of Bangladesh.
- 2) To find out the performance of collection of holding tax of Union Parishads under study and the causes behind their performance. (If it is low, why it is low and if it is high, why it is high and what are the reasons behind it?)
- 3) To formulate suggestions regarding increasing performance of holding tax collection of Union Parishads.

1.4 Rationale for selecting the study:

Reviewing the available literature it is evident that limited research work has been conducted on this virgin ground and there is strong difference of opinions. Some authors maintain that their potential is very low. Others maintain that they do not use their potentials.

For the sake of expected overall development, it is essential to conduct a research on the subject matter to evaluate the actual situation.

1.5 Methodology:

Different tools were used to assess the perception of house owners, tax payers, and that of local government representatives. There were separate questionnaires for house owners and elected representatives and employees of each Union Parishad. Five Union Parishads under Meherpur Sadar Upazila had been selected for the study.

Before designing the questionnaires, a visit to five Union Parishads was made and Chairmen, Members, Union Perished

Secretaries and house owners were consulted and their opinions are taken into consideration with due importance. House owners, the tax payers, and elected representatives, the tax receivers, were consulted, keeping the view in mind to know their perceptions regarding present holding tax collection status of Union Parishads, constraints of holding tax collection, probability of raising the amount of holding tax and the potentiality of generation of holding tax of those Unions.

Five different sets of questionnaire were prepared, No.1 for Union Parishad Chairmen, Male members and Female Members, No.2 for Union Parishad Secretaries, No.3 for Tax Payers, No.4 for Tax Collectors and No.5 for NGO officers (Annexure 4.1-4.5). Both quantitative and qualitative information were collected through structured as well as open-ended questionnaires. Besides, necessary secondary information was also gathered through review of relevant literatures.

Finally, a total number of 232 respondents, among them 57 were elected representatives and 175 were local taxpayers, were surveyed from 5-Union Parishads throughout Meherpur Sadar Upazila. In addition to that 5 UP Secretaries of five unions and 13 officers from NGOs were interviewed.

1.5.1. Data collection:

1.5.1.1 Sources of data:

- 1) Office records and registers relating to the fixation of holding and other taxes and its collection were used as the sources of data and information regarding amount of tax demanded and collected in different heads of revenue were gathered from 2000-01 to 2005-06.
- 2) Statements prepared for fixation of demand of revenue from various items according to the Model Tax Schedule, 2003 were used as another source of data for evaluating the performance of five unions in this regard.

- 3) For general information of selected five unions, Upazila Statistics Officer's office registers were used.
- 4) Interviewing.

1.5.1.2 Collection of data-

- 1) Primary data were collected from the Union Parishad Officials and Inhabitants of each Union through structured questionnaire.
- 2) None structured interview were considered as a source of information regarding various sensitive issues related to the revenue collection performance and revenue generation capacity of Union Parishads.
- 3) Secondary data regarding amount of tax collection were collected from the official records of selected 5-Unions.

1.5.1.3 Procedure of calculation of holding tax:

Local Government Division under Local Government, Rural Development and Cooperative Ministry had issued an instruction regarding the technique of assessment and collection of Union Parishad Taxes in 2003. Two system of assessment of holding tax had been described in the instruction namely; **first**, assessment of tax using valuation of houses and its attached land, and **second**, assessment of tax using rent of houses. Instruction issuing authority has given an importance on the second system as it is easier to calculate.

To calculate taxes using the first one, an assessor is the must, but there is no assessor appointed in any of the unions under study. Taking the relative easiness into consideration, in this study, the second system of tax assessment was used in assessing holding tax.

In calculating holding tax, the total number of holding was collected from offices of five Union Parishads. It was seen that union parishad authorities had categorized holdings into five, namely; **(1) Normal Hut, (2) Developed Hut, (3) Semi-Building, (4) Single Storied**

Building and (5) Multi-Storied Building for the purpose of determining holding tax as per provisions provided in the Model Tax Schedule, 2003. For the purpose of this research work, their categorization was tested and found correct.

Depending on categories stratified sampling were made and data were collected from the house-owners of five unions and collected data were complied to determine the rent of houses of each category. Another compilation regarding house rent was made using data collected from elected representatives of five unions. Two different opinions regarding the amount of rent of same category of houses were come out. Rent payers perception about house rent was 200 taka to 2800 taka from the lowest to the highest. Whereas perception of elected representatives regarding the range of house rent was 200 to 1600 taka from the lowest to the highest.

1.5.1.4 Steps for House Rent Calculation:

Calculation for assessment of house rent was made in the following steps-

Step-1: Determination of number of houses in each category.

Step-2: Determination of rent of houses for twelve month i.e. one year.

Step-3: Deduction of two month's rent as maintenance cost from the total amount of rent determined for one year.

Step-4: Deduction of $\frac{1}{4}$ of rest amount as per rule and determination of actual taxable rent of houses to calculate tax.

Step-5: Calculation of holding tax per category using the following formula-

$$\text{Holding tax /category} = \frac{\text{Average taxable rent of holding/category}}{100} \times 7^* \times \text{Total number of holding per category.}$$

(7*, it may vary from 1 to 7 as per provision of the Model Tax Schedule, 2003)

Step-6: Calculation of total holding tax per union by adding taxes obtained from each category.

1.5.2. Data analysis:

(a) Potentiality of revenue generation of each Union Parishad was tested according to the 'Instructions relating to Union Parishad Tax Fixation and Collection' formulated by the Local Government Division of the Ministry of Local Government, Rural Development and Co-operative.

(b) Collected data from five Unions were compared to determine the statistical variation of capability of revenue generation of five Unions.

1.6 Selection of the Unions for the Study:

This study is based on field survey in unions under Meherpur Sadar Upazila, which is one of the poorest areas and is situated at the western border of Bangladesh. People are mostly dependent on the agrarian economy with relatively lower per capita income in comparison to other areas of Bangladesh. Our purpose of this research is to find out the potential of holding tax generation and impacts of factors that influence greatly the realization of holding tax. It is expected that if the poorest area bears the potential, other area must have potential of generating considerable amount of holding tax. From this expectation and the scope of easy access to the information required for this research work, as the author served there as UNO, five unions of Meherpur Sadar Upazila were selected for conducting this research.

1.7 Limitations:

The allocated time span for this research work was very limited and the selected area was an Upazila of a district located at the extreme west and known as one of the poorest district of Bangladesh. The study area is not the true representative of all other Upazilas of Bangladesh. If the data could be collected, at least, from an Upazila of a randomly selected district of each division irrespective of economic and social status then the study would have been a generalized and comprehensive one.

This study focuses on the present condition, potentiality, barriers and way out from barriers of a particular area and, obviously, not to be applicable similarly in each region of the country. So, it needs further in-depth study for confirmation.

1.8 Structure of the Study:

The dissertation is structured into chronologically arranged seven chapters where the whole procedure of conducting research and findings observed have been described systematically. The structure of the study is as follows:

Chapter One covers “Introduction” in which general background, problem area, objectives, rationale for selecting the study, methodology, selection of the Unions for the study, limitation of the study and structure of the study have been discussed.

Chapter two is to review functions of UPs, historical background of taxation by UPs, Laws regarding holding tax, constitutional and legal basis for taxing power of UPs, transformation of heads of revenue sources of UPs, importance of financial independence of UPs, Situation of UP's finance, cause of poor revenue generation in UPs, main sources of local revenue of UPs, suggested ways to solve the problems, exiting system of holding tax fixation and collection, and correct procedure of fixation and collection of holding tax.

Chapter Three presents a brief description of the study area including distribution of population and holdings, profile of respondents, nature of holding and scenario of holding tax in the study area.

Chapter Four describes the procedure of determining the rate of holding tax. From the collected data the perception of tax payers and elected representatives regarding house rent has computed differently and rate of holding tax has been determined systematically using two different values obtained from the computation of perceptions.

Chapter Five is named “Revenue generation capability of unions” where two different opinions of tax-payers and elected representatives have analyzed differently and revenue generation capability of each union has computed depending on the average value obtained.

Chapter six is ‘Analysis of the Findings’ where data relating to existing demand and collection of holding tax, potential of revenue generation from holding tax, and causes of poor revenue generation of five unions have been analyzed to understand the fixation and collection performance, reason of performance and potential of holding tax of Union Parishads.

Chapter Seven is titled “Conclusion and Recommendations” where brief concluding remarks and recommendations has made.

The Context

2.1 Introduction:

Bangladesh is a principally rural country with 90% of its area being covered by rural settlements. About 56% of the rural population is landless and 51.7% is miserably poor. Bangladesh thus accounts for around 7.2% of the worlds poor. The estimated number of people living in poverty in 1995-96 was 55.3 million, of which 45.7 million lived in rural areas. As the high incidence of poverty has constantly undermined the economic achievements made by Bangladesh, development of rural areas has become the prime concern of the government of Bangladesh (Sarkar, 2006). Such development is contingent on the efficient functioning of socio-economic and physical infrastructure. This calls for strong local governments, which can develop and maintain necessary infrastructure at the grass-root levels. Thus the efficient functioning of local government is one of the pre-condition for the economic well being of the rural poor.

This chapter is to review function of UPs, historical background of taxation by UPs, Laws regarding holding tax, constitutional and legal basis for taxing power of UPs, transformation of heads of revenue sources of UPs, importance of financial independence of UPs, Situation of UP's finance, cause of poor revenue generation in UPs, main sources of local revenue of UPs, suggested ways to solve the problems, exiting system of holding tax fixation and collection, and correct procedure of fixation and collection of holding tax.

2.2 Function of Union Parishads:

The Union Parishads are responsible for 38 functions (GOB, 1993) in the following categories: a) civic functions, b) police and defense functions, c) revenue and general administrative functions, d)

development functions, and e) functions which may be transferred by the government. The following eleven functions are the most important ones:

- Maintenance of law and order.
- Adoption of measures for preventing crime, disorder and smuggling.
- Adoption and implementation of development schemes in the field of agriculture, forest, fisheries, livestock, education, health, cottage industries, communication, irrigation, and flood protection.
- Promotion of family planning.
- Implementation of assigned schemes.
- Development of local resources and their use.
- Protection and maintenance of public property, including roads, bridges, canals, embankments, telephones and electricity lines.
- Review of the development activities of all agencies at the union level.
- Motivation and persuasion of the people to install sanitary latrines.
- Registration of births, deaths, blinds, beggars and destitute.
- Implementation of censuses of all kinds.

In addition, the Union Parishad is involved in the implementation of government and donor-assisted programs, including Old Age Allowance; Vulnerable Group Development; Rural Maintenance Component Program; and the Rural Physical Infrastructure Improvement Program, most of which is involved the employment and/or training of poor people, who are paid either in cash or in kind.

2.3 Historical Background of Taxation by Union Parishad:

Bangladesh is a young country, but it is notable that the local government institution in some rudimentary form has been in existence since third century B.C. (Rahman, 1997). However, the British first introduced an organized system of local government in 1870 under the *Chaukidari Panchayet* Act and later under Bengal Local Self-Government in Bangladesh (BDACR, 1915). Under *Chaukidari* Act, 1870, the Local

Self-Government had a single tier named as *Chaukidari Panchayet* and was consisted of 5 members, it was increased into 3 tiers under Bengal Legislative Act of 1885 (BDACR, 1915,) where bureaucrats were the main actor and these system continued till the passing of Bengal Rural Local Self-Government in 1919 (Roy, 1936). It was a local government institution with very limited power of taxation.

In erstwhile Pakistan, Union Committees (present Union Parishads) were subservient to autocratic control and they had limited function owing to poor generation of local resources and heavy reliance upon the Central Government's grant. General Ayub Khan introduced this system with a political motive under Basic Democracy Order (Jahan, 1972). Under Basic Democracy Order, the union committee had no source of income, except grants sanctioned by the Municipality from time to time (Siddiqui, 2005)

After independence of Bangladesh, in 1973, President's Order Number 22 was promulgated to establish the Union Parishad but the functions and sources of income remained almost the same (GOB, 1973) as in the Basic Democracy Order, 1959. In 1976, the Local Government Ordinance was promulgated but there was no change in respect of its sources of income (GOB, 1976).

By the provision of the Local Government Ordinance, 1983, the Union Parishads were allowed to levy taxes, rates and fees on five items: (a) rate on annual value of homestead and residential land adjacent thereto, or union rate; (b) rate for remuneration for village police; (c) fees on birth registrations, marriage registrations and feasts; (d) community tax on adult citizens of the concerned union for civil work aimed to provide or augment public welfare; and (e) fees for a specific welfare service or maintenance of public utility service rendered by the concerned Union Parishad (GOB, 1983).

The sources of income of the Union Parishads under the Local Government (Union Parishads) (Amendment) Act, 1993 were:

- Tax on the annual value of buildings and lands or a union rate to be levied in the prescribed manner;
- Tax on professions, trades and callings;
- Tax on cinemas, dramatic and theatrical shows, and other entertainments and amusements;
- Fees for licenses and permits granted by the Parishad;
- Fees (lease money) from specified *haats*, bazaars, and ferries to be determined by the government;
- Fees (lease money) from *Jalmahals* (water estates) situated entirely within the boundaries to be determined by the government (GOB, 1983).

The Model Tax Schedule, 2003, issued by the Local Government Division of the Ministry of Local Government, is the latest guideline for imposing and realizing taxes under different heads including holding tax. According to the provision described in the Model Tax Schedule, 2003, the UP can impose and realize tax up to 7% of annual taxable valuation or rent of each holding situated in their jurisdiction (GOB, 2003).

2.4 Laws Regarding Holding Tax:

By the course of time several laws has been promulgated to regulate the taxation power that exercise the UP authority to impose and collect tax from the inhabitants of their jurisdiction. The most important laws are as follows-

1. the Basic Democracy Order, 1959 (President's Order No. 18 of 1959),
2. The Constitution of Bangladesh, 1972
3. the Local Government Ordinance, 1976
4. Local Government (Union Parishad) Ordinance in 1983

5. Local Government (Union Parishad) Ordinance in 1993
6. The Model Tax Schedule, 2003,

2.5 Constitutional and Legal Basis For Taxing Power of Union Parishad:

After the independence of Bangladesh in 1971, Union Parishad as the institution of local government was inscribed in the Constitution. According to Article 59, There shall be representative bodies at each level of administration of the Republic, and local government institutions will be responsible for (a) administration of public welfare; (b) maintenance of law and order; (c) provision of public services and (d) planning and implementation of development activities (GOB, 1998).

Article 60 of the Constitution stated that 'the Parliament shall, by law, confer powers on the local government bodies to impose taxes for local purposes, to prepare their budgets and to maintain funds' (GOB, 1998). Parliament has conferred power to impose taxes by enacting the Local Government (Union Parishad) Ordinance, 1983. Section 53 of the said Ordinance empowered the Union Parishad to levy, with the previous sanction of the Upazila Parishad or *Thana* Parishad, as the case may be, in the prescribed manner, all or any of the taxes, rates, and fees mentioned in the second schedule (GOB, 1983).

The Model Tax Schedule, 2003, issued by the Local Government Division of the Ministry of Local Government, is the latest guideline for imposing and realizing taxes under different heads including holding tax. According to the provision described in the Model Tax Schedule, 2003, the UP can impose and realize tax up to 7% of annual taxable valuation or rent of each holding situated in their jurisdiction (GOB, 2003).

2.6 Transformation of Heads of Revenue Sources for Union Parishad:

The financial resources of the Union Parishad are generated from taxes, fees and government grants. The financial administration of the

Union Parishad is well defined and systematic (Siddiqui, 2005), but it is seen that the revenue sources has been changed frequently from 1960 to 1993. According to clause (2) of the article 60 of the Basic Democracy Order, 1959 (President's Order No. 18 of 1959), Union Parishads were authorized to levy taxes, rates, tolls and fees mentioned in the fifth schedule to the said Order. The following items were levied by the Union Council with the previous sanction in each case of the Commissioner, namely-

1. Tax on the annual valuation of buildings and land
2. Tax on hearth
3. Tax on the import of goods for consumption use or sale in a local area.
4. Tax on the exports of goods from a local area.
5. Tax on the professions, trades and callings.
6. Tax on birth, marriages and feasts.
7. Tax on cinemas, dramatically and theatrical shows and other entertainments and amusements.
8. Tax on animals.
9. Tax on vehicles (other than motor vehicles) including carts and bicycles and all kinds of boats.
10. Lighting rates.
11. Drainage rates.
12. Rates for the remuneration of village police.
13. Rates for the execution of any work of public utility.
14. Conservancy rates.
15. Rates for the provision of water works or the supply of water.
16. Fees on the application for the erection and re-erection of buildings.
17. Fees for the use of benefits derived from any works of public utility and maintained by union council.
18. Fees for fairs, agricultural shows, industrial exhibitions, tournaments and other public gatherings.

19. Fees for markets.
20. Fees for license, sanction, and permits granted by a union council.
21. Fees for specific service rendered by union council.
22. Fees for slaughtering of animals.
23. Special community tax on the adult males for the construction of any public work of general utility for the inhabitants of the local area concerned, unless the local council exempts any person in lieu of doing voluntary labor and having it done on his behalf. (Government of East Pakistan, 1960).

A research finding (Haque, 1974) shows that among those 23 revenue heads only 12 had some capability to produce some revenues and within which the revenue head 'tax on buildings and lands' produced 34%; 'rate for village police' produced 15%; 'local rate' produced 11.18% and 'tax on animals including *khear*' generated 5% of revenue and other 8 sources generated less than five per cent of revenue in each.

Apart from these sources of revenue, union council and district council have another source of revenue namely local rates. According to the Basic Democracy Order, all land was assessable to rant and land revenue shall be subject to the payment of local rates. The government was lawfully empowered of fixing the portion of local rate which Union Council will get (Saque, 1974) as "The present local rate is 12% of land revenue which is to be collected by the Revenue Department and proceed is being credited to the funds of the District Councils and the union councils on 50% basis" Local rate was a significant source of income for union councils as it was 11.58% of the total income (Haque, 1974).

From these discussions, it is evident that the main source of revenue for Union Parishads was the 'tax on buildings and lands', the second important source of revenue was 'rate on village police' and the third one was 'local rate'.

In 1976, a new elaborate tax schedule was introduced to increase the revenue generation capacity of Union Parishads. Taxes, rates, tolls and fees, which could be levied by Union Parishad under the Local Government Ordinance, 1976, (GOB, 1976) are as follows:

01. Tax on annual value of homesteads or a union rate to be levied in the prescribed manner;
02. Tax on hearth;
03. Tax on transfer of immovable property;
04. Tax on the import of goods for consumption, use or sale in a local area;
05. Tax on export on goods from a local area;
06. Tax on profession, trades and callings;
07. Tax on births, marriages and feasts;
08. Tax on advertisements;
09. Tax on cinemas, dramatic and theatrical shows, and other entertainments and amusements;
10. Tax on animals;
11. Tax on vehicles (other than motor vehicles) including carts and bicycles and all kinds of boats;
12. Tolls on roads, bridges and ferries;
13. Lighting rate;
14. Drainage rate;
15. Rate for paying remuneration to the village police;
16. Rate for the execution of any works of public utility;
17. Conservancy rate;
18. Rate for the provision waterworks or the supply of water;
19. Fees on applications for the erection and re-erection of buildings;
20. Fees from schools established or maintained by the local Parishad;

21. Fees from receiving benefits derived from any work of public utility maintained by the local Parishad;
22. Fees at fairs, agricultural shows, industrial exhibitions, tournaments and other public gatherings;
23. Fees for markets;
24. Fess for license, sanctions and permits granted by the local Parishad;
25. Fees for specific services rendered by the local Parishad;
26. Fees for slaughtering animals;
27. Any other tax, which the government is empowered to levy;
28. A specific community taxes on adult males for constructing public works of general utility for the inhabitants of the local area, unless the local Parishad concerned exempts any person involved in doing voluntary labor or having it done on his behalf (Siddiqui, 2005).

The heads of revenue were increased in number from 23 in 1960 to 28 in 1976 but the third important source of revenue 'local rate' was abolished. Tax on transfer of immoveable property; Tax on advertisements; Tolls on roads, bridges and ferries; Fees from schools established or maintained by the local Parishad; Any other tax, which the government is empowered to levy' were introduced newly on which Union Parishad could levy taxes.

Out of these 28 revenue sources, the Union Parishads generally selected a few common items on which they could actually levy taxes, rates and fees and those were 'tax on the annual value of immoveable property (land and permanent structures); 'rates for remuneration of the village police, which is known as *Chaukidari* tax'; 'tax on profession, trades and callings'; 'tax on *Jatra*, theatrical shows and other amusement' and 'license fee on vehicles (other than motor vehicles) including carts, bicycles and all kinds of boats'(Siddiqui, 2005).

According to the Ordinance of 1976, there was an instruction to all Union Parishads to levy the following seven types of taxes and rates in terms of a certain percentage of the annual valuation of a household's living quarters and homestead lands and those were 7% tax on building and land or union rate; 3% in case of hearth; 3% on lighting rate; 5% on conservancy rate; 5% for rates for provision of water supply. There was provision for fixing drainage rate depending on the nature of service and rates for the remuneration of village police to be fixed so as to ensure adequate funds on account of the village police as well as the cost of collecting the rates. Out of these seven types of rates, only the union rate and the rate for the remuneration of the village police are included as revenue sources in the 1983 Union Parishad Ordinance.

Section 53 of the said Ordinance empowered the Union Parishad to levy, with the previous sanction of the Upazila Parishad or Thaana Parishad, as the case may be, in the prescribed manner, all or any of the taxes, rates, and fees mentioned in the second schedule. The Second Schedule, the following Taxes, Rates, and Fees, which may be levied by Union Parishads has been included:

Rates on annual value of homestead and residential land adjacent thereto or Union rates to be levied in the prescribed manner.

01. Rate for village police.
02. Fees on birth, marriage and feast (the rate of fee on birth and marriage shall be progressive one).
03. Community tax on adult males of the union for civil works aimed at providing or augmenting public welfare, unless the Union Parishad concerned exempts any person from paying this tax if such person voluntarily participates in such work or makes arrangement for getting his work done by some one else on his behalf.

04. Fees for specific welfare or maintenance of public utility service rendered by the Union Parishad (GOB, 1983).

After the amendment of the 1983 Local Government (Union Parishad) Ordinance in 1993, the Union Parishad has been entrusted with the power to levy taxes, rates and fees on the following items:

01. Tax on annual value of homesteads or a union rate to be levied in the prescribed manner;
02. Tax on professions, trades and callings;
03. Tax on cinema, and theater shows, and other entertainments and amusements;
04. Fees for licenses and permits granted by the Parishad;
05. Fees (lease money) from specified hats, bazaars and ferries within the Union boundaries to be determined by the government;
06. Fees (lease money) from 'Jalmahals' situated within the Union boundaries to be determined by the government (Siddiqui, 2005 & Huq, Saidul and Hossain, 1997)

According to the provision of Local Government (Amendment) Ordinance, 1993, Union Parishads have the authority to collect taxes from (1) house and its attached land, (2) service, business and profession, (3) cinema, theater and drama, (4) license and permit (5) Hats and bazaars, and (6) transfer of immovable property (1%). They suggested that motivation of taxpayers and employment of assessor and tax collector is indispensable requirement for determination and collection of taxes effectively (Islam and Nazim-Ud-Daula, 2002 & Siddiqui, K., 2005).

The discussion above shows that frequent changes has occurred in heads of revenue sources of Union Parishad. Some heads of revenue sources has been included in the list with the expectation of increasing

revenue generation and at the same time some has been excluded from the list because of incapability of generation of expected amount of revenue to meet the gradual increasing demand of money for maintenance and development responsibilities of Union Parishad. But one head of revenue sources of Union Parishad is always common in all lists formulated under different laws and obviously that one is holding tax, as holding tax is the highest revenue contributory to the fund of Union Parishad. Various research result revealed that in past all other sources of revenue except the head of holding tax in all past times has very poor and insignificant role in promoting generation of total amount of revenue generation.

2.7 Importance of Financial Independence of Union

Parishad:

An idea of financial conditions of Union Parishad is very crucial and an important clue in answering the question how far they function as genuine units of local government. The ability of Union Parishad discharging the functions entrusted to them depends on the adequacy of financial resources. To the extent the sources of revenue are local the Union Parishad gains independence accordingly. To the extent they are predictable; the Union Parishad can plan for future development in a more effective manner. To the extent they are evenly spread, the Union Parishad receives wider support. Even an organizationally perfect organization cannot deliver the goods without adequate financial resources at its disposal. Union Parishads are constituted not for accumulating money but for spending it in the discharge of responsibilities entrusted to them. It is universally recognized that basic civic services- sanitation, public health, primary education, social welfare activities etc. - are best performed at the local level (Siddiqui, 2005). The main purpose of local taxation is to provide immediate services to the residents of the area (Khan, 1983). Due to dependency on the central government, Union Parishads are gradually losing their

backbone in delivering services to their clients. Increasing generation of income is a carrying need for strengthening this grass-root local government (Saqui, 1994).

As an elected grass-root level administrative unit, Union Parishads are responsible for developing agriculture, forest, fisheries, livestock, education, health, cottage industries, communication, irrigation and flood protection, promoting family planning, protecting public property, such as roads, bridges, canals, embankments, telephones and electricity lines; reviewing the development activities of other agencies; encouraging sanitation; registration of births, deaths, blind people, beggars and destitute people; and census. Union Parishads also has responsibility for law and order, prevention of crime, disorder and smuggling; and civil status register. Performing better, resources are indispensable. Union Parishad has responsibility for developing local resources (NILG, 2003).

For effective functioning of Union Parishad in delivering services entrusted upon them, it is the obvious pre-condition that it must be financially independent. It is a universal truth that a dependent can not serves independently to anybody. In the modern world most of the civic services is delivered well by the local government but its efficacy is hindered because of its financial dependence. As it handles multifarious problems of a locality it needs financial solvency to meet people's demand as and when necessary. So the financial independence in earning and expending of a local government body is indispensable for development. Central Government allocates money for implementing previously selected specific development programs, and Union Parishad Authority can not shift any amount of allocated money from one head to another to meet any instant local need; they are bound to follow the rules and regulations formulated by the Central Government regarding the management of government allocation. Whereas Union Parishad has authority as well as responsibility to identify the priority of local

problems and to solve that as early as possible and it is obvious that they can do this if they have sufficient amount of money in their local fund. So to make Union Parishads effective, financial independence of Union Parishads is inevitable.

2.8 Situation of Union Parishad Finance:

Understanding the existing situation of Union Parishad finance is indispensable before going into detail study about **‘Collection of Holding Tax in Local Government of Bangladesh: A Case Study of Meherpur Sadar Upazila.’** Bangladesh is consisted of, at present, 4489 Unions (Siddiqui, 2005). There are at least five self-governed independent countries in the world e.g. Liechtenstein, San Marino, Tuvalu, Nauru and Monaco; those are either smaller in area or population than a Union of Bangladesh (About.com, 2009) and all of these countries are running on its own resources maintaining its independence. Why a Union with sufficient independence in imposing tax and realizing it could not run independently when a tiny country could show that efficiently? To analyze the situation of tax collection, a consecutive five financial year’s data for Union Parishad were collected from the Statistical Yearbook of Bangladesh, 2004, and placed into a table categorizing the heads of revenue into three namely ‘Own income as % of receipt’, ‘Government grant as % of receipt’ and ‘Income per Union Parishad’. Income per Union Parishad was 5, 55,500.00 taka on an average. Government grant was the prominent head of revenue receipt of Union Parishad and it was 44.52 % of receipt.

Table-2.1: Income of Union Parishad at national level.

(Million)

Sl no.	Years	Own income as % of receipt						Government grant as % of receipt		Income per Union Parishad. (Total UP-4484)	
		Tax		Others		Total					
		Taka	%	Taka	%	Taka	%	Taka	%	Taka	Taka/UP
01	1998-1999	741	32.19	552.	23.98	1293	56.17	1009	43.83	2302	0.5134
02	1999-2000	816	32.16	609	24.00	1425	56.16	1112	43.84	2537	0.5658
03	2000-2001	888	32.17	662	23.99	1550	56.16	1210	43.84	2760	0.6155
04	2001-2002	675	31.06	593	27.29	1268	58.35	0905	41.65	2173	0.4846
05	2002-2003	953	35.53	421	15.70	1374	51.23	1308	58.77	2682	0.5981
	Average	814.6	32.70	567.4	22.78	1382	55.48	1108.8	44.52	2490.8	0.5555

- Others include rates, fees and tolls, interest receipts, and miscellaneous receipts.
- Government grants include government grants and works program grants (BBS, 2004).

Union Parishad's own income as % of receipt was 55.48. It indicated that the contribution of inhabitants of Union Parishad was significantly higher. Tax collection per Union Parishad was, on an average, 32.70% of its total income and this was the single head through which Union Parishad earned the highest amount of money on its own effort. It revealed that the amount of tax collection is very poor in Union Parishad.

2.9 Suggested Causes of Poor Revenue Generation in UPs:

Different studies indicate different causes of poor revenue generation in UPs. Research findings were (1) slackness in collecting its own taxes, rates, and fees (Sohan, 1968) (2) too much dependence on government grants (Alam, M.1976) and offered suggestion for making Union Parishad self financing (Haque, 1974 and Saqui, 1974). On an average, government grants constituted about 8% of the average annual income of Union Parishad before liberation (1971). Previous studies also showed that on an average the quantum of government grants increased gradually but the income from its own sources lagged behind (Alam, M.1976). The descending trend of sources of income of Union Parishads also points to the deterioration of their financial position. The

Parishads have been depending on government grants for all development works and also community services (Qadir, Saqui, and Khan, 1982).

Recently, 'the Committee for formulation of recommendations regarding financial capacity and sources of income' (1998) pointed out in their report a number of causes of poor collection of revenue most of which are related with the poor collection of holding tax. Causes identified by the committee were-

- Natural calamity like flood, draught, famine etc;
- Poverty of local people
- Lack of capable leadership in UP
- Lack of awareness of inhabitants
- Inconsistency between tax collection and service delivery
- Lack of planning regarding fixation and collection of tax.
- Lack of people's confidence on UP leadership
- Lack of accountability of elected representatives
- Lack of sufficient knowledge of UP authorities regarding fixation of tax depending on yearly valuation of houses
- Fear of losing popularity
- People's unwillingness to pay tax
- Lack of up-dated rules and regulations
- Insufficient amount of commission (15%) given to the collectors
- Unwillingness of elected representatives in collecting taxes
- Biasness and nepotism of elected representatives
- Pre-election commitment of candidates for remission tax
- Political instability
- Dependency on governmental grant
- Local conflict
- Interference local elites.

The committee has not prioritized the identified causes on the basis of adverse effect of each exerted upon revenue, especially holding

tax generation. Knowing the causes of poor generation of holding tax is important but it is not sufficient to solve the problem and to increase the amount of collection of holding tax. Understanding the magnitude of effect of causes is also important for looking and deciding the appropriate action to be taken in this regard.

Samad (1996) pointed out that he interviewed Sixteen Union Parishad Secretaries of Mymensingh Districts and in their view, the causes of poor revenue generation were as follows:

01. Fixation of taxes in a flat rate, which causes poor demand of revenue, instead of fixing demand of taxes depending on directions given in the Model Tax Schedule, 2003.
02. Unavailability of income generating property.
03. Absence of local donation.
04. Absence of cinema halls and other places of amusements.
05. Unavailability of amusement taxes.

In every union under survey, rate of collection of revenue was very poor and in Union Parishad Secretary's view the main causes of poor generation were as follows:

1. Destruction of crops due to natural calamity, flood, drought etc.
2. Inactive role of elected representatives due to fear of losing popularity.
3. Lack of UP Secretary's independence in using power in collecting taxes.
4. UP Authority keep them silent regarding collection of taxes from local elites.

Tax Collectors are not active enough due to poor amount of commission. Even *Dafadars* and *Chaukidars* do not cooperate properly. Rahman (2005) conducted a research to find out the reasons for not paying taxes and he compiled the reasons obtained in the following

manner. Perceptions of the respondents about the reasons for not paying taxes were as follows:

- Services are not rendered by the UP/municipality as desired by citizens
- UP/municipality personnel take extra money for providing services
- Manpower is inefficient
- Poverty of the respondents.

Manor (1995) recognized similar causes and he pointed out that the potentials from taxes and fees are not realized. There are several reasons for this, one being the fear of becoming unpopular on the part of the chairmen and members who want to be re-elected, another corruption. A third reason concerns the lack of incentives built into the very structure of the system. People living in rural areas often express willingness to contribute more to local revenue if they are assured that their contributions would in fact be pumped back into their own localities for the financing the development work they need.

To reduce dependency on government and to become self-reliant, Union Parishads should tap new sources of income and opportunity for income generation activities (Qadir, Saqui, and Khan, 1982) and should also reconsider the use of existing sources for revenue generation. As holding tax is the major one among the existing sources, the capability of revenue generation of this source has to be reconsidered to make it efficient and to do so, impediments should be removed as much as and as early as possible.

2.10 Main source of local revenue of Union Parishads:

From experience it was seen that the main source of local revenue for Union Parishads is the 'holding tax'. Other sources have very poor capacity of generating taxes to meet the need of Union Parishads. This is supported by the findings of different researchers. The income sources of Union Parishads may be categorized into two important heads (1) Union

Parishads own revenue sources and (2) grants from the Central Government (Qadir, Saqui and Khan, 1982). Union boards received a meager amount from District Board and The Government (Ali.1979). All expenses of union boards were left to its own resources. The average income of union board was taka 2,500 to taka 5,000. The collection of taxes was 80% to 90% (Khan, 1959). Under the Basic Democracy Order of 1959, the main sources of income of union council were (1) local rates, (2) tax, tolls, fees and (3) government grants (Khan, 1959). Studies revealed that the average annual income of for union council was from taka 9,284 to taka 11,789 in 1960-61, and taka 16,000 to taka 19,000 in 1964-05 (Rashiduzzaman, 1969).

Share of government grants to the total income varied from 31% to 43% in years from 1984-85 to 1990-91(Saqui, 1994) in the study area. It indicates that the local revenue varied from 69% to 57% in those years. Although, union Parishads were authorized, under the Local Government (Union Parishad) Ordinance, 1983, to generate revenue income from five sources, their major sources of income were holding tax and *chaukidary* rates (Saqui, 1994).

Local government institutions receive money mainly from two sources, such as, development grant from the central government and internal resource mobilization through tax (*e.g.*, holding tax) and non-tax (*e.g.*, fees from license, marriage, nationality and birth certificate, local market) revenue collection (Rahman, 2005).

From the available literature it is clear that the main source of local revenue is **holding tax** and to strengthen local government, proper fixation and realization of holding tax is obvious.

2.11 Suggested Ways to Solve the Problem:

How these problems could be solved? In order to carry out the functions of Union Parishads, the Union Parishads have the power to raise revenues from the following local resources:

- Annual tax on the value of homesteads ((known as Union rate or household tax).
- Taxes on professions, trades and callings.
- Taxes on cinemas, dramatic and theatrical shows, and other entertainments and amusements.
- Fees for licenses and permits granted by the Union Parishad.
- Lease money from specific markets, *ghats* (boat landing sites) and ferries within the Union boundaries.
- Tax on the transfer of immovable property.

Opinion of 16 Union Parishad Secretary's was valuable in these regards. The opinions were Tax collections will increase-

- 01.If Union Parishad plays a significant and active role in collecting taxes.
- 02.If pending taxes are realized through proclamation and attachment procedure with the help of police.
- 03.If UP Secretary's are given ample power and independence in determining and collecting taxes.
- 04.If commission is being increased or a government servant is being appointed (Samad, 1996).

Haque, Saidul and Hossain (1997) pointed out similar suggestion for promoting tax collection especially holding tax, of Union Parishads. There suggestions were as follows-

- a) Commission agent may collect taxes, provided that there must have distinct and well-defined principles, which will regulate their appointment and accountability.

- b) A permanent tax collector should be appointed, who will be exclusively responsible for collecting revenues determined by the Union Parishad authority.
- c) More training regarding fixation of taxes and its collection is required for Chairman, members and Union Parishad personnel.

In a research conducted by Rahman (2005), it was seen that the Perception of the respondents on how to increase revenue of the Union Parishad was as follows-

- Leasing hat-bazaar (holding market), and *Jaalmahal* (water-body)
- Constructing community center for commercial purpose and fish farming
- Creating awareness about paying holding and other taxes regularly
- Ensuring full utilization of local resources
- Increasing government and non-government grants
- Reducing corruption.

Research findings mentioned above indicate some solutions for increasing the revenue generation capacity of Union Parishads among which some were directly linked with fixation of holding tax as well as increment of its collection. There was no mechanism for fixing demand of holding tax to the Union Parishad authorities as a great deal of technical knowledge was required both for determination of monetary value of a house and for determination of monthly rent of a house but there was none, either commissioned or appointed, in the Union Parishad administration who had such technical knowledge. As a result the demand of holding tax was not properly assessed, this played a lethal role on the amount of demand of holding tax.

On the other hand, the poor demand of holding tax got the ultra-poor initiative to be collected as the commission-based tax collectors

were not interested to collect the poor demand because of poor share-money which had no significant role in removing their permanent family crisis due to insufficient income. These two findings were significant in showing the way for solving the problem of poor generation of holding tax.

2.12 Existing system of Holding Tax Fixation and Collection:

Two different property-based levies are permitted in as major revenue sources in the Local Government Ordinance, 1976, the Local Government (Union Parishad) Ordinance, 1983 and in the amendment of 1983 the Local Government (Union Parishad) Ordinance in 1993, namely the union rate and the rate for the remuneration of the village police. The union rate is known as the general tax because it is levied on all the households of the union except the poorest. In levying this rate, the Union Parishads follow a number of steps.

First, in a Union Parishad meeting the total amount of the union rates to be realized from the inhabitants of the union in a year is decided upon.

Second, the total amount is then distributed among the three electoral wards of the union on the basis of population.

Third, the amount for the ward is again distributed among the villages within its jurisdiction.

Finally, the Union Parishad members of the respective areas are made responsible for levying the union rates on the individual village households in consultation with the local leaders (Matbars). It is claimed that in fixing the amount of the union rates to be paid by individual households, their economic condition is always taken into consideration (Siddiqui, 2005).

2.13 Correct Procedure of Fixation and Collection of Holding Tax:

The government framed a Model Tax Schedule, 2003 under section 55 of the Local Government (Union Parishads) Ordinance, 1983. The

present tax on the annual value of buildings and land is determined according to the 2003 circular of the Local Government Division, Ministry of LGRD and Cooperatives on the technique of assessing and collecting tax. To levy this tax, the valuation list has to be prepared by an assessor to be appointed for the purpose by the Union Parishad, with the prior approval of the prescribed authority. Such an assessor may either be a member or salaried employee of the Union Parishad or any other person.

The manner of determining the annual value of buildings and land is to be as follows:

A.1. For wholly rented buildings, the annual valuation will be taken as the gross annual rental minus two months rent as maintenance allowance. If the property is mortgaged to government or the house building finance corporation or a recognized bank or any other institution under a registered instrument for securing funds for the construction (or purchase) of the same, then the annual interest payable on account of such a mortgage-debt shall also be deducted.

A.2. If the monthly rental of any buildings appears to be abnormally high or unusually low, the assessing authority while determining annual valuation may regard the rent at which buildings lands of similar description and with similar advantages in the locality may be let out.

B. For wholly occupied buildings, the annual value shall be deemed to be the probable annual rent at which the buildings and land of similar description and with similar advantages in the locality may be let out or at 7.5% of the value of the building, on the date of assessments plus ground-rent for the land comprised in the building, whichever is less, minus the following:

a. Two months' rent or one-sixth of the annual value as maintenance allowances;

b. One-fourth of the annual value after deduction of the amount at item (a) above;

c. If the property is mortgaged to the government House Building Finance Corporation, a recognized bank or any other institution for securing funds for its construction (for purchase) then the annual interest payable on such mortgage-debt.

According to the Mode Tax Schedule, 2003 the tax may be levied at a rate not exceeding 7% of the annual value of buildings and land. Rather than full-time tax collectors, the UP appoints tax collector on commission basis. Usually they are given a commission at the rate of 15% of the total collections.

Collection of taxes is by and large extremely poor. Given the non-realization of tax arrears the Union Parishad is chronically dependent on government grants (Siddiqui, 2005 and GOB, 2003). For the sack of independence of the Union Parishads in discharging their duties for ensuring social wel-being, proper fixation of holding tax and realization of the same as highest as possible is the demand of the time.

2.14 Concluding Remarks:

But from the available literature (Samad, 1996; Haque, Saidul and Hossain, 1997; Manor, 1995; Siddiqui, 2005), it was revealed that proper procedure for realizing holding tax the Union Parishads always ignored. Most of the elected representatives of Union Parishads thought that any initiative for collecting holding tax could act as a retardant of their popularity. Realizing holding tax through the tax collectors appointed on commission basis was also identified as an improper step as there was none to supervise them and they were accountable to nobody, as a result they were very much reluctant in collecting holding tax. It is needless to say that in contrast to the correct procedure of fixation of holding tax, the existing system of fixation of holding tax was absolutely faulty.

The Study Area and Overview of It's Tax Scenario

Chapter

3

3.1 Introduction:

Two things, study area and tax scenario, have been discussed in this chapter in detail. 'Study area' has covered the geographical location, area and population density of the locality, and educational status and economic condition along with means of livelihood of inhabitants, distribution of population and holding, nature of holding and profile of respondents of the study area. On the other hand, in the section of 'tax scenario' the discussion has been oriented on existing rate of holding tax, demand of holding tax, trend of demand and collection of holding tax, tax collection pattern, collection of holding tax with Union Parishad's own effort in Five Unions in Meherpur Sadar Upazila.

3.2 Study Area:

Meherpur Sadar Upazila is composed of Kutubpur, Buripota, Amdah, Pirojpur and Amjhupi Union, each of which is fully dependent on agrarian economy and is well communicated with Upazila as well as District head quarter. Kutubpur and Buripota Union are located adjacent to Indian boarder.

3.2.1 Pirojpur:

Pirojpur, the biggest union of the Upazila, has no direct and physical link with Upazila Head Quarter and is composed of 14 mauzas under which 22 villages are situated. Total population is 41, 727, among which 20,620 are male and 21,107 are female (BBS, 1991). Rate of literacy is 35.56 per cent and its economy is totally agro-based.

3.2.2 Amjhupi:

The union covers 51.15 square kilometer of area that includes 28 villages under 15 mauzas. Total population is 46,919 among which 23,808 and 23,111 are male and female respectively (BBS, 1991). Economic activities are mainly oriented with agriculture. Some government- and NGO-run agricultural farms play a significant economic role in the rural life.

3.2.3 Kutubpur:

Agriculture is the main means of livelihood of 39,800 inhabitants, among them 20,131 and 19,669 are male and female respectively (BBS, 1991). It is composed of 21 villages under 17 mauzas with the area of 54.86 square kilometers. There are 30 educational institutions enriched the literacy rate up to 83.36 per cent. Agrarian economy is the main economic force that leads people's life of the union.

3.2.4 Buripota:

Agriculture is the main means of economic activity of the union. Its area is approximately 49.11 square kilometers and is composed of 17 villages under 12 mauzas. Total population of this union is 36,224 among which 14,815 are male and 14,297 are female (BBS, 1991) and its rate of literacy is 85.00 per cent.

3.2.5 Amdah:

It is the smallest union attached to the Upazila head quarter and is composed of 5 mauzas under which 12 villages are located. Area of this union is 23.32 square kilometer having 26,963 inhabitants. Among them 11,231 are male and 10,959 are female (BBS, 1991). Rate of literacy is about 83 per cent and about 85 per cent inhabitants depend on agriculture.

3.3 Distribution of Population and Holding:

Meherpur Sadar Upazila, area of which is 261.42 square kilometer, is constituted with five unions and one *Paurashava* containing 2, 45,009 inhabitants among which 1, 26,431 and 1, 18,578 are male and female respectively. The ratio of female: male is 1: 1.07. Density of population is 937 per square kilometer and increasing the rate of birth at 1.53 per cent per year (BBS, 1991).

Table-3.1: Geographical area, population, and no of holding of Meherpur Sadar Upazila.

Sl no	Unions and <i>Paurashava</i>	Population			No of holding	Area	
		Male	Female	Total		Acre	Sq. kilo.
01	Pirojpur	22,812	20,853	43,665	9780	13,951.51	56.46
02	Amjhupi	26,532	24,919	51,451	10576	15,481.08	62.65
03	Kutubpur	20,030	19,149	39,179	10264	13,553.67	54.85
04	Buripota	18,438	17,327	35,765	6732	10,015.13	40.53
05	Amdah	13,978	13,281	27,259	5400	8,114.90	32.84
Union total				1,97,319	42752		247.33
06	<i>Paurashava</i>	24,641	23,049	47,690	9,640	3,481.70	14.09
Total		1,26,431	1,18,578	2,45,009	51,020	64,597.99	261.42

From the above table it was seen that among five unions of Meherpur Sadar Upazila Amjhupi Union was the largest in population, holding and area. And the smallest Union was Amdah in that respect. Pirojpur Union was the second largest in area and population whereas Kutubpur Union was the second largest in respect of number of holding. The position of Buripota Union was forth in all respect. Excluding *Paurashava*, total population, holding and area of Meherpur Sadar Upazila was 197319, 42752, and 247.33 Square kilometer respectively. Per holding inhabitants were 4.46 in Pirojpur Union, 4.86 in Amjhupi, 3.82 in Kutubpur, 5.31 in Buripota and 5.05 in Amdah. This indicates that the size of family was the largest in Buripota and the smallest in Kutubpur.

Population per square kilometer was 773.38 in Pirojpur, 821.25 in Amjhupi, 714.39 in Kutubpur, 882.43 in Buripota and 830.05 in Amdah Union. From these, it was evident that among five unions Buripota was

the most densely populated union and Kutubpur was least densely populated.

3.4 Profile of respondents:

3.4.1 Respondents:

A total number of 232 local respondents were interviewed from 5-UPs. Among them 57 were elected representatives (24.57%) including 5-UP Chairmen (2.16%), 14 Female members (6.03%) and 38 male Members (16.38%). Five Secretaries of five respective unions were also interviewed. Tax payers were 175 in number (75.43%) among which there was no female one. For the purpose of interviewing they were randomly selected from the population of five unions.

3.4.2 Age:

There was a wide range of variation in ages of respondents both in elected representatives and taxpayers. The lowest age limit was 18 years and the highest was 80 but most of the respondent's age was within the limit of 26 to 65 among which the class 36-45 was dominant, 83, and its percentage was 35.78. Next dominant class was 46-55 including 56 respondents and its percentage was 24.14.

Table-3.2: Distribution of ages of respondents both elected representatives and taxpayer inhabitants, male and female, and chairmen and members.

Sl no	Age Range	Respondents										Grand Total
		Elected representatives					Inhabitants					
		Cha	Mm	Fm	Tot	Pir	Amj	Kut	Bur	Amd	Tot	
01	16-25	-	-	-	-	02	-	-	02	04	08	08
02	26-35	-	07	06	13	07	05	02	01	10	25	38
03	36-45	02	18	08	28	08	11	11	14	11	55	83
04	46-55	03	09	-	12	09	13	09	05	08	44	56
05	56-65	-	04	-	04	04	06	07	10	04	31	35
06	66-75	-	-	-	-	01	01	04	02	-	08	08
07	76-85	-	-	-	-	-	-	04	-	-	04	04
	Total	05	38	14	57	31	36	37	34	37	175	232

Here Cha= Chairman, Mm= Male members, Fm= Female members, Pir= Pirojpur, Amj= Amjhupi, Kut= Kutubpur, Bur =Buripota, Amd= Amdah and Tot= Total.

The range of ages of Union Parishad Chairmen was 43 to 55 years having average of 49.20 years. The mean age of female members was 36.14 years and its range was from 28 to 43 years whereas in case of age of male members the range was 30 to 60 with the average of 30.71 years and most of the taxpayer's was included in the classes of 36-45 and 46-55. The table indicates that the respondents of both groups, elected representatives and taxpayers, were mature enough to respond the questions supplied to them for their valuable opinion regarding house rent, revenue collection performance and revenue generation capacity.

3.4.3 Education:

The respondents covered in the survey had different educational backgrounds. Educational qualifications were categorized into four namely; (1) Illiterate, (2) Class one to five (3) Class six to ten and (4) Class intermediate to MA.

Table-3.3: Educational background of elected representatives, secretaries and taxpayers of Five Union.

Sl no	Qualification	Chairmen	Secretaries	Members (female)	Members (male)	Tax Payers	Total
01	Illiterate	-	-	-	-	30	030
02	One to Five	-	-	03	01	35	039
03	Six to Ten	02	01	10	28	76	116
04	Intermediate to M.A	03	04	01	09	34	047
Total		05	05	14	38	175	232

Among 57 elected representatives only 4 (7.02%) were in 'One to Five', 40 (70.18%) were in 'Six to Ten' and 13 (22.80%) were in 'Intermediate to M.A' category. It indicated that very few numbers of elected representatives were poorly educated, some were highly educated and most of them were moderately educated. Among poorly educated members 75% were female and 25% were male.

Interviewed taxpayers were 175 in numbers. Among them 30 (17.14%) were in 'illiterate', 35 (20%) were in 'One to Five', 76 (43.43%) were in 'Six to Ten' and 34 (19.43%) were in 'Intermediate to M.A' category. It showed that about half of respondents were moderately

educated and more than three fifth of respondents were of moderate to high educational background.

3.4.4 Occupation:

Respondents were of variety of occupations with 55.43% agriculture, followed by 22.29% business, 15.43% service and 6.85% others including social work, medical practice, deed writing, driving rickshaw pulling, marriage-register-ship, labor, goldsmith and journalism.

Table-03.4: Occupation of respondents, which includes elected representatives and taxpayers:

Sl no	Occupations	Respondents				Total
		Elected representatives			Inhabitants	
		Male	Female	Total		
01	Agriculture	20	-	20	97	117
02	Business	19	01	20	39	59
03	Service	02	-	02	27	29
04	House wife	00	11	11	00	11
05	Others	02	02	04	12	16
Total		43	14	57	175	232

Elected representatives were 57 in total among them 43 were male (75.44%) and 14 were female (24.56%). Most of the female members (11 among 14) were housewife. Among all types of respondents 117, the highest, were involved in agriculture (50.43%) and 59 were involved in business (25.43%).

3.5 Nature of Holdings in the Study Area

In calculating and determining holding tax, determination of nature of house was found very important as it was basic for determining house rent. Government of Bangladesh was declared Model Tax Schedule, 2003 for determining tax of holdings of a union. In the Model Tax Schedule, 2003, two system of calculating tax of a holding had been described; **the first one** was calculation of rents depending upon the actual 'valuation of a house and its attached land property' and **the**

second one was calculation of tax depending upon the 'rent per month of a house'. In both the cases the nature of house was a crucial factor.

There were five types of house in the study areas. The category of houses were **(1) Normal Hut, (2) Developed Hut, (3) Semi-Building, (4) Single Storied Building, and (5) Double-Storied Building**. The categorization was made by the Union Parishad members with the consent of Chairman and female members of respective jurisdiction.

- (1) **Normal Hut:** Houses those were very poor in appearance and basement of which was prepared of soil, fence was prepared of bamboo or branches of bamboo or other poor materials, and roof were prepared of straw.
- (2) **Developed Hut:** Houses those were relatively good looking in appearance than that of Normal Hut and basement was prepared of soil or brick, fence was made of soil, bamboo or wooden plank; and roof was made of tin or corrugated sheet or 'Tally', a rectangular slice of burnt soil.
- (3) **Semi-Building:** Houses those were Semi-Building in nature i.e. basement and wall of a building was made of bricks and roof of which was prepared of tin or corrugated sheets.
- (4) **Single-Storied Building:** Homes those were made of sand, cement, brick and iron rod but one storied in structure.
- (5) **Double-Storied Building:** Houses those were made of similar materials of Single Storied Building but simply two storied in structure.

Table-3.5: Nature of houses in study area.

Sl no	Name of Union	Category of House					Total Houses
		Normal Hut	Developed Hut	Semi-Building	1-Storied Building	2-Storied Building	
01	Pirojpur	1397	4452	2066	1809	56	9780
02	Amjhupi	4579	2014	2911	955	117	10576
03	Kutubpur	3551	3880	2210	518	105	10264
04	Buripota	1593	3067	1309	719	44	6732
05	Amdah	1983	1047	1266	1007	97	5400
Total		13103	14460	9762	5008	419	42752

Source: Office document of five Union Parishads of Meherpur Sadar Upazila.

From the above table it was apparently evident that the number of house was higher in Amjhupi (10,576) and Kutubpur (10,264) Union than other three and Amdah union had the lowest number of home (5400) in comparison to others. The position of Pirojpur union was fourth and that of Buripota Union was fifth. Number of Normal Hut was relatively higher in Amjhupi and Kutubpur union whereas number of Developed Hut was higher in Pirojpur and Kutubpur unions. The highest number of Semi-Building was situated in Amjhupi union. On the other hand, the highest number of Single-Storied Building was in Pirojpur union. But the number of Double Storied Building was highest in Amjhupi union.

Table-3.6: Nature of houses in percentage:

Sl no	Name of Union	Category of House in per cent(%) of Union Total					% Total
		Normal Hut	Developed Hut	Semi-Building	1-Storied Building	2-Storied Building	
01	Pirojpur	14.28	45.52	21.12	18.50	00.58	100.00
02	Amjhupi	43.30	19.04	27.53	09.02	01.11	100.00
03	Kutubpur	34.60	37.80	21.52	05.05	01.23	100.00
04	Buripota	23.66	45.56	19.44	10.68	00.66	100.00
05	Amdah	36.72	19.39	23.44	18.65	01.80	100.00

Source: Office document of five Union Parishads of Meherpur Sadar Upazila.

Taxpayers those who were owner of Normal Huts and Developed Huts were relatively economically less well off than those who were owner of houses of other three categories. Number of Huts, Normal and Developed, was highest ($34.60\%+37.80\%=72.40\%$) in Kutubpur union, followed by Buripota union ($23.66\%+45.56\%=67.22\%$) and Single Storied Buildings, Double Storied Buildings and Semi-Buildings were highest ($23.44\%+18.65\%+01.80\%=43.89\%$) in Amdah union.

3.6 Scenario of Holding Tax in the Study Area:

3.6.1 Existing rate of holding tax:

Holding tax was the single major source of own earned revenue of a Union Parishad. It was seen from the review of literature that Union Parishad earned their revenues from eight different sources, among

which 'holding tax' was the major one. So the question was 'why the union parishad authorities earn so poor from the major source of revenue?' In search of answer of this question, total 232 people were interviewed; among them 57 were elected representatives and 175 were local rent givers among which the highest number of respondents was farmers and second highest number of respondents was businessmen and some were service-holders. It was also remarkable that the member of most of the professions found in the rural areas were included in the sample selected for interviewing. A direct question was put to them 'how much money you had to pay as holding tax to the collector of your Union Parishad?' From each category of houses, 46 owners were randomly selected from each of five unions for interviewing. After compiling their (232 interviewee) answer, the following patterns of imposing holding tax by the union parishad authorities became evident.

Table-3.7: Existing Average Rate of Holding Tax:

Sl no	Category of House	Average Holding Tax (Taka)					Average of HT from Five Unions
		Pir	Amj	Kut	Bur	Amd	
01	Normal Hut	28.75	10.00	5.00	15.00	10.00	13.75
02	Developed Hut	22.50	11.25	10.00	15.00	15.00	14.75
03	Semi-Building	27.50	16.50	16.25	25.00	16.67	20.38
04	Single Storied Building	92.50	28.75	41.25	36.25	80.00	55.75
05	Double Storied Building	97.50	46.25	103.75	60.00	87.50	79.00

Here, Pir= Pirojpur, Amj= Amjhupi, Kut= Kutubpur, Bur =Buripota, Amd= Amdah , Tot= Total, and HT= house rent.

From this table the following features had become evident:

(1) Double Storied Buildings: The average holding tax of five unions was 79.00 taka. In Kutubpur union this average rate (103.75 taka) was the highest and much higher (24.75 taka more) than that of the five unions average whereas in Amjhupi union the rate of tax (46.25 taka) was the lowest of the same category and was much lower (32.75 taka less) than that of five union's average. The difference between the highest and the lowest was 57.50 taka.

(2) Single Storied Buildings: The average holding tax of five unions was 55.75 taka. In Pirojpur union this average rate (92.50 taka) was the highest and much higher (36.75 taka more) than that of the five unions

average whereas in Amjhupi union the rate of tax (28.75 taka) was the lowest of the same category and was much lower (27.00 taka less) than that of five union's average. The difference between the highest and the lowest was 63.70 taka. Difference from five union's average was also very unacceptable from (-) 8.75 taka to (+) 15.00 taka.

(3) Semi-Buildings and Developed Huts: In this two categories difference between the highest and the lowest of tax rate of each category was in around 10 to 12 taka and from the five union's average, this difference was within the limit of (-) 4.00 taka to (+) 7.00 taka. The difference between the highest and the lowest of both categories were 11.25 and 12.50 taka respectively.

(4) Norma Huts: In this category the five union's average was 13.75 taka whereas difference within the lowest (5.00 taka) and the highest (28.75 taka) was very much conspicuous and that was 23.75 taka.

(5) Among five categories in Pirojpur union, holding taxes of four categories were higher than that of other four unions, except Double Storied Building.

(6) In Amjhupi union the rate of holding tax was exceptionally low in bottom two categories in the table i.e. Double Storied Building and Single Storied Building, and difference between the highest and the lowest was also exceptionally low (only 36.25 taka).

(7) In Kutubpur union the difference (98.75 taka) between the highest and the lowest was simply unbelievable; it was from 5.00 taka to 103.75 taka.

When a discussion was made in each union office with elected representatives about determination of holding tax from each taxpayer, they disclosed that first of all the Union Parishad holds a meeting in presence of all members including male and female, and take a decision on the matter how much tax they will collect in current fiscal year and then distribute the whole amount into nine words considering word's capacity and instruct each male member to redistribute the amount specified for his word into the taxpayers and they redistribute it

considering economic position of taxpayers. This was the system of holding tax determination in all of five unions.

These features of tax imposing in five unions of Meherpur Sadar Upazila indicated that there was no consistency in tax imposing and it also indicated that no rules and regulations were being followed as an effective tool of holding tax determination.

3.6.2 Calculated demand of holding tax depending on average existing rate of holding tax:

Using average existing rate of holding tax (table-08), the tentative demand of holding tax of each Union was calculated to understand the difference between existing demand of holding tax of FY2005-06 and calculated tentative demand of holding tax of the same year. Demand of holding tax of five unions of FY2005-06 was ranged from 5, 60,000 taka, the highest, in Amdah Union, to 1,50,000 taka, the lowest, in Kutubpur Union.

Table-3.8: Existing demand and calculated demand of holding tax in FY2005-06

Sl no	Name of Unions	Demand of holding tax (Taka)		Difference over demand in FY2005-06
		Demand in FY2005-06	Calculated	
01	Pirojpur	2,50,000	2,32,256.58	(-)0,17,743.42
02	Amjhupi	1,94,000	2,14,478.18	(+)0,20,478.18
03	Kutubpur	1,50,000	1,88,269.55	(+)0,38,269.55
04	Buripota	1,64,000	1,37,379.67	(-)0,26,620.33
05	Amdah	5,60,000	1,32,313.83	(-)4,27,686.17

When demand was calculated depending on existing average rate of holding tax, a different picture of demand became evident. Calculated demand in Amdah Union was 1, 32,313.83 taka which was much lower than actual demand (5, 60,000 taka) of holding tax in FY2005-06. In case of Pirojpur and Buripota Union, calculated demand was lower than actual demand, whereas in case of Amjhupi and Kutubpur Union,

amount of calculated demand was significantly higher than that of actual demand of holding tax in FY2005-06.

3.7 Trend of demand and collection of holding tax in five unions:

From above discussion it was seen that the existing rates of holding tax were completely discriminatory and not determined on the basis of legal instructions. For better understanding of revenue generation capacity of five unions, data regarding demand and collection of holding tax of consecutive five years were collected from five Union Parishads and tabulated.

Table-3.9: Demand and collection of holding tax of five unions in 2001-02 to 2005-06:

Sl no	Financial Years	Demand and collection of holding tax per UP ('000'Taka■)									
		Pirojpur		Amjhupi		Kutubpur		Buripota		Amdah	
		D	C	D	C	D	C	D	C	D	C
01	2001-02	160	095	184	067	160	103	112	059	447	092
02	2002-03	180	087	229	067	160	072	125	089	586	030
03	2003-04	180	077	279	068	156	063	122	067	555	022
04	2004-05	241	097	229	089	150	116	151	087	555	033
05	2005-06	250	176	194	121	150	122	164	091	560	033
06	Total	1011	532	1244	412	776	476	676	393	2703	210
07	Average	202	106	249	082	155	095	135	079	541	042
08	Av% Coll	-	52.48	-	32.93	-	61.29	-	58.52	-	07.76

Grand total of 2005-06: 5, 64,000 Taka

D= Demand, C= Collection=, ■ = Taka in round figure. Av%coll= Average % of collected holding tax.

From above table it was evident that the average demand of holding tax (5, 41,000 taka) of the smallest union (Amdah) was highest even than that (2,02,000 taka) of the largest union (Amjhupi). In Pirojpur and Buripota union, demand of holding tax had been increased gradually whereas in Amjhupi and Kutubpur it had been fall down.

In four consecutive fiscal years from 2001-02 to 2004-05, the pattern of revenue collection was unchanged and their collection per year

was more or less same, except Kutubpur union. In 2005-06 fiscal years the rate of collection of holding tax became doubled in Pirojpur and Amjhupi Union but in other three unions there were no significant change in this regard. A group discussion was arranged in the hall room of Pirojpur and Amjhupi union Parishad office to understand the reasons behind such progress. Elected representatives and taxpayers, both, were present there and they gave their opinion about the specific question of interest and all of them, more or less, informed that elected representatives had took some special initiatives to increase collection of holding tax. Even chairmen of both unions were took part in collection activities with collection teams.

To look into the matter more deeply, holding tax collection pattern of FY2005-06 of five unions had been taken into consideration and obtained data of monthly collection of holding tax were tabulated.

Table-3.10: Tax Collection Pattern in Five Unions in Meherpur Sadar Upazila

Sl no	2005-06	Name of Unions				
		Pirojpur ♦6	Amjhupi ♦3	Kutubpur ♦3	Buripota ♦7	Amdah ♦3
01	July	-	-	-	-	-
02	August	4632	-	-	-	-
03	September	-	3981	-	-	-
04	October	-	2936	-	-	-
05	November	-	1403	-	-	-
06	December	10785	-	28396	-	-
07	January	-	-	-	-	-
08	February	6400	4196	-	-	1065
09	March	-	4644	25029	-	-
10	April	23053	39668	-	-	805
11	May	5265	5835	-	-	-
12	June	124564	58345	69023	91250	31397
Total	12	176705	121008	122448	91250	33267

♦ Number of Collector

Collectors of Pirojpur and Amjhupi union were tried year round to collect holding taxes (table no .11), though their amount of collection was very poor in initial months of the fiscal year. Collectors of other three

unions were not aware enough from the beginning of the year. Specialty of collectors of Kutubpur union was that they collected significant amount of taxes in the month of December and March. Otherwise, collectors of those three unions collected most of holding taxes in June, the last month of the fiscal Year.

It was also seen that the number of collectors per union was no effect on the amount of collection of holding tax. There were three tax collectors in each union, namely Amjhupi, Kutubpur and Amdah but the pattern of collection and amount of collected holding tax were significantly different. In other two unions, namely Pirojpur and Buripota, the numbers of tax collector were similar, 6 and 7, respectively, but the pattern and amount of holding tax collection were also differed significantly among those two unions.

From this table it was evident that there was no effective effort to collect holding taxes from tax collectors rather they were highly reluctant in collecting taxes.

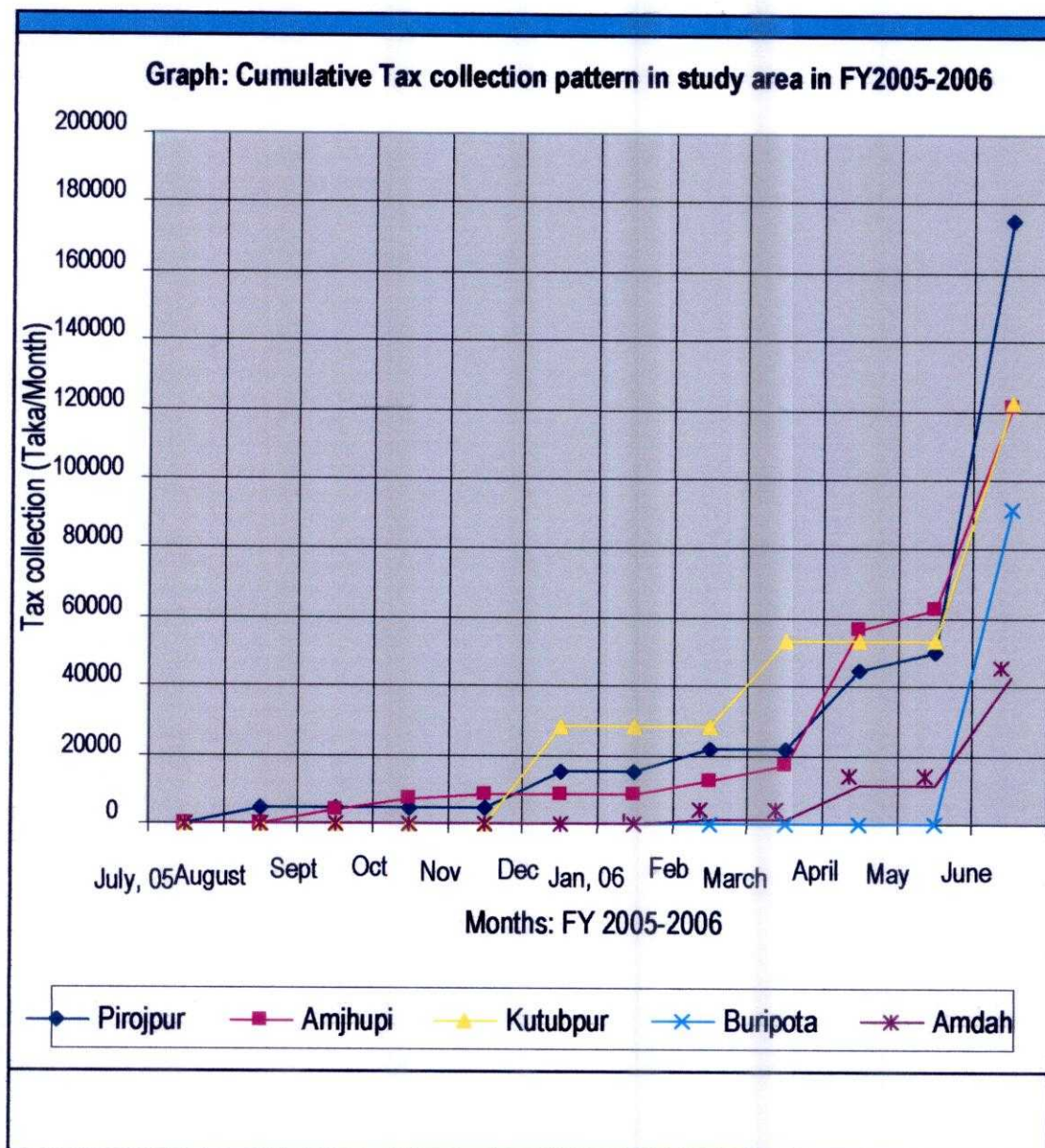


Figure-3.1: Cumulative Tax collection pattern in study area in FY2005-2006.

From the graph it is clearly seen that there was no initiative of tax collection from the beginning of a year. Virtually in the last 2-3 months of the fiscal year some initiative was taken to collect tax, as a result very poor amount of tax was collected.

Determination of Rate of Holding Tax

Chapter 4

4.1 Introduction:

House rent is the foundation of holding tax determination. In Meherpur Sadar Upazila it was seen that to determine holding tax demand, Union Parishads had categorized houses of taxpayers into five, namely; (1) Normal Hut, (2) Developed Hut, (3) Semi-Building, (4) Single Storied Building and (5) Double Storied Building according to the nature of houses for the purpose of determining holding tax as per provision provided in the Model Tax Schedule, 2003. For the purpose of this research work, their categorization was tested and found that they had done it successfully. In this chapter the way of determination of rate of holding tax has been discussed.

4.2 Procedure for Determining the Rate Holding Tax:

There was a general conception, not only among taxpayers but also among chairmen, members, and even secretaries that 'holdings of rural areas have on rent'. When they were asked 'how much money they expect as rent of their holdings (house)', all of them put a question in reply that "who will give me rent in exchange of living here?" 'Well, I am here to live in your house, please tell me how much money do you expect, one hundred, two hundred, five hundred, one thousand or five thousand, how much?' Then they understood the value of their houses and expressed their expectation about the rent of their holdings. After that they were asked 'if they had to live in a house with similar facilities how much money they had to expend?' Invariably all of them replied the same amount of what they replied in the first question. These two questions were asked to cross check their perception.

Similar question was asked to the elected representatives and in addition to that secret opinions were taken regarding average rent of holdings of each category to determine the general perception of elected representatives.

In calculating holding tax, the total number of holdings per ward, which was categorized into five depending on nature of houses for the purpose of determining the total demand of holding tax, was collected from offices of five Union Parishads. Then the dependability of categorization was tested visiting door-to-door and to did it, first of all a ward (ward-09) was selected randomly from the list of wards through a process of lottery. The distribution of houses in ward-09 in each of five unions were as follows-

Table-4.1: Distribution of sample houses in ward-09 of each union according to the categorization of Union Parishad Authorities of five Unions.

Sl no	Name of Union	Holding per Union	Holding under Sample Ward-9	Category of holdings					%Tested /UP
				Normal Hut	Developed Hut	Semi-Building	Single Storied Building	Double Storied Building	
01	Pirojpur	09780	0591	0084	0269	125	109	04	06.04
02	Amjhupi	10576	0918	0397	0175	253	083	10	08.68
03	Kutubpur	10264	1173	0406	0443	253	059	12	11.43
04	Buripota	06732	0747	0177	0340	145	080	05	11.10
05	Amdah	05400	0591	0217	0115	138	110	11	10.94
Sample total		-	-	1281	1342	914	441	42	-
5-Union's Total		42752	4020	13103	14460	9762	5008	419	-
% Sample Tested/Category			09.40	09.78	09.28	09.36	08.80	10.02	-

The total number of holding in all of five unions was 42,752; among which 4,020 (9.40%) holdings as sample were tested for determining the dependability of categorization made by the elected representatives of each union. To gather data regarding the nature of houses in the sample area, an exhaustive door-to-door survey was made and result was as follows:

Table-4.2: Distribution of sample houses in ward-09 of each of five Unions according to the Test carried out by Researcher.

Sl no	Name of Union	Holding/ Union	Holding under Sample Ward-9	Category of Holdings					%Test -ed /UP
				Normal Hut	Developed Hut	Semi-Building	Single Storied Building	Double Storied Building	
01	Pirojpur	09780	0591	0091	0262	125	109	04	06.04
02	Amjhupi	10576	0918	0408	0167	250	083	10	08.68
03	Kutubpur	10264	1173	0410	0441	251	059	12	11.43
04	Buripota	06732	0747	0187	0335	140	080	05	11.10
05	Amdah	05400	0591	0213	0123	134	110	11	10.94
Sample total		-	-	1309	1328	900	441	42	-
5-Union's Total		42752	4020	13103	14460	9762	5008	419	-
% Sample Tested/Category			09.40	09.99	09.18	09.22	08.80	10.02	-

Comparing data collected from union parishad offices (table-4.1) and data collected from door-to-door visit (table-4.2), it was revealed that there was no significant shift in the corresponding figures in case of Single storied Building and Double Storied Building but there were some changes in case of other three categories. The changes were (9.78%-9.99 %)=) 0.21 %(+), (9.28%-9.18 %)=) 0.10 %(-), and (9.36%-9.22 %)=) 0.14 %(-) in case of Normal Hut, Developed Hut and Semi-Building respectively. Those minimal changes were occurred due to variation in perception of those personnel who were involved in categorization. Realizing difference between 'Normal Hut' and 'Developed Hut' was not as easy as it was fully dependent on the instant decision of a person who was involved in listing the houses. As the differences were not significant, it might not be improper to come into conclusion that the categorization by the union parishad authorities was good to meet the demand of the purpose.

Depending on categories stratified sampling were made and data were collected from the taxpayers of five unions and collected data were complied to determine the rent of houses of each category. Another

compilation was made using data collected from elected representatives of five unions on the same matter. Two different opinions were come out.

4.3 Perception of Elected Representatives

Regarding House Rent:

Out of 65 elected representatives total 51 was interviewed for knowing their opinion regarding rent of holdings. In Buripota union, average figures of rent of holdings of each category were higher than that of other four unions and all average figures obtained from the opinion of elected representatives of Kutubpur union were relatively lower than that of other four unions.

Table-4.3: Perception of elected representatives of rural areas about house rent.

Sl no	Types of House	Average House rent (Union Average in Taka)					House Rent per Month in RF
		Pirojpur (ER=07)	Amjhupi (ER=11)	Kutubpur (ER=11)	Buripota (ER= 12)	Amdah (ER=10)	
01	Double-storied Building	1342.86	1618.18	1250.00	2474.17	1390.00	1600.00
02	Single-storied Building	707.14	981.82	645.55	1580.00	930.00	950.00
03	Semi-Building	421.43	700.00	394.18	1005.00	570.00	600.00
04	Developed Hut	264.29	395.45	259.10	507.50	350.00	350.00
05	Normal Hut	157.14	227.27	158.18	314.17	190.00	200.00

ER = Elected Representatives, RF = Round Figure.

A consolidated average figure was obtained by adding individual average figures for each category of holdings. Average figure for normal Hut was 200.00 Taka, for developed Hut 350.00 Taka, for semi-Building 600.00 Taka, for Single Storied Building 950.00 Taka and for Double Storied Building 1600.00 Taka.

There was simple variation in average figures regarding perception of rent of houses and extreme higher or lower value in each category. It revealed that the perception of elected representatives was linear and moved to the same direction.

4.4 Perception of Owners of Houses of Five Unions about House Rent:

Perceptions of elected representatives have already been discussed, but what about the perception of owners of holdings? To know their perception regarding house rent, 175 of owners of holdings were interviewed and their perceptions were computed and tabulated in a table as per category per unions.

Table-4.4: Perception of owners of holdings about house rent:

Sl no	Types of House	Average House Rent (Union Average in Taka)					House Rent / Month in RF
		Pirojpur	Amjhupi	Kutubpur	Buripota	Amdah	
01	Double Storied Building	1875.00	4500.00	3250.00	1300.00	2925.00	2800.00
02	Single Storied Building	1275.00	2425.00	2475.00	1050.00	1725.00	1800.00
03	Semi-Building	700.00	1250.00	860.00	425.00	800.00	800.00
04	Developed Hut	366.67	860.00	190.00	287.75	380.00	400.00
05	Normal Hut	175.00	450.00	162.50	200.00	166.67	200.00

RF= Round Figure

From the above table it was conspicuously evident that there were wide ranges of variation in perception regarding rate of house rent among taxpayers. The features of variation in perception were as follows-

- In Amjhupi union, taxpayers proposed the lowest amount (450.00 taka) as house rent for normal Hut. The figure was 162.00 taka for the same category of houses in Kutubpur union. In case of Pirojpur, Buripota and Amdah union the amount was significantly higher than the amount proposed by the taxpayers of Kutubpur union.
- For Developed Hut the taxpayers of Amjhupi union proposed 860.00 taka as house rent but the taxpayers of Kutubpur union proposed only 190.00 taka. The perceptions of taxpayers of Buripota, Pirojpur and Amdah were, more or

less, similar and that were significantly different from the above mentioned highest and lowest values.

- c. In case of semi-Building, perceptions about house rent were varied from 425.00 taka to 1250.00 taka. Other three were 700.00, 860.00 and 800.00 taka.
- d. Perception variation ranged from 1050.00 taka to 2475.00 taka in Single Storied Building. The highest was simply more than double of the lowest.
- e. Variation in perception was acute in the category of Double Storied Building. The lowest figure was 1300.00 taka whereas the highest figure was 4500.00 taka.

The above-discussed variation in perception of taxpayers of five unions indicated that there was a serious inconsistency in perception about house rent among taxpayers of those unions. So, calculation of house rent depending on the perception of taxpayers might cause serious injurious effect on the dependability of calculated revenue generation capacity of unions.

Considering all aspect, revenue generation capacities of five unions were calculated using the average amount of rent described in the perception of elected representatives as well as taxpayers about the house rent in each category.

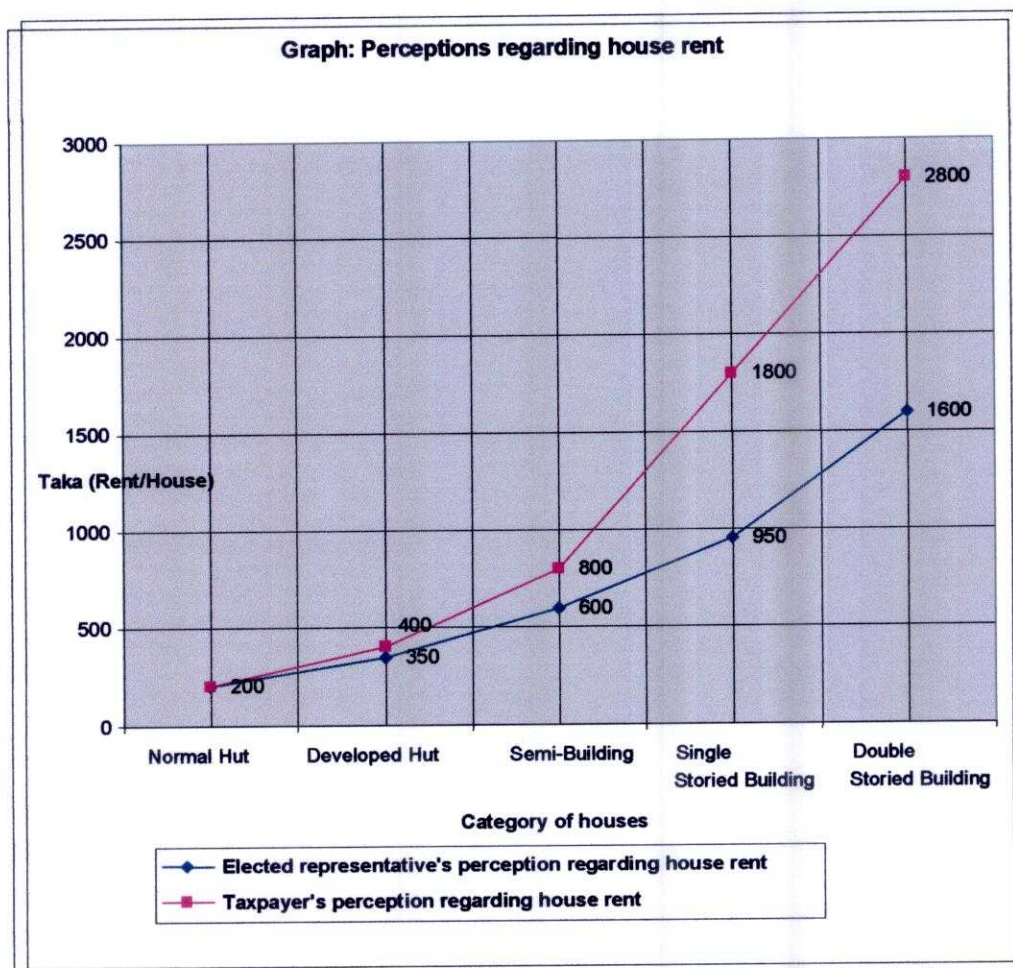


Figure-4.1: Perceptions of elected representatives and tax payers regarding house rent.

The above graph shows that the tax payer's view regarding their house rent was quite higher than that of elected representatives of the study area. Two opinions differed significantly in cases of all house types except the Normal Hut.

4.5 Determination of Average Calculated Tax Rate:

Perception of elected representatives and taxpayers regarding the rate of house rent as well as rate of holding tax was different. Elected representatives thought that the range of house rent from 200.00 taka

double-storied houses, the richest category whereas the perception of taxpayers was somewhat different; in their view the justified range of rates of house rent was 200.00 taka to 2800.00 taka for the mentioned categories. Considering two different perceptions average tax rates at 1%, 3%, 5% and 7% for each category of holdings were calculated to determine the demand of holding tax at different levels according to the legal provision described in the Model Tax Schedule, 2003.

Table-4.5: Average calculated tax rate in different percentage.

Sl no	Nature of houses	Existing Average holding tax of Five Unions	Two different perception		Determined Average calculated tax rate depending on different perceptions of Elected Representatives and Tax Payers.			
			Tax/Holdings @1% DPER	Tax/Holdings @1% DPTP	Average Tax/Holding @1%	Average Tax/Holding @3%	Average Tax/Holding @5%	Average Tax/Holding @7%
01	Normal Hut	13.75	015.00	015.00	15.00	45.00	75.00	105.00
02	Developed Hut	14.75	026.25	030.00	28.13	84.39	140.65	196.91
03	Semi-Building	20.38	045.00	060.00	52.50	157.50	262.50	367.50
04	Single-Storied Building	55.75	071.25	135.00	103.13	309.39	515.65	721.91
05	Double-Storied Building	79.00	131.99	210.00	171.00	513.00	855.00	1197.00

According to the Model Tax Schedule, 2003, union parishad authority could impose tax up to 7% of taxable house rent but they did not know the house rent of different kinds of houses. For this reason they imposed taxes arbitrarily. Two different perceptions about house rent obtained from this experimental data had made a scope of determining holding tax of each category of houses as per formula given in the Model Tax Schedule, 2003. The above table vividly showed the arbitrariness of imposition of holding tax by union parishad authority. In case of all kinds of houses union parishad authority had imposed holding tax less than tax calculated even at 1% of taxable house rent whereas they had authority of imposing tax up to 7% of taxable house rent. The union parishad authority might impose 15.00 taka for normal Huts, the poorest category of houses, to 171.00 taka for double-storied Buildings, the richest category of houses, if they impose tax at 1% of taxable house rent. It might vary from 45.00 taka to 513.00 taka if they impose tax at 3%, from 75.00 taka to 855.00 taka if they impose tax at

5%, and from 105.00 taka to 1197.00 taka per holding if they impose tax at 7% of taxable house rent for poorest to richest category of houses.

4.6 Concluding Remarks:

Opinion of Elected Representatives and House Owners regarding house rent is different and Elected Representatives opine the lesser amount as house rent than the amount house owners mentioned. Because of significant variation in perception, amount of holding tax has been calculated differently and, then, an average figure has been found out as a unique rate of holding tax of that locality.

After determining the rate of house rent it was seen that UP authorities were imposing the holding tax very arbitrarily and it was less than 1% of taxable house rent whereas they have lawful authority to impose up to 7% of taxable house rent as holding tax. They can earn from 105.00 taka to 1197.00 taka per holding if they impose tax at 7% of taxable house rent for poorest to richest category of houses.

Revenue Generation Capability of Unions:

5.1 Introduction:

The ultimate goal of this study was to evaluate the revenue generation capability of five unions of study area. This chapter is involved to calculate and determine the amount of revenue that each union could generate from their holdings.

5.2 Union-01: Pirojpur

In respect of number of holdings, Pirojpur was the third largest union of Meherpur Sadar Upazila and its total number of holding was 9780 among which 14.28% holdings were 'Normal Hut' which were used for dwelling purposes of the poorest people of the union. On the other hand only 56 holdings were 'Double-Storied Building' which covered 00.58% of total holdings. Most of the holdings (around 85%) were categorized under other three among which the category 'Developed Hut' covers the lion share (45.52%).

In the financial year of 2005-2006, the demand of holding tax was 2, 50,000 taka and its collection was 1, 83,000 taka which was 73.20 % of total demand of holding tax.

(a) According to the perception of Elected Representatives:

Average perception of Elected Representatives of five unions regarding house rent was used as the foundation for determining the taxable amount of house rent for calculating the holding tax of different categories of holdings at different (1, 3, 5 and 7%) percentages.

Table-5.1: Calculation of revenue generation capacity of Pirojpur Union at the rate of 1, 3, 5 and 7% of taxable house rent depending on the perception of Elected Representatives.

Sl no	Nature of houses	No. of houses	Rent/House (Tk)	Tax/Holding @ 1%	Calculated taxes/Category @			
					1%	3%	5%	7%
01	Normal Hut	1397	0200	015.00	20955.00	062865.00	104775.00	146685.00
02	Developed Hut	4452	0350	026.25	116865.00	350595.00	584325.00	818055.00
03	Semi-Building	2066	0600	045.00	92970.00	278910.00	464850.00	650790.00
04	Single-Storied Building	1809	0950	071.25	128891.25	386673.75	648978.75	908570.25
05	Double-Storied Building	0056	1600	131.99	7391.16	022173.48	036955.80	051738.12
	Total	9780	-	-	367072.41	1101217.23	1839880.55	2575838.37

The existing demand of holding tax of Pirojpur Union was 2, 50,000 taka in FY2005-06. The union parishad authority was authorized to impose tax up to 7% of taxable house rent. From the result of calculation, it was found that if Pirojpur union parishad authority imposed 1% tax of taxable house rent, they could generate 3, 67,072.41 taka. If they fixed it at 3%, they could earn 11, 01,217.23 taka. It could be increased up to 18, 39,880.55 and 25, 75,838.37, if they fixed their rate of holding tax up to 5% and 7%, respectively, of taxable house rent.

It was remarkable that the union parishad authority of Pirojpur Union had imposed lesser amount of holding tax (2, 50,000 taka) even than the amount imposable at the 1% of taxable house rent(3, 67,072.41 taka). If they fixed their holding tax at the rate of 1% of taxable house rent they could earn more 1, 17,072.41 taka than their present demand.

(b) According to the perception of Tax Payers:

Taxpayers' perception regarding house rent was significantly different than that of Elected Representatives. According to the taxpayer's view, the rate of house rent was higher in other four categories except the 'Normal Hut' than that perceived by the Elected Representatives of five unions.

Table-5.2: Calculation of revenue generation capacity of Pirojpur Union at the rate of 1, 3, 5 and 7% of taxable house rent depending on the perception of Tax Payers.

Sl no	Nature of houses	No. of houses	Rent/House (Tk)	Tax/Holding @ 1%	Calculated taxes/Category @			
					1%	3%	5%	7%
01	Normal Hut	1397	0200	015.00	20955.00	062865.00	104775.00	146685.00
02	Developed Hut	4452	0400	030.00	133560.00	400680.00	667800.00	934920.00
03	Semi-Building	2066	0800	060.00	123960.00	371880.00	619800.00	867720.00
04	Single-Storied Building	1809	1800	135.00	244215.00	732645.00	1221075.00	1709505.00
05	Double-Storied Building	0056	2800	210.00	11760.00	035280.00	058800.00	082320.00
	Total	9780	-	-	534450.00	1603350.00	2672250.00	3741150.00

From the above table, it was evident that, according to the perception of taxpayers of five unions, the calculated demand at 1% of taxable house rent was 5, 34,450.00 taka. It might be increased up to 16, 03,350.00; 26, 72,250.00 and 37, 41,150.00 taka if it was being calculated at the rate of 3, 5 and 7% of the taxable house rent, respectively. It was also remarkable; if they fixed their holding tax at the rate of 1% of taxable house rent they could earn more 2, 84,450 taka than their present demand (2, 50,000 taka).

(c) According to the perception of Elected Representatives and Tax Payers in average:

Considering the variation existed in perceptions between Elected Representatives and Taxpayers regarding amount of house rent, average figures of taxes of each category of houses was calculated for minimizing the existing variation of corresponding house rent of an individual holding.

Table-5.3: Calculation of average revenue generation capacity of Pirojpur Union at the rate of 1, 3, 5 and 7% of taxable house rent depending on the perceptions of Elected Representatives and Tax Payers.

Sl no	Nature of houses	No. of houses	Rent/Holding (Tk)	Tax/House @ 1%	Calculated taxes/Category @			
					1%	3%	5%	7%
01	Normal Hut	1397	0200	015.00	020955.00	062865.00	104775.00	146685.00
02	Developed Hut	4452	0375	028.13	125212.50	375637.50	626062.50	876487.50
03	Semi-Building	2066	0700	052.50	108465.00	325395.00	542325.00	759255.00
04	Single-Storied Building	1809	1375	103.13	186553.13	559659.38	935026.88	1309037.63
05	Double-Storied Building	0056	2200	171.00	009575.58	028726.74	047877.90	067029.06
	Total	9780	-	-	450761.20	1352284.00	2256067.00	3158494.00

From the table it was revealed that if the union parishad authority of Pirojpur imposed taxes at 1% of taxable house rent, there was a scope of generating revenue of 4, 50,761.20 taka which was much higher (2,00,761.20 taka more) than the revenue demanded in FY2005-06. It also showed that in the year of 2005-2006, the union parishad authority was demanding 55.46% and collecting 40.60% of holding tax that it could demand as 1% of its taxable house rent (4, 50,761.20 taka).

The scope of generating revenue up to 13,52,284.00; 22,56,067.00 and 31,58,494.00 taka was there, if the authority of union parishad of Pirojpur decided to fix gradually their holding tax at the rate of 3, 5, and 7% of taxable house rent. If the rate was fixed at 7% of taxable house rent, the authority of Pirojpur Union can earn **12.63 times** of the revenue demanded in 2005-2006.

5.3 Union-02: Amjhupi

In respect of area (62.65 square kilometer) and total number of houses (10,576) Amjhupi was the biggest union in Meherpur Sadar Upazila. There were only 117 Double Storied Building (1.11%) and 955 Single Storied Building (9.02%). The largest number of houses was Normal Hut, total number of which was 4579 which covered 43.30% of the total. The categories of Developed Hut and Semi-Building included 2014 (19.04%) and 2911 (27.53%) houses of the total. From the data it was evident that houses other than Normal Hut were 57.70% of the total.

Though in respect of total number of houses and area, it was the largest Union of the Upazila, the demand of holding tax of Amjhupi Union in the financial year of 2005-2006 was less than Pirojpur which was the second largest union in respect of land area and the third largest in respect of total number of houses. The total demand of house rent

was 1, 94,000.00 taka and collection was 1, 21,000.00 taka which was 62.37% of the demand.

(a) According to the perception of Elected Representatives:

Elected representative's view regarding house rent was more lenient than that of the house owners. According to their perceptions the house rent of different category of houses was ranged from 200.00 taka to 1600.00 taka. Depending on their perception of house rent, the amount of demandable tax was calculated at the 1%, 3% 5% and 7% of taxable house rent.

Table-5.4: Calculation of revenue generation capacity of Amjhupi Union at the rate of 1, 3, 5 and 7% of taxable house rent depending on the perception of Elected Representatives.

Sl no	Nature of houses	No. of houses	Rent/House (Tk)	Tax/Holding @ 1%	Calculated taxes/Category @			
					1%	3%	5%	7%
01	Normal Hut	4579	0200	015.00	68685.00	206055.00	343425.00	480795.00
02	Developed Hut	2014	0350	026.25	52867.50	158602.50	264337.50	370072.50
03	Semi-Building	2911	0600	045.00	130995.00	392985.00	654975.00	916965.00
04	Single-Storied Building	0955	0950	071.25	68043.75	204131.25	340218.75	476306.25
05	Double-Storied Building	0117	1600	131.99	15442.83	046328.49	077214.15	107493.75
-	Total	-	-	-	336034.08	1008102.24	1680170.40	2351632.50

Analyzing the data placed in the above table, it is revealed that at the 1% level of taxable house rent the amount of revenue earnable was 3,36,034.08 taka which was obviously much higher than the demand (1, 94,000 taka) of holding tax in 2005-2006 and there was a scope of increasing the demand up to 10,08,102.24 taka, 16,80,170.40 taka and 23,51,632.50 taka by fixing the demand at the level of 3%, 5% and 7% of taxable house rent, respectively.

(b) According to the perception of Tax Payers:

Comparing the perceptions of Elected Representatives and Taxpayers, it was seen that there was wide variation of perceptions regarding house rents of different category of houses. In the view of Elected Representatives it was ranged from 200.00 taka to 1600.00 taka whereas it was 200.00 taka to 2800.00 taka in Taxpayer's perception.

To determine the demand of holding tax a calculation was made which has been placed in the table below.

Table-5.5: Calculation of revenue generation capacity of Amjhupi Union at the rate of 1, 3, 5 and 7% of taxable house rent depending on the perception of Tax Payers.

Sl no	Nature of houses	No. of houses	Rent/House (Tk)	Tax/Holding @ 1%	Calculated taxes/Category @			
					1%	3%	5%	7%
01	Normal Hut	4579	0200	015.00	68685.00	206055.00	343425.00	480795.00
02	Developed Hut	2014	0400	030.00	60420.00	181260.00	302100.00	422940.00
03	Semi-Building	2911	0800	060.00	174660.00	523980.00	873300.00	1096620.00
04	Single-Storeyed Building	0955	1800	135.00	128925.00	386775.00	644625.00	902475.00
05	Double-Storeyed Building	0117	2800	210.00	24570.00	73710.00	122850.00	171990.00
-	Total	-	-	-	457260.00	1371780.00	2286300.00	3074820.00

At the lowest (1%) level of tax demand, it was capable of generating 4, 57,260.00 taka. It's capability of generating revenue from holding tax might be increased up to 13,71,780.00 taka ; 22,86,300.00 taka and 30,74,820.00 taka by fixing the demand of holding tax at 3%, 5% and 7% of taxable house rent, respectively.

(c) According to the perception of Elected Representatives and Tax Payers in average:

Except the house rent (200.00 taka) of Normal Hut Houses, rents of all other categories were reduced than rents calculated according to the perception of Taxpayers. It was because of Elected representative's perceptions regarding house rent were lower than the amounts perceived by the Taxpayer's in all other four categories. As a result calculated amounts of holding tax at various levels had been reduced accordingly.

Table-5.6: Calculation of average revenue generation capacity of Amjhupi Union at the rate of 1, 3, 5 and 7% of taxable house rent depending on the perceptions of Elected Representatives and Tax Payers.

Sl no	Nature of houses	No. of houses	Rent/House (Tk)	Tax/Holding @ 1%	Calculated taxes/Category @			
					1%	3%	5%	7%
01	Normal Hut	4579	0200	015.00	68685.00	206055.00	343425.00	480795.00
02	Developed Hut	2014	0375	28.13	56643.75	169931.25	283218.75	396506.25
03	Semi-Building	2911	0700	52.50	152827.50	458482.50	764137.50	1006792.50
04	Single-Storeyed Building	0955	1375	103.13	98484.38	295453.13	492421.88	689390.63
05	Double-Storeyed Building	0117	2200	171.00	20006.42	600019.25	100032.08	139741.88
-	Total	-	-	-	396647.00	1189941.00	1983235.00	2713226.00

Total number of Normal Hut houses was 4579, that covered 43.30% of total houses of all categories, could generate 4, 80,795.00 taka at the level of 7% of taxable house rent.

It was only 17.72% of the total calculated demand. Two categories, Semi-Building and Single-Storied Building, were main contributors of calculated holding tax at the same level i.e. 7% of taxable house rent. They could generate 10, 06,792.50 taka and 6, 89,390.63 taka, respectively.

At 1% level of taxable house rent it was calculated that the Amjhupi Union could generate 3, 96,647.00 taka as holding tax from taxable rent of all categories of houses. This amount was higher than the amount (1, 94,000 taka) was demanded as holding tax in 2005-2006. It was conspicuously evident that the authority of Amjhupi Union was demanding only 48.91% of the demand of holding tax calculated at the lowest level (1%) of opportunity of taxation. The collected amount of demand of FY2005-2006 was 1, 21,000 taka. It was 30.51% of demand (3, 96,647.00 taka) at 1% level. A very frustrating picture was evident here that they were not demanding even 1% of holding tax though they were lawfully authorized to impose up to 7% of taxable house rent as holding tax.

The amount of holding tax could be increased up to 11,89,941.00 taka, 19,83,235.00 taka and 27,13,226.00 taka by imposing tax at 3%, 5% and 7% of taxable house rent, respectively. The total amount of holding tax demand (1, 94,000 taka) could be increased **13.99 times** if the authority decided that they would impose holding tax at 7% of taxable house rent.

5.4 Union-03: Kutubpur

This was the third largest union of Meherpur Sadar Upazila in respect of area (54.85 square kilometer) and the second in respect of total number of houses (10,264) of tax payer's. In this union the highest number (3880; 37.80%) of houses was under the category of 'Developed Hut'. Number of 'Normal Hut' (3551; 34.60%) was lower than that of 'Developed Hut'. Semi-Building were the third category comprised with 2210 houses and its percentage was 21.52. There were very poor numbers of 'Single Storied Building' (518; 5.05%) and 'Double Storied Building' (105; 1.23%).

The total holding tax demand of the union was 1, 50,000.00 taka in the fiscal year of 2005-2006 and the collected amount was 1,22,000.00 taka in the same year. The average demand of holding tax per house was 14.61 taka and collection of taxes was 11.89 taka only.

(a) According to the perception of Elected Representatives:

In the opinion of elected representatives of five unions the average tax of houses of five different categories calculated at the rate of 1% taxable house rent, varied from 15.00 taka to 131.99 taka. At the 1% level of taxable house rent, the calculated demand of holding tax was 3,06,756.45 taka which was much higher than the demanded holding tax in FY 2005-2006. It was only 48.90% of the calculated demand at 1% level of taxable house rent. Collection of tax in the same year was 39.77 % of calculated demand.

Table-5.7: Calculation of revenue generation capacity of Kutubpur Union at the rate of 1, 3, 5 and 7% of taxable house rent depending on the perception of Elected Representatives:

Sl no	Nature of houses	No. of houses	Rent/House (Tk)	Tax/House @ 1%	Calculated taxes/Category @			
					1%	3%	5%	7%
01	Normal Hut	3551	0200	015.00	53265.00	159795.00	266325.00	372855.00
02	Developed Hut	3880	0350	026.25	101850.00	305550.00	509250.00	712950.00
03	Semi-Building	2210	0600	045.00	99450.00	298350.00	497250.00	696150.00
04	Single-Storied Building	0538	0950	071.25	38332.50	114997.50	191662.50	268327.50
05	Double-Storied Building	0105	1600	131.99	13858.95	041576.85	069294.75	097012.65
-	Total	-	-	-	306756.45	920269.35	1533782.25	2147295.15

The demand could be increased up to 9,20,269.35 taka; 15,33,782.25 taka; 21,47,295.15 taka if the union parishad authority could decide to increase gradually the rate of holding tax up to 3%, 5% and 7%, respectively.

(b) According to the perception of Tax Payers:

Like all other unions the view of taxpayers regarding house rent was different. They did not support the opinion of elected representatives. The amounts expressed by the taxpayers were quite higher than the amounts what had been expressed by the elected representatives.

Table-5.8: Calculation of revenue generation capacity of Kutubpur Union at the rate of 1, 3, 5 and 7% of taxable house rent depending on the perception of Tax Payers.

Sl no	Nature of houses	No. of houses	Rent/House (Tk)	Tax/Holding @ 1%	Calculated taxes/Category @			
					1%	3%	5%	7%
01	Normal Hut	3551	0200	015.00	53265.00	159795.00	266325.00	372855.00
02	Developed Hut	3880	0400	030.00	116400.00	349200.00	582000.00	814800.00
03	Semi-Building	2210	0800	060.00	132600.00	397800.00	663000.00	928200.00
04	Single-Storied Building	0538	1800	135.00	72630.00	217890.00	363150.00	508410.00
05	Double-Storied Building	0105	2800	210.00	22050.00	666150.00	110250.00	154350.00
-	Total	-	-	-	396945.00	1190835.00	1984725.00	2778615.00

Calculating the holding tax depending on the said view it was conspicuously evident that the union parishad authority of Kutubpur union could be capable enough even fixing the tax rate at 1% level of taxable house rent to generate holding tax to such an amount (3, 96,945.00 taka) which could be more than the amount fixed as holding tax (1, 50,000.00 taka) in FY2005-2006.

By fixing the demand at 3% level the amount could be increased at 11, 90,835.00 taka. At 5% level it could generate 19, 84,725.00 taka. When the rate of tax could be fixed at 7% of taxable house rent the amount of tax demand would jump at 27, 78,615.00 taka which would not be less than 18.52 times of the existing demand in FY2005-2006.

(c) According to the perception of Elected Representatives and Tax Payers in average:

Even at the average of two different perceptions regarding taxable house rent, the union parishad authority could generate much higher revenue (3, 51,985.20 taka) than the demand (1, 50,000.00 taka) in FY2005-2006, imposing holding tax at the level of 1%. Increasing the level of demand at 3%, there was a scope of increasing the demand at 10, 55, 956.00 taka.

Table-5.9: Calculation of average revenue generation capacity of Kutubpur Union at the rate of 1, 3, 5 and 7% of taxable house rent depending on the perceptions of Elected Representatives and Tax Payers.

Sl no	Nature of houses	No. of houses	Rent/House (Tk)	Tax/Holding @ 1%	Calculated taxes/Category @			
					1%	3%	5%	7%
01	Normal Hut	3551	0200	015.00	53265.00	159795.00	266325.00	372855.00
02	Developed Hut	3880	0375	28.13	109125.00	327375.00	545625.00	763875.00
03	Semi-Building	2210	0700	52.50	116025.00	348075.00	580125.00	812175.00
04	Single-Storied Building	0538	1375	103.13	55615.75	166847.25	278078.75	388368.75
05	Double-Storied Building	0105	2200	171.00	17954.48	53863.43	89772.38	125681.33
-	Total	-	-	-	351985.20	1055956.00	1759926.00	2462955.00

Further increment of revenue generation was possible up to 17, 59,926.00 taka if the authority of union parishad was decided to impose tax at the level of 5% and full exercise of power of fixing tax rate could create an opportunity of earning huge amount (24, 62,955.00 taka) of money in respect of present demand. Gradually increasing the rate of demand and fixing it at 7% level the authority of union parishad could generate **16.42 times** more revenue from the same source.

5.5 Union-04: Buripota

This was the forth union of Meherpur Sadar Upazila in respect of area (40.53 square kilometers) and population (35,765) and same in respect of total number of taxpayer's houses (6732). In this union the highest number (3067; 45.56 %) of houses was under the category of 'Developed Hut'. Number of 'Normal Hut' (1593; 23.66%) was lower than

that of 'Developed Hut'. Semi-Building were the third category comprised of 1309 houses and its percentage was 19.44. There were relatively higher numbers of 'Single Storied Building' (719; 10.68 %) and the poorest number of 'Double Storied Building' (44; 0.65%).

The total holding tax demand of the union was 1, 64,000.00 taka in the fiscal year of 2005-2006 and the amount collected was 91,000.00 taka in same year. The average demand of holding tax was 24.36 taka per holding and collection was 13.52 taka only. It indicated that the union parishad authority of Buripota has collected only 55.50% of their demand as holding tax.

(a)According to the perception of Elected Representatives:

Depending on the calculated average tax per house in the view of Elected Representatives of five unions Buripota Union could generate 2,20,344.84 taka imposing tax at 1% level of taxable house rent whereas it had imposed 1, 64,000.00 taka in 2005-2006 which was 74.43% of the demand imposable at 1% level of taxable house rent. It indicated that the authority of Buripota Union had not imposed even 1% tax whereas they were lawfully capable to impose tax up to 7% of taxable house rent of each house.

Table-5.10: Calculation of revenue generation capacity of Buripota Union at the rate of 1, 3, 5 and 7% of taxable house rent depending on the perception of Elected Representatives:

Sl no	Nature of houses	No. of houses	Rent/Ho use (Tk)	Tax/Hol ding @ 1%	Calculated taxes/Category @			
					1%	3%	5%	7%
01	Normal Hut	1593	0200	015.00	23895.00	071685.00	119475.00	167265.00
02	Developed Hut	3067	0350	026.25	80508.75	241526.25	402697.10	563561.25
03	Semi-Building	1309	0600	045.00	58905.00	176715.00	294524.00	412335.00
04	Single-Storied Building	0719	0950	071.25	51228.75	153686.25	257941.25	358601.25
05	Double-Storied Building	0044	1600	131.99	5807.34	017422.02	029036.70	040651.38
-	Total	-	-	-	220344.84	661034.52	1103674.05	1542413.88

There was an ample scope of increasing the amount of tax even the authority of Buripota Union depends on their perception regarding house rent in calculating holding tax of house-holds in their area. Gradually increasing the rate of tax up to the highest level (7%), it could generate

15, 42,413.88 taka. The calculated amount, 15, 42,413.88 taka was simply 9.40 times of the demand in 2005-2006.

(b) According to the perception of Tax Payers:

At the 1% level of taxable house rent the calculated amount of tax was 3, 00,750.00 taka. It was higher than the tax calculated at same level depending upon the elected representative's perception. It was also higher than the demand of 2005-2006. The reason behind was the variation of perception regarding house rent within the two sets of respondents.

Table-5.11: Calculation of revenue generation capacity of Buripota Union at the rate of 1, 3, 5 and 7% of taxable house rent depending on the perception of Taxpayers.

Sl no	Nature of houses	No. of houses	Rent/House (Tk)	Tax/Holding @ 1%	Calculated taxes/Category @			
					1%	3%	5%	7%
01	Normal Hut	1593	0200	015.00	23895.00	071685.00	119475.00	167265.00
02	Developed Hut	3067	0400	030.00	92010.00	276030.00	460050.00	644070.00
03	Semi-Building	1309	0800	060.00	78540.00	235620.00	392700.00	549780.00
04	Single-Storeyed Building	0719	1800	135.00	97065.00	291195.00	485325.00	679455.00
05	Double-Storeyed Building	0044	2800	210.00	9240.00	027720.00	046200.00	064680.00
-	Total	-	-	-	300750.00	902250.00	1503750.00	2105250.00

The authority of Buripota Union, lawfully, could increase the amount of holding tax up to 21, 05,250.00 taka. The required condition was of taking a decision of imposing tax at the level of 7% of the taxable house rent. Taking this decision the authority of the union could easily earn **12.84 times more** tax than the tax imposed (1, 64,000.00 taka) in 2005-2006.

(c) According to the perception of Elected Representatives and Tax Payers in average:

The perceptions of Elected Representatives and Taxpayers regarding the amount of house rent in the experimental area were somewhat different. To minimize the differences an average amount was calculated by adding two amounts obtained from their opinions and then

dividing the result amount by two. In case of Normal Hut the amount was not varied but in other cases amounts were carried significantly. Using the 1% level of tax of taxable house rent, the amount as house rent obtained was 2,60,547.40 taka which was also larger amount (37.06% more than existing demand in FY 2005-2006) than the amount (1, 64,000.00 taka; 62.94% of the demand calculated at 1% level) was taxed in FY 2005-2006.

Table-5.12: Calculation of average revenue generation capacity of Buripota Union at the rate of 1, 3, 5 and 7% of taxable house rent depending on the perceptions of Elected Representatives and Tax Payers.

Sl no	Nature of houses	No. of houses	Rent/House (Tk)	Tax/House @ 1%	Calculated taxes/Category @			
					1%	3%	5%	7%
01	Normal Hut	1593	0200	015.00	23895.00	071685.00	119475.00	167265.00
02	Developed Hut	3067	0375	028.13	86259.38	258778.13	431373.55	603815.63
03	Semi-Building	1309	0700	052.50	68722.50	206167.50	343612.00	481057.50
04	Single-Storeyed Building	0719	1375	103.13	74146.88	222440.63	371633.13	519028.13
05	Double-Storeyed Building	0044	2200	171.00	7523.67	022571.01	037618.35	105331.38
-	Total	-	-	-	260547.40	781642.30	1303712.00	1876498.00

By increasing the rate into 3%, the authority of Buripota Union could generate 7, 81,642.30 taka and it could be further increased at 13,03,712.00 taka if it could fix the rate of tax at 5% of taxable house rent as holding tax. Fixing the tax-demand at 7%, the Union Parishad authority could generate 18, 76,498.00 taka as holding tax which was **11.44 times** more than the demand was fixed in FY 2005-2006.

5.6 Union-05: Amdah

In respect of area (32.84 square kilometer) and total number of houses (5400) Amdah was the smallest union in Meherpur Sadar Upazila. There were only 97 Double Storeyed Building (01.80%) and 1007 Single Storeyed Building (10.68%). The largest number of houses was Normal Hut, total number of which was 1983 which covers 36.72% of the total. The categories of Developed Hut and Semi-Building includes 1047

(19.39%) and 1266 (23.44%) houses of the total. From the data it was evident that houses other than Normal Hut are 63.28% of the total.

Though in respect of total number of houses and area, it was the smallest union of the Upazila, the demand of holding tax of Amdah Union in the financial year of 2005-2006 was the highest among but collection was the lowest in five unions of Meherpur Sadar Upazila. The total demand of house rent was 5, 60,000 taka and collection was 47,000 taka which was 8.39% of the demand. Though in respect of area and number of house-hold the Amdah Union was the smallest one, the authority of this union fixed the demand of holding tax at the highest amount but their collection was the poorest among five unions under the experiment.

(a)According to the perception of Elected Representatives:

Like the views of elected representatives of all other four unions, Elected Representatives of Amdah Union had expressed their opinion that the capability of giving tax of the inhabitants of their union is poor. According to their views a calculation was made to determine the amount of tax imposable at four different levels. At 1% level the calculated amount was 1, 99,253.95 taka. The calculated amount was increased to 5, 97,761.84 taka when calculation was made at 3% level. This amount was a little bit higher than the amount (5, 60,000 taka) they fixed as holding tax in FY2005-2006. It is remarkable that all other unions, except Amdah, had fixed their demand of holding tax at less than 1%

Table-5.13: Calculation of revenue generation capacity of Amdah Union at the rate of 1, 3, 5 and 7% of taxable house rent depending on the perception of Elected Representatives:

Sl no	Nature of houses	No. of houses	Rent/House (Tk)	Tax/House @ 1%	Calculated taxes/Category @			
					1%	3%	5%	7%
01	Normal Hut	1983	0200	015.00	29745.00	089235.00	148725.00	208215.00
02	Developed Hut	1047	0350	026.25	27483.75	082451.25	137418.75	192386.25
03	Semi-Building	1266	0600	045.00	56970.00	170910.00	284850.00	398790.00
04	Single-Storied Building	1007	0950	071.25	72252.25	216756.75	361261.25	505765.75
05	Double-Storied Building	0097	1600	131.99	12803.03	038409.09	064015.15	089621.21
-	Total	-	-	-	199253.95	597761.84	996270.15	1394778.21

There was an opportunity of further increasing the demand of holding tax at the amount of 9, 96,270.15 taka by fixing the demand at 5% level of taxable house rent and it could be increased up to 13, 94,778.21 taka by fixing the demand at the level of 7%. If the authority of Amdah Union Parishad could decide to impose the rate of tax at the level of 7% of taxable house rent as holding tax they could earn an amount that 2.49 times higher than the demand they had fixed in the FY2005-2006.

(b) According to the perception of Tax Payers:

Regarding house rent the perception of owners of houses were different than that of elected representatives of the same union. Owners of the houses' thought were that the rent of their houses was quite high

Amdah Union Parishad authority had imposed quite a higher amount of tax. But the increment was not up to the mark. If they could fix the tax demand considering the view of taxpayers' they could earn more money as holding tax even at the 3% level of taxable house rent. Earning calculated at 3% level was 8, 80,290.00 taka and it was 1.57 times of the demand fixed in the FY2005-2006. It could be increased further at 14, 67,150.00 taka and 20, 54,010.00 taka by fixing the demand at 5% and 7% level, respectively, of taxable house rent.



It was only 12.10% of the total calculated at the same level. Two categories, Semi-Building and Single-Storied Building, were main contributors of calculated holding tax at the same level i.e. 7% of taxable house rent. They could generate 4, 65,255.00 taka and 7, 28,690.38 taka, respectively. The contributions in percentage were 26.99% and 42.27%, respectively; from which it was indicated that the tax-payers of Amdah Union are economically solvent. If the authority of Amdah Union could decide to fix their tax demand at 7% (17, 23,894.00 taka), the amount of holding tax might increase **3.08 times** further.

5.7 Concluding Remarks:

Among five unions of Meherpur Sadar Upazila, by fixing demand of holding tax at 7% of taxable house rent, **Pirojpur Union** could earn 31,58,494.00 taka, simply **12.63 times more** than the revenue demand of FY2005-2006; at the same rate, **Amjhupi union** could generate 27,13,226.00 taka what is **13.99 times more** than the demand of the same year. Revenue generation capability of **Kutubpur union** would be 24, 62,955 taka and its increment is **16.42 times more**. **Buripota Union** also could increase its revenue up to 18, 76,498.00 taka and it would be **11.44 times more** and the potentiality of revenue generation of **Amdah union** would be 1723894.00 taka at the increase of **3.08 times more** of revenue demand of FY2005-2006.

Analysis of the Findings

Chapter

6

6.1 Introduction:

Data relating to existing demand and collection of holding tax, potential of revenue generation from holding tax, and causes of poor revenue generation of five unions under Meherpur Sadar Upazila have been analyzed to understand the fixation and collection performance, reason of performance and potential of holding tax of Union Parishads.

6.2 Frustrating Performance of Collection of Holding Tax by the UPs:

Collection of holding tax is one of the major functions of each union parishad. But how much holding tax it assessed for collection and how much holding tax it collected engaging it's own effort in the year of 2005-06? Data were collected in this regard and tabulated to calculate the percentage of collected holding tax.

Table-6.1: Holding tax collected in five Union Parishads in the year of 2005-06:

Sl no	Name of union	Holding tax (in 000 taka)		Holding tax (in %)	
		Demand	Collection	Collected	Not collected
01	Pirojpur	250	176	70.4	29.60
02	Amjhupi	194	121	62.37	37.63
03	Kutubpur	150	122	81.33	18.67
04	Buripota	164	091	55.49	44.51
05	Amdah	560	033	05.89	94.11
Total		1318	543	41.20	58.80

From collected data it was seen that demand of holding tax was highest (5, 60,000 taka) in the smallest union, Amdah and the second the highest (2, 50,000 taka), much lower than the highest, demand of holding tax was in the biggest union, Pirojpur, and holding tax of other three were more or less same. These indicate that there was a serious inconsistency in determination of demand among the unions.

In case of collection of demands there was a different picture, which was enough to despair any body about the performance of revenue generation capacity of Union Parishads. The highest collection of holding tax (81.33 %) was in Kutubpur union but collection of Amdah union was only 05.89 %, an unbelievable figure.

6.2.1 Concluding Remarks:

From above discussion, these observations could be drawn that Union Parishads had capability to generate very poor amount of revenue from the head of holding tax and its capability of determining holding tax demand was insufficient and capacity of collecting holding tax was frustrating.

6.3 An Unexplored Potential of Revenue Generation:

Comparing 'demand in FY2005-06' and 'calculated holding tax', a significant arbitrariness was figured out. Among five unions, authority of Pirojpur, and Amdah fixed higher amount of demand of holding tax in FY2005-06 than that of calculated holding tax. Especially in Amdah Union, the amount of demand in FY2005-06 was exceptionally high. On the other hand, other three unions, Amjhupi, Kutubpur and Buripota, fixed less amount of demand in FY2005-06 than that of calculated amount of demand. From review of literature, it was seen that union authorities were not followed any lawful system of fixation of holding tax. **Arbitrariness** was highly conspicuous in the procedure of fixation of demand of holding tax. That observation was supported by the observation obtained in comparison between 'demand in FY2005-06' and 'calculated holding tax'.

From collected data and its analysis and discussion it was well established that the authority of all Union Parishads under study, except

Amdah, had fixed the demand of holding tax of their respective unions much lower, even lower than 1% of taxable house rent, than the demand they were lawfully allowed to fix.

The table placed below was showing the feature of differences between average revenue generation capacity at the rate of 1, 3, 5 and 7% of taxable house rent of Five Unions over its existing demand of holding taxes in FY2005-06.

Table-6.2: Calculation of differences between average revenue generation capacity at the rate of 1, 3, 5 and 7% of taxable house rent of Five Unions and its existing demand of holding taxes in FY2005-06.

Sl no	Name of Unions	Demand of holding tax (taka) in FY2005-06 and its difference with calculated demand.	Calculated taxes and difference between existing demand and calculated demand (taka) /Category @			
			1%	3%	5%	7%
01	Pirojpur	2,50,000	4,50,761.20	13,52,284.00	22,56,067.00	31,58,494.00
		Difference(CD-ED)	2,00,761.20	11,02,284.00	20,06,067.00	29,08,494.00
02	Amjhupi	1,94,000	3,96,647.00	11,89,941.00	19,83,235.00	27,13,226.00
		Difference(CD-ED)	2,02,647.00	9,95,941.00	17,89,235.00	25,19,226.00
03	Kutubpur	1,50,000	3,51,985.20	10,55,956.00	17,59,926.00	24,62,955.00
		Difference(CD-ED)	2,01,985.20	9,05,956.00	16,09,926.00	23,12,955.00
04	Buripota	1,64,000	2,60,547.40	7,81,642.30	13,03,712.00	18,76,498.00
		Difference(CD-ED)	0,96,547.40	6,17,642.30	11,39,712.00	17,12,498.00
05	Amdah	5,60,000	2,46,342.00	7,39,026.10	12,31,710.00	17,23,894.00
		Difference(CD-ED)	-3,13,658.00	1,79,026.10	6,71,710.00	11,63,894.00

ED = Existing Demand in FY2005-06. CD = Calculated Demand at four different percentages.

Union Parishads were assessing and collecting holding tax years after years but there was no significant change in amount of demand or collection, which was supported by the data and their compilation and analysis placed in table-3.9, where consecutive five year's data had been placed to determine gradual change of demand and collection of holding tax of Union Parishads with their own efforts. But it was seen that there was no significant change, even after issuing the Model Tax Schedule, 2003, for increasing revenue of local government. Why? The simple answer was that they were taken no initiative to explore their capability of generation of holding tax even after issuing Model Tax Schedule, 2003.

Their reluctance bearing into mind a survey was conducted and tabulated the data gathered (table-6.1) and an amount of holding tax (table-6.2) at different percentage of taxable rent of holdings was calculated depending on instructions given in the Model Tax Schedule, 2003, by the Local Government Division.

In the table-6.2, the picture of exceptionally high variation of calculated demand of holding tax over existing assessed demand of holding tax in 2005-06 was clearly focusing on the magnitude of poor management system of fixation of holding tax as well as on the scope of generating comparatively huge amount of holding tax, needed for fulfilling the aspiration of expected service delivery for improving the quality of life of their people.

The elected representatives of a union are the ultimate authority having capacity of determining the amount of holding tax to be imposed. It was a very clear cut picture shown in the table-19 that no union, except Amdah, was imposed even 1% lawful demand of holding tax, although they were authorized by the Model Tax Schedule, 2003, to impose maximum up to 7% of taxable rent of holdings. The demand of holding tax of Pirojpur Union in FY2005-06 was 44.54% less than the demand calculated at the rate of 1% of taxable rent of holdings. This percentage was 57.38% in case of Kutubpur Union and similar feature was in case of Amjhupi and Buripota. In this respect Amdah Union was different. Their demand of holding tax in FY2005-06 was 127.33% higher than the demand calculated at the rate of 1% of taxable rent of holdings.

So Union Parishads could easily increase the demand of holding tax. Imposing demand at the rate of 7% of taxable rent of holdings Pirojpur Union could earn 31, 58,494.19 taka (12.63 times of demanded amount in FY2005-06). Demanding at the same rate, Amjhupi Union could generate 27, 76,529.30 taka (14.31 times of demanded amount in

FY2005-06), Kutubpur Union could gather 24, 63,896.58 taka (16.43 times of demanded amount in FY2005-06), Buripota Union could produced 18, 23,831.96 taka (11.12 times of demanded amount in FY2005-06) and Amdah Union could earn 17, 23,894.12 taka (03.08 times of demanded amount in FY2005-06).

Even at the 1% of taxable house rent, the smallest union, Amdah, was a capacity of generating 2, 46,342.02 taka and it was 4, 50,761.21taka for the largest union, Pirojpur. The union Amjhupi could generate 3, 96,647.04 taka. Revenue generation capacity of Kutubpur union was 3, 51,985.23 taka and that for Buripota was 2, 60,742.41 taka at the same level of tax rate.

At the highest permitted rate of holding tax, the smallest union, Amdah, could generate 17, 23,894.12 taka and the largest Union, Pirojpur, could generate 31,58,494.19taka. Taka 27, 76,529.30 might be generated in Amjhupi Union. Kutubpur and Buripota could generate 24, 63,896.58 and 18, 23,831.96 taka respectively.

6.3.1 Concluding Remarks:

From the above discussion it was evident that

1. Union Parishads are imposing holding tax demand less than 1% of taxable house rent whereas it could impose up to 7% lawfully.
2. Imposing holding tax at the rate of 7% of taxable house rent Union Parishads can generate 3.08 to16.42 times more revenue over the demand in FY2005-2006.
3. Nature of houses and opinion of inhabitants regarding house rent indicate that most of the house owners are not incapable of paying holding tax.
4. For the sake of their popularity question without loosing and decreasing significant amount of revenue Union Parishad can

exempt poor people who lived in normal Hut houses from tax paying.

From the data placed in the tables and their analysis it was also revealed that determination of a systematic procedure for calculation of taxable house rent and gradual execution of the Model Tax Schedule, 2003 and elimination of causes of poor generation of revenue would exert at least the following advantages:

1. Union Parishad will earn much more revenue from the head of holding tax and that will meet, significantly, the demand of local money for development.
2. Union Parishad will run smoothly upholding its independence.
3. Employees will not suffer badly for their salary.
4. Service delivery towards taxpayers will be visible and efficient.
5. Poor people who lived in normal Hut houses may be exempted from tax paying by the Union Parishad for the sake of their popularity question without losing and decreasing significant amount of revenue.

Considering all unions and their respective assessed demand, collection of demand, and calculated demand at the rate of different percentages of taxable rent of holdings (shown in previous graph) and its comparison, there was a wide scope of coming into a conclusion that each Union Parishads under study had significantly higher potentiality of generation of holding tax over existing poor demand of the same.

6.4 Causes of Poor Revenue Generation from Holding Tax:

From different research literature it was seen that the causes of poor generation of holding tax are not simply one or two, they are many, which influences in many ways in different magnitude in different unions. Twenty causes, identified by different researcher, were tested taking a view into mind that what are the most important causes that influences more the collection of holding tax.

6.4.1 Taxpayers' Opinions:

To identify the appropriate causes prevailing in the study area and their magnitude of influences on generation of holding tax, 74 taxpayer inhabitants of that area were interviewed and their opinions were tabulated in the following manner. There is a scope of categorization of responses given by 74 respondents in a manner that the causes that scored more than 50% (38 and above respondents in favor) of 'Yes' that will be considered as more influencing and rest will be considered as less influencing.

Table-6.3: Perception of Tax Payers regarding causes of poor collection of holding tax in Union Parishad.

Sl no	UP tax become hard to collect due to-	Total	Comments		
			Yes (P)*	No	Unatd
01	Natural calamity like flood, draught, famine etc.	74	68(1)	03	03
02	Poverty of local people	74	64(2)	06	04
03	Lack of capable leadership in UP	74	57(3)	13	04
04	Lack of awareness of inhabitants.	74	54(4)	15	05
05	Inconsistency between tax collection and service delivery	74	53(5)	16	05
	Lack of planning regarding fixation and collection of tax.	74	53(5)	16	05
06	Lack of people's confidence on UP leadership	74	52(6)	16	06
07	Lack of accountability of elected representatives	74	50(7)	20	04
08	Lack of sufficient knowledge of UP authorities regarding fixation of tax depending on yearly valuation of houses.	74	45(8)	23	06
09	Fear of losing popularity	74	41(9)	29	04
	People's unwillingness to pay tax	74	41(9)	27	06
	Lack of up-dated rules and regulations	74	41(9)	27	06
10	Insufficient amount of commission (15%) given to the collectors	74	39(10)	27	08
11	Biasness and nepotism of elected representatives	74	38(11)	31	05
12	Unwillingness of elected representatives in collecting taxes	74	35(12)	32	07
13	Pre-election commitment of candidates for remission tax	74	26(13)	41	17
14	Political instability	74	18(14)	43	13
	Dependency on governmental grant	74	18(14)	50	06
15	Local conflict	74	15(15)	52	07
16	Interference local elites	74	12(16)	54	08

Here

- (P)* is the position of a cause among 20 causes of poor collection of revenue.
- Unatd = unattained.

From this point of view, it was seen that 14 causes were more influential and 06 causes were less influential in nature. Chronologically the more influential causes were (1) Natural calamity like flood, draught, famine etc (91.89%), (2) Poverty of local people (86.49%), (3) Lack of capable leadership in UP (77.03%), (4) Lack of awareness of inhabitants (72.97%), (5.1) Inconsistency between tax collection and service delivery (71.62%), (5.2) Lack of planning regarding fixation and collection of tax (71.62%), (6) Lack of people's confidence on UP leadership (70.27%), (7) Lack of accountability of elected representatives (67.57%), (8) Lack of sufficient knowledge of UP authorities regarding fixation of tax depending on yearly valuation of houses (60.81%), (9.1) Fear of losing popularity of elected representatives (55.41%), (9.2) People's unwillingness to pay holding tax (55.41%), (9.3) Lack of up-dated rules and regulations (55.41%), (10) Insufficient amount of commission (15%) given to the collectors (52.70%), and (11) Biasness and nepotism of elected representatives (51.35%).

Another three causes, in my view, were also important, though it scored less than 50% of 'Yes' and those were (1) Unwillingness of elected representatives in collecting holding tax (47.29%), and (2) Pre-election commitment of candidates for remission of holding tax (35.14%), and (3) Dependency on governmental grant (24.32%).

6.4.2 Concluding Remarks:

The core cause of poor revenue generation is the leadership failure and it is due to, in some cases, inefficiency and unwillingness, in case of others.

6.5 Some Other Causes:

The causes tested in the previous section are not the only dependable list. There are some other inbuilt but hidden causes in the system of holding tax demand and collection. Better performance of holding tax fixation and collection depends on several more important

factors like (1) Assessment system of holding tax demand; (2) Taxpayer's motivation (3) Initiative of appropriate authority for collection of holding tax, (4) Quality of collector's involved in tax collection and (5) Collection procedure.

6.5.1 Assessment system of holding tax demand:

Assessment of demand for holding tax is not so easy. For determining holding tax, specialization in assessing is required, as some sort of engineering knowledge is indispensable for determining the valuation of a house for the purpose of assessing demand for holding tax.

From experimental data, it was seen that the number of house hold was ranged from 5400 to 10576 in five unions under study and the capability for generating holding tax in that unions was ranged from 17,23,894.00 taka to 31,58,494.00 taka. It shows that assessment is a huge task and is a door-to-door business but there was none to do so. A question was asked to the chairman, members and secretary of each union 'is there any assessor appointed to assess the demand for holding tax?' they replied in a single word 'no'. The next question was 'how have you fixed the demand?' The unique answer was given by the authority of each union that they hold a meeting at the beginning of a fiscal year and took a decision regarding how much money they would collect as holding tax. In their view, as they have 'no tax assessor' and as houses in rural areas have 'no rent' they have no other alternative way for fixing holding tax.

6.5.1.1 Concluding Remarks:

From the above discussion, it is evident that assessment of demand for holding tax was highly faulty in nature and to make it efficient an appointment of an assessor at each union is the crying need for improving revenue generation capacity of UPs.

6.5.2 Tax-payer's motivation:

There is no doubt that the generation of holding tax in five unions under study was very poor, but why? Taking this question in mind, total 74 inhabitants of the locality were interviewed, among them 49 interviewees (66.22%) did know the amount to be given to the Union Parishad as tax of their holdings and 25 interviewees (33.78%) did not know the payable tax of their holdings. Again it was seen that among 74 interviewees 47 people (63.51%) had made the payment of holding tax and 27 people ((36.49%) had not made the payment to the Union Parishad authority in 2005-06. From these, it is evident that there was a strong correlation between **'knowing'** and **'paying'** of holding tax to the Union Parishad authority.

Those who were made payment of holding tax what were the forces pushed them to pay it was a crucial question. Among 47 interviewees, those who paid tax of their holdings, 34 (72.34%) made a comment that they paid holding tax, as they knew that taxpaying is a responsibility of a citizen. Other 13 (27.66%) made different comments among which 5 interviewees (10.63%) told that they paid taxes because of repeated request by Chairman or Member. Rest of interviewees, as the cause of payment of tax, made various comment and those were 'Payment of tax will increase service delivery of UP (2 people, 4.26%)' 'Cash was available in hand (2 people, 4.26%)', 'NGOs motivation (1 person, 2.13%)', 'Reminder by the Village Police (1 person, 2.13%)', 'Reminder by the Tax Collector (1 person, 2.13%)', 'Reminder by both Tax Collector and Village Police (1 person, 2.13%)'.

Another question was put to them (73 respondents) that 'how you have been informed that holding tax paying is a responsibility of citizen?' The seventy-three respondents gave total 114 answers. As the source of information the village police scored the highest (42) and next to that (31) was UP Chairman, whereas UP Members scored the third position (17)

with a big gap, though they were closer to the taxpayer inhabitants and it was easier to them to inform the taxpayers. Five chairmen informed 31 taxpayers that mean each chairman informed 6.2 taxpayers whereas 60 (12 members×5 unions) informed 17 taxpayers. The simple meaning of these was that each member informed 0.28 taxpayers. It was a very frustrating scenario of motivation.

Table-6.4: Distribution of respondent's response regarding sources of knowledge about citizen's responsibility of taxpaying.

Sl no	Source of information	Pirojpur P=15	Amjhupi P=15	Kutubpur P=14	Buripota P=14	Amdah P=15	Total P=73
01	Chairman	06	04	04	11	06	31
02	Member	-	04	04	09	-	17
03	Secretary	-	-	-	06	-	06
04	Village police	09	08	07	09	09	42
05	Notice	-	-	-	05	-	05
06	Miking	-	02	02	06	-	10
07	NGO	-	-	-	01	-	01
08	Others	01	-	-	-	01	02
Total		16	18	17	47	16	114

•P= Participants

• Some participant mentioned more than one sources.

It is recognized that village police is an effective media for informing UP messages to the inhabitants but as per law it is an obligation of UP authority to inform taxpayers the amount of tax assessed against his holding by a notice. The figure written against 'Notice' was a very slime one which indicates that there was very poor culture of notifying taxpayers.

6.5.2.1 Concluding Remarks:

- a) From the above discussion, it is evident that UP chairmen are more active than UP members, irrespective of male or female, in informing the tax-demand to the tax-payers and requesting them to pay. Reluctance of the UP members is one of the major causes of poor revenue generation.

- b) There is, more or less, no initiative of notifying the tax-demand to the tax-payers.
- c) Tax-payers are highly sensitive in paying tax and there is a strong correlation between '**knowing**' and '**paying**' the amount of tax payable.

6.5.3 Initiative of appropriate authority for collection of revenue:

From the table no.21 it was seen that the UP authority did not take satisfactory initiative to inform taxpayers about demand of holding tax. In examining tax collection initiative, it was seen that tax collection was, more or less, the sole responsibility of tax collectors. There was none, either a chairman or a member or a secretary, who took sufficient initiative to collect tax in their respective jurisdiction. There was limited special program for tax collection. There was no 'attachment and sale' activity to collect tax though the union authority empowered to do so.

6.5.3.1 Concluding Remarks:

Initiatives are being taken by the appropriate authority for collection of revenue is insufficient and ineffective.

6.5.4 Quality of tax-collector:

Tax collector is a vital factor for satisfactory tax collection in every tax collecting organization. From experimental data, it was seen that the number of house hold was ranged from 5,400 to 10,576 in five unions under study and the capability for generating holding tax in that unions was ranged from 12,38,911 taka to 25,65,121 taka. It shows that collection of tax is a huge task and well known as a door-to-door business. In this experiment, the quality of tax collector and their capacity of tax collection were examined extensively.

6.5.4.1 Educational background:

Total 22 tax collectors (4.4 people on an average per union) were working in five unions. Amjhupi, Kutubpur and Amdah union had 3 collectors in each but it was 6 and 7 in Pirojpur and Buripota union respectively. Among them 20 collectors were interviewed.

Table-6.5: Educational background of tax collectors of five unions.

Sl no	Name of union	Educated up to class							Total
		V	VI	VII	VIII	IX	X	XI-XII	
01	Pirojpur	-	02	-	01	01	02	-	06
02	Amjhupi	-	-	-	02	-	01	-	03
03	Kutubpur	-	-	-	01	-	01	-	02
04	Buripota	01	-	-	02	-	01	03	07
05	Amdah	01	-	-	-	-	01	-	02
Total		02	02	-	06	01	06	03	20
%		85%						15%	100%

From the above table it was seen that 85 % tax collectors were not sufficiently educated to run the complicated task of tax collecting. It also indicated that except Buripota union there was no collector who could do his duty satisfactorily with his knowledge base.

6.5.4.2 Age and profession:

The average range of ages was from 40 to 51 years. All of them were leading member of his family and they had to maintain their family, and for the same reason 13 were involved in agriculture, 2 were involved in business and rest were in services.

Table-6.6: Ages of tax collectors of five unions.

Sl no	Name of unions	No of respondent	Age range (Years)		Average age
			Lowest	Highest	
01	Pirojpur	06	28	65	51
02	Amjhupi	03	50	60	55
03	Kutubpur	02	45	48	47
04	Buripota	07	25	65	40
05	Amdah	02	30	50	40

Most of them were aged person and over burdened with family pressure. None was there who had taken tax collecting as a profession as it was not enough to supply required livelihood for their family. Is it true? Yes, apparently it was true.

Table-6.7: Amount of money earned by a tax collector as commission in 2005-06:

Sl no	Name of union	Demand and collection of revenue (in 000 taka)		% Demand collected	No of collector	Collection/Collector (000 taka)	% Collection per collector	Commission per Collector@ 15% of collected amount (000 taka)
		Demand	Collection					
01	Pirojpur	271	194	71.59	06	32.33	16.66	4.85
02	Amjhupi	224	141	62.95	03	47.00	33.33	7.05
03	Kutubpur	205	148	72.20	03	49.33	33.33	7.40
04	Buripota	224	122	54.46	07	17.43	14.87	2.61
05	Amdah	572	55	09.62	03	18.33	33.33	2.75
Total		1496	660	44.12	22	-	-	-

From the above table it was conspicuous that where there were more tax collectors there was less collection per tax collector. It was also evident that the more collectors the fewer amounts they got as commission.

A leading person of family, who earn only 2610.00 taka (minimum) or 7400.00 taka (maximum) from a service in a year, how can he consider it as a profession? As a result, they considered tax collecting as a means of additional income and for the same reason they were very reluctant in collecting taxes.

6.5.4.2.1 Concluding Remarks:

- Because of poor educational base, the tax collectors are inefficient.
- Due to over age and family pressure they have no potential of inventiveness.
- Increasing the number of tax-collector decreases the amount of tax-collection.
- Poor amount of commission for tax-collection act as a retardant of tax-collection.
- For efficient tax collection, on commission basis, one or two young, energetic, well educated tax collector is required.

6.5.4.3 Collection procedure:

In examining tax collection procedure, it was seen that tax collection was the sole responsibility of tax collectors. There was none, either a chairman or a member or a secretary, who took personal or official initiative to collect taxes in the beginning of a year or, even, in the middle of a year. There were limited special programs from the UP authority for collecting taxes. There was no 'attachment and sale' activity to collect taxes, though the union authority empowered to do so. The ultimate procedure of tax collection was "mainly at the end part of a year, tax collectors take an initiative due to pressure from the UP Chairman and collect a few amount of money moving door-to-door. Sometimes they set camps at different convenient places for collecting taxes".

But there was no well-coordinated and systematized procedure for collecting taxes in any of the unions under study. Among 74 interviewees, 53 respondents (71.62%) replied that there was serious lack of union parishad authority's planning in fixation and collection of taxes.

6.5.4.3.1 Concluding Remarks:

UP authority as body does not take any initiative to collect tax. From the study it was seen that collection of tax is only the headache of the chairman, UP members are highly reluctant in this regard. As a result there is no well organized and properly coordinated initiative from the beginning of the fiscal year. Virtually, collection of holding tax is highly ignored subject to the UP authority.

6.6 Summary of Findings:

The Union Parishad, the oldest elected organization at the grass-root level in Bangladesh, failed to show its performance in delivering assigned and expected service to their ultimate client, the people of respective locality. Perhaps, there is none in Bangladesh, who does not know that Union Parishads are suffering from revenue crisis. For development, normally, the UP authority looks for government grant. But they are the local development authority elected by the people and obviously for the people. From the review of literature, it was established that the UP authority was highly reluctant to generate revenue from the local people.

To find out the actual performance of each union in fixing and collecting holding tax, to know the reasons behind the performance and to test their potentiality to generate revenue from holding tax, this study was carried out at five unions of Meherpur Sadar Upazila.

In five unions under study it was found that most of the holding (56.19 to 72.40%) are hut (including normal and developed) and rest are either semi-building or building in nature and their existing rate of holding tax is ranged from 13.75 taka to 79.00 taka from Normal Huts to Double Storied Buildings, respectively. It was also become evident that UP authorities did not follow any specific rate in fixing holding tax of a category of houses; rather it was completely arbitrary in nature.

The demand of holding tax was exceptionally poor (1, 50,000 taka to 5, 60,000 taka) in unions but the rate of collection was highly frustrating (07.76 to 61.29%) and collection pattern was fully devoid of initiative.

According to the Model Tax Schedule, 2003, UP authority are lawfully authorizes to impose up to 1 to 7% of taxable house rent as a demand of holding tax but the perception of UP authority as well as tax payers was that the houses in the rural areas has no rent, so there is no way to calculate the taxable house rent and holding tax as well. Along with other causes, this perception directed the up authority to go for arbitrary way of holding tax fixation.

From the study it was found that the existing rate of holding tax was less than 1% of taxable house rent. The range of rates of holding tax could be increased up to 15.00 taka to 171.00 taka from Normal Hut to Double Storied Category of houses, respectively, if the UP authority imposed even at 1% of taxable house rent as holding tax. It could be further increased up to 105.00 taka to 1,197.00 taka if the demand was fixed at 7% of taxable house rent as holding tax.

Among five unions of Meherpur Sadar Upazila, by fixing demand of holding tax at 7% of taxable house rent, **Pirojpur Union** could earn 31,58,494.00 taka, simply **12.63 times more** than the revenue demand of FY2005-2006; at the same rate, **Amjhupi union** could generate 27,13,226.00 taka what is **13.99 times more** than the demand of the same year. Revenue generation capability of **Kutubpur union** would be 24, 62,955 taka and its increment is **16.42 times more**. **Buripota Union** also could increase its revenue up to 18, 76,498.00 taka and it would be **11.44 times more** and the potentiality of revenue generation of **Amdah union** would be 1723894.00 taka at the increase of **3.08 times more** of revenue demand of FY2005-2006.

From the study it was reveal that there were numbers of causes behind the poor generation of revenue from holding tax, but the most important cause was reluctance of UP authority to levy the holding tax from voters. Due to lack of initiative from the UP authority, most of tax payers did not

know the amount to be paid even, but there was strong positive correlation between knowing and paying. On the other hand, unskilled and unwilling tax collectors were involved in collecting tax and they think it as a means of additional income, not as a profession.

Finally, it can be concluded that, though UP authorities generated very poor amount of revenue as holding tax, they have ample potentiality to generate sufficient amount of revenue as holding tax but some necessary steps to be taken very sincerely.

Conclusion and Recommendations

Chapter

7

7.1 Conclusion:

Union Parishads are grass-root level local government organization closest to the ultimate clients, the rural people, for whom it has been assigned to. For creating a scope of better service delivery and to lead the expected socio-economic development, there is no other alternative except enhancing the revenue generation capacity for strengthening local government.

The experiment was carried out in five unions of Meherpur Sadar Upazila. As those unions are economically backward, their position in generating revenues from holding tax were tested taking the view into mind that if they can generate sufficient money from holding tax to lead their service delivery system, all other unions in Bangladesh will also be able to do so. This study was aimed mainly to generate an idea about the potentiality of revenue generation from the head of holding tax of unions of Bangladesh.

From the study it has come forward that five unions under study have ample potentiality of generating revenues from the head of holding tax and which may vary from 3.08 time to 16.43 times of existing demand of revenue generation. Imposing demand at the rate of 7% of taxable rent of holdings Pirojpur Union could earn 31, 58,494.19 taka (12.63 times of demanded amount in FY2005-06). Demanding at the same rate, Amjhupi Union could generate 27, 76,529.30 taka (14.31 times of demanded amount in FY2005-06), Kutubpur Union could gather 24, 63,896.58 taka (16.43 times of demanded amount in FY2005-06), Buripota Union could produce 18, 23,831.96 taka (11.12 times of

demanded amount in FY2005-06) and Amdah Union could earn 17, 23,894.12 taka (03.08 times of demanded amount in FY2005-06).

Though the UPs performance of revenue generation from the head of holding tax is very poor and unsatisfactory, and virtually, an ignored subject to the UP authority, it is revealed from the study that it has ample potentiality, but the UPs are unaware and incapable to exploit their potentiality of revenue generation.

7.2 Recommendations:

To transfer this ample potentiality into reality, some special initiatives like elected representatives' will, appointment of one knowledgeable Tax Assessor and one efficient Tax Collector per union and systematic tax collection initiatives were viewed as the effective tools in this regard. For enhancing the capacity of generating revenue from holding tax, the specific steps to be taken are as follows:

01. The Model Tax Schedule, 2003, should be reconsidered to include the well defined system for determining the rent of holdings. In this regard, categorization of holdings depending on the structure of houses for determining the rent of holdings and fixing a specific rate for each category should be an effective technique for determining taxable rent of holdings.
02. Tax collection performance per ward as well as per union should be considered as a precondition for allocating central government grants.
03. A scope for discussing the performance of holding tax fixation and collection in a meeting headed by the UNO should be formulated.
04. A knowledgeable, well trained full time Tax Assessor to assess holding tax properly as per rules, and one or two well-educated full time Tax Collector should be appointed in

commission basis instead of 3 to 7 poorly educated Tax Collectors, and fortnightly and monthly report on holding tax collection progress should be ensured.

05. Union Parishad Secretary should be given sufficient authority to oversee the activity of Tax Assessor and Tax Collectors.
06. A systematic holding tax assessment and collection procedure should be introduced so that each and every union could follow the same method in this regard.

7.3 Concluding Remarks:

To exploit the potentials of generation of holding tax of UPs for improving the quality of service delivery, a well-coordinated holistic approach is required for assessing and collecting holding tax. A segregated and disorganized approach for wellbeing of the community does not work properly as Tagore said, “wellbeing of the community is a combination of many components. They are intimately linked up with one another. If any one of them is kept separate, we miss the result” and still Bangladesh is missing the result of introduction of local government near about 300 years back. To strengthen social welfare and systematic advancement at the grass-root level, there is no other alternative but substantial improvement in the performance of holding tax fixation and collection by the Ups.

7.4 Need for Further Research:

Among 482 Upazila (Wikipedia, 2009), only one Upazila and its unions had been taken into consideration to generate an idea regarding prevailing performance of tax collection and potentiality of revenue generation from the holding tax. Because of time and resource constraint, an exhaustive research was not possible. So the findings obtained from this research need to be tested further. Hopefully, future research initiatives should fulfill the need.

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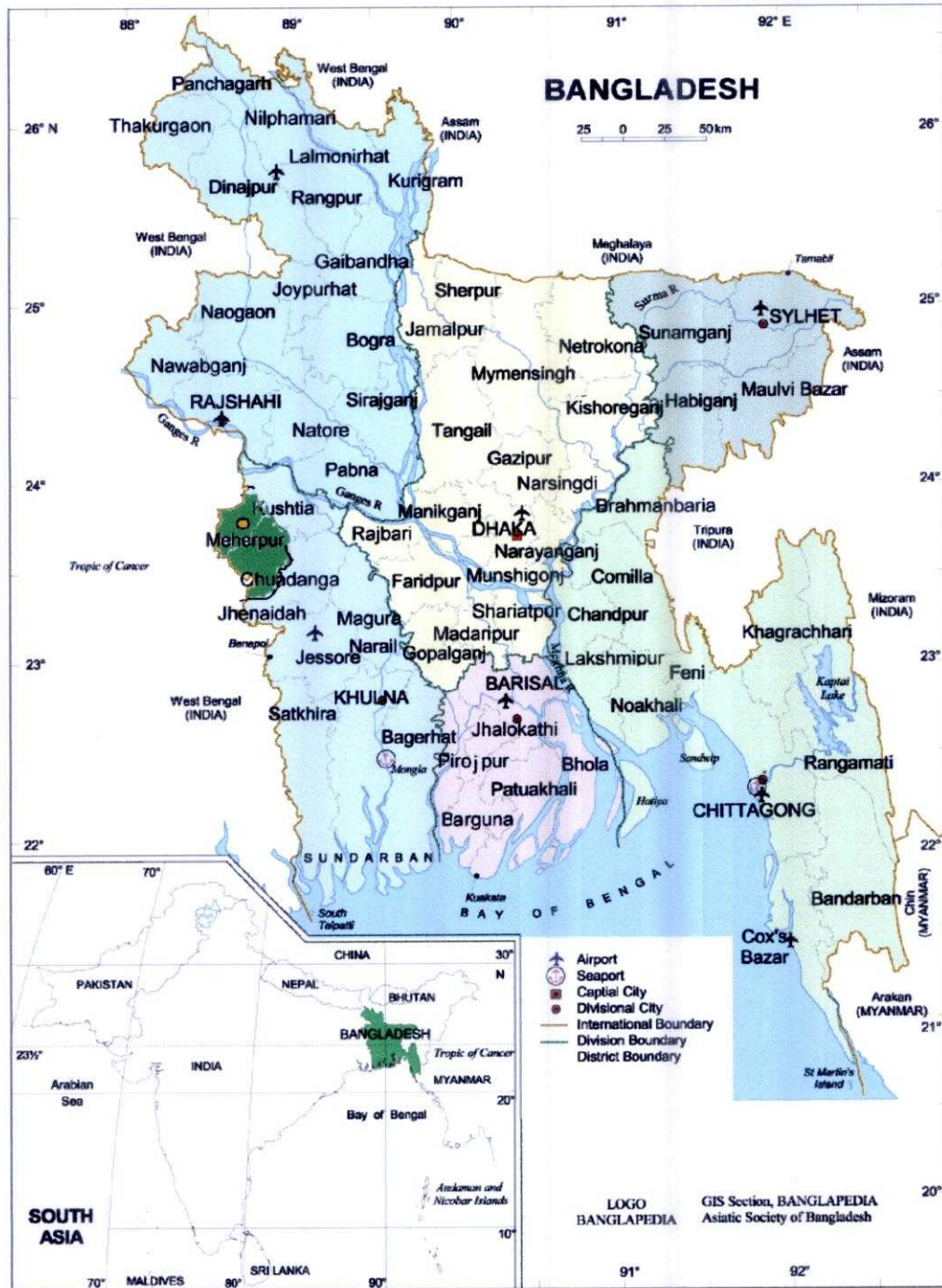
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The Study Area

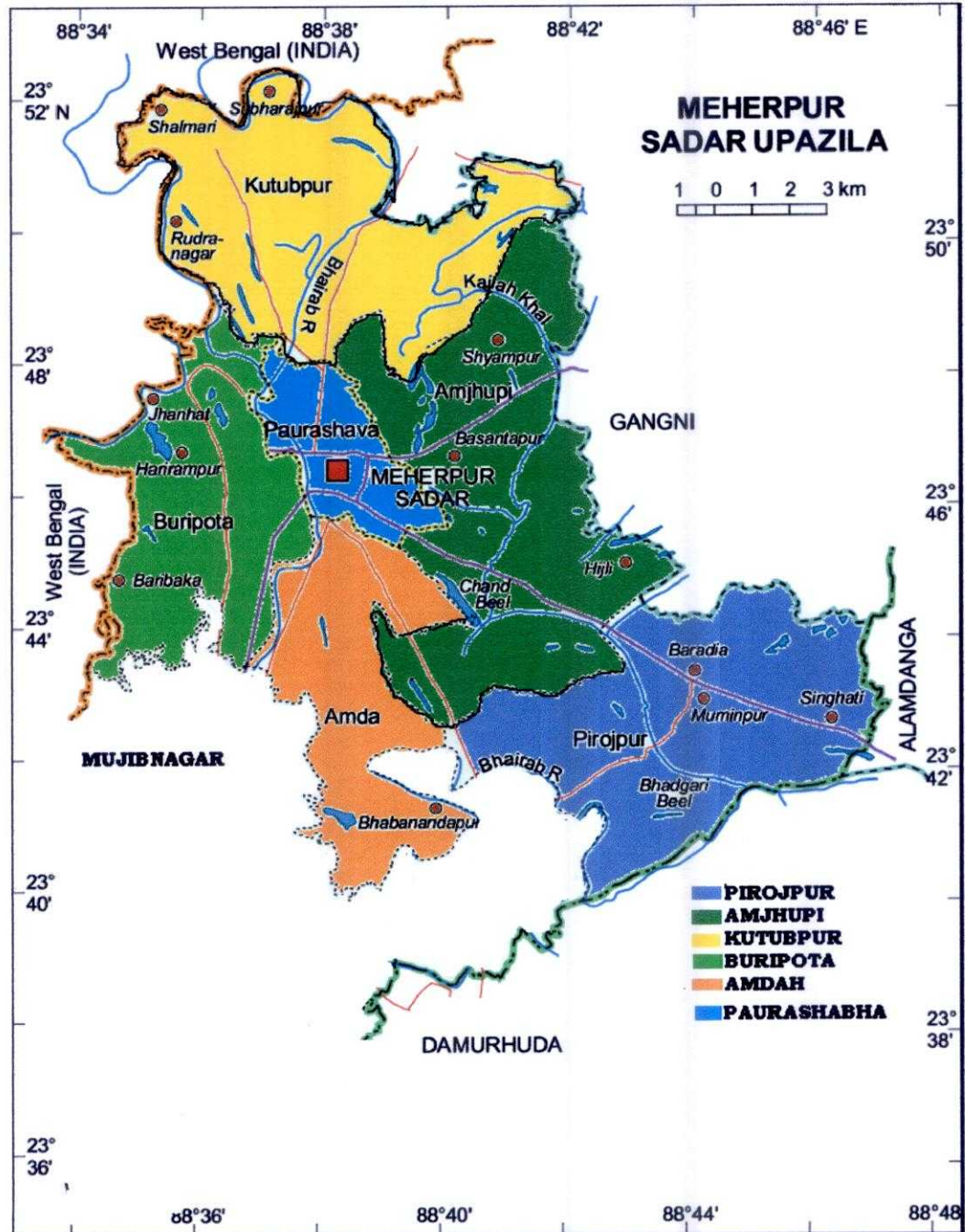
Unions under Meherpur Sadar Upazila

1. Pirojpur Union
2. Amjhupi Union
3. Kutubpur Union
4. Buripota Union
৫. Amdah Union



Map 1: Bangladesh: Deep green color showing the location of Meherpur district.

Annexure 3



Map 2: Meherpur Sadar Upazila: Showing the geographical location of the study area.

এমএ ইন্ গভর্নেন্স এন্ড ডেভেলপমেন্ট ২০০৫-২০০৬
সেন্টার ফর গভর্নেন্স স্টাডিজ
ব্র্যাক ইউনিভার্সিটি, ঢাকা

Collection of Holding Tax in Local Government of Bangladesh: A Case Study of Meherpur Sadar Upazila

(একটি মাস্টার্স পর্যায়ে গবেষণা কার্যক্রম। সকল তথ্য একাডেমিক কাজে ব্যবহৃত হবে)

প্রশ্নমালা : ০১

{ ইউ পি-চেয়ারম্যান/সদস্য/সদস্য(সংরক্ষিত আসন)-এর জন্য }

পরিচিতি-মূলক প্রশ্ন:

নাম :

বয়স :

শিক্ষাগত যোগ্যতা :

পেশা:

গ্রামের নাম :

ওয়ার্ড নং:

ইউনিয়ন :

উপজেলা :

ট্যাক্স-সংক্রান্ত ব্যক্তিগত প্রশ্ন:

০১. আপনি ইউনিয়ন পরিষদে কতবার নির্বাচিত হয়েছেন?

উত্তর:(ক) চেয়ারম্যান হিসেবে:.....বার

(খ) সদস্য হিসেবে:.....বার

(গ) সংরক্ষিত সদস্য হিসেবে:.....বার

০৪. আপনার বাড়িতে ঘরের সংখ্যা কত? উত্তর: খানা

০৫. আপনার বাড়ি কতটুকু জমির উপর অবস্থিত? উত্তর: শতক

০৬. আপনার বাড়ির বিবরণ দিন

ঘরের ক্রম	কক্ষ সংখ্যা	নির্মান সামগ্রী		
		পোতা	দেয়াল	চাল
১ম				
২য়				
৩য়				
৪র্থ				
৫ম				
৬ষ্ঠ				

০৭. আপনার বাড়ির ট্যাক্স কত, জানেন?

উত্তর: জানি, টাকা। (সংখ্যা লিখুন)

জানি না, (টিক দিন)

০৭(ক): আপনার বাড়িটি আপনি ভাড়া দিলে কতো টাকা ভাড়া হিসেবে পেতেন বলে মনে করেন?

উত্তর:.....টাকা

০৭(খ): আপনার যদি বাড়ি না থাকতো, এ ধরনের সুযোগ-সুবিধা সম্পন্ন একটা বাড়ি আপনাকে ভাড়া করে থাকতে হতো তবে আপনাকে কত টাকা করে ভাড়া দিতে হতো বলে মনে করেন?

উত্তর:.....টাকা

০৯. আপনার বাড়ির ট্যাক্স এ বছর পরিশোধ করেছেন কি? (টিক দিন)

উত্তর: হ্যাঁ

না

(ক) উত্তর 'না' হলে, পরিশোধ না করার সঠিক কারণ কি? (টিক দিন)

(৩) হাতে টাকা ছিল না বলে

(৪) দিই দিই করে দেয়া হয়নি

(৫) কেউ চায়নি বলে

(৬) অন্য কোন কারণ থাকলে লিখুন.....

(খ) উত্তর 'হ্যাঁ' হলে, পরিশোধ করার সঠিক কারণ কি? (টিক দিন)

(৩) হাতে টাকা ছিল বলে

(৪) ট্যাক্স দেয়া নাগরিক দায়িত্ব বলে

(৫) ট্যাক্স দিলে ভাল কাজ হবে জেনে

(৬) এনজিওর পরামর্শে উদ্বুদ্ধ হয়ে

(৭) অন্য কোন কারণ থাকলে লিখুন.....

১০. আপনার পেশার উপর ট্যাক্স কত, জানেন? (সংখ্যা লিখুন বা টিক দিন)

উত্তর: জানি

জানি না

(ক) পরিশোধ করেছেন? (টিক দিন)

উত্তর: হ্যাঁ

না

(খ) উত্তর 'না' হলে, পরিশোধ না করার কারণ কি? (লিখুন)

উত্তর:

ইউনিয়ন পরিষদের ট্যাক্স-সংক্রান্ত চেয়ারম্যান ও সদস্যদের প্রতি সাধারণ প্রশ্ন:

১১. সরকার ২০০৩ সালে 'আদর্শ কর তফশিল' জারী করেছে, আপনি জানেন? (টিক দিন)

উত্তর: জানি

জানি না

(ক) উত্তর 'জানি' হলে, কিভাবে জেনেছেন? (লিখুন)

উত্তর:

(খ) 'আদর্শ কর তফশিল' অনুযায়ী আপনার ইউনিয়নে / ওয়ার্ডে ট্যাক্স যোগ্য আইটেম কি কি? (লিখুন)

উত্তর:

(গ) 'আদর্শ কর তফশিল'-এ নেই, কিন্তু ট্যাক্স ধার্য করা যায়, এমন ট্যাক্স যোগ্য আইটেম আপনার ইউনিয়নে / ওয়ার্ডে আছে কি? (টিক দিন)

উত্তর: হ্যাঁ

না

উত্তর:) উত্তর 'হ্যাঁ' হলে, কি কি এবং প্রত্যেকটির ট্যাক্স কতো হওয়া উচিত? (লিখুন)

ক্রমিক নং	'আদর্শ কর তফশিল'-এ অন্তর্ভুক্তযোগ্য আইটেম	ধার্যযোগ্য ট্যাক্স
০১		
০২		
০৩		
০৪		
০৫		
০৬		
০৭		
০৮		
০৯		
১০		

১২.সরকার ২০০৩ সালে 'আদর্শ কর তফশিল' জারী করেছে, এখন ২০০৬ সাল, ইতোমধ্যে ২০০৩-০৪, ২০০৪-০৫ ও ২০০৫-০৬ অর্থ বছর শেষ হয়েছে, ২০০৬-০৭ অর্থ বছর শুরু হয়েছে- এ চার বছর আদর্শ কর তফশিল অনুযায়ী কর ধার্য করেছেন কি?(টিক দিন)

উত্তর: হ্যাঁ

না

(ক) উত্তর 'না' হলে, কারণ কি? (লিখুন)

উত্তর: কারণগুলো হলো-

- (১):.....
- (২):.....
- (৩):.....
- (৪):.....
- (৫):.....

১৩.ট্যাক্স পরিশোধ করলে ইউনিয়ন পরিষদ কি কি ভাল কাজ করতে পারবে বলে আপনি মনে করেন? (লিখুন)

- (ক).....
- (খ).....
- (গ).....
- (ঘ).....
- (ঙ).....

১৪. ইউনিয়ন এলাকার উন্নয়নের জন্য ইউনিয়ন পরিষদের আয় বাড়ানো দরকার বলে মনে করেন?(টিক দিন)

উত্তর:হ্যাঁ

না

(ক) উত্তর 'হ্যাঁ' হলে, কিভাবে? (লিখুন)

উত্তর;.....

(ক) উত্তর 'না' হলে, কেন? (লিখুন)

উত্তর;.....

১৫.ইউনিয়ন পরিষদের ট্যাক্স ঠিক মতো আদায় হয় না, এ কথা কি ঠিক?(টিক দিন)

উত্তর: হ্যাঁ

না

(ক). উত্তর 'হ্যাঁ' হলে, আপনার মত অনুসারে , ট্যাক্স আদায় না হওয়ার প্রধান প্রধান কারণ কি কি? (লিখুন)

উত্তর:

কারণ.০১:.....

কারণ.০২:.....
 কারণ.০৩:.....
 কারণ.০৪:.....
 কারণ.০৫:.....

১৬.ইউনিয়ন পরিষদের ট্যাক্স জনগণ ঠিকমত দিতে চান না, এ কথা কি ঠিক? (টিক দিন)

উত্তর: হ্যাঁ

না

(ক). উত্তর 'হ্যাঁ' হলে, আপনার মত অনুসারে, জনগণের ট্যাক্স দিতে না চাওয়ার প্রধান প্রধান কারণ কি কি? (লিখুন)

উত্তর:

কারণ.০১:.....
 কারণ.০২:.....
 কারণ.০৩:.....
 কারণ.০৪:.....
 কারণ.০৫:.....

(ক). উত্তর 'না' হলে (তার মানে জনগণ ট্যাক্স দিতে চান, কিন্তু ট্যাক্স আদায় হয় না), আপনার মত অনুসারে, তার প্রধান প্রধান কারণ কি কি? (লিখুন)

উত্তর:

কারণ.০১:.....
 কারণ.০২:.....
 কারণ.০৩:.....
 কারণ.০৪:.....
 কারণ.০৫:.....

১৭. বিভিন্ন উৎস থেকে জানা যায়, নিচের ছকে লেখা কারণগুলোর জন্য ইউনিয়ন পরিষদের ধার্য করা ট্যাক্স আদায় করা সম্ভব হয় না। আপনার মত অনুসারে এর কোনগুলো সঠিক আর কোনগুলো সঠিক নয়? (টিক দিন)

ক্রমিক নং	ইউনিয়ন পরিষদের ধার্য করা ট্যাক্স আদায় করা সম্ভব হয় না, কারণ-	মন্তব্য	
		সঠিক	সঠিক নয়
০১	নির্বাচিত জনপ্রতিনিধিদের জনপ্রিয়তা হারানোর ভয়		
০২	রাজনৈতিক অস্থিরতা		
০৩	জনপ্রতিনিধিদের স্বজনপ্রীতি ও পক্ষপাতিত্ব		
০৪	জনগণের সচেতনতার অভাব		
০৫	চেয়ারম্যান ও সদস্যপ্রার্থীদের কর মওকুফ করার প্রাক-নির্বাচনী ওয়াদা		
০৬	স্থানীয় কোন্দল		
০৭	প্রভাবশালী ব্যক্তিদের হস্তক্ষেপ		
০৮	জনগণের দারিদ্র্য		
০৯	প্রাকৃতিক দুর্যোগ, যেমন- বন্যা, খরা, দূর্ভিক্ষ ইত্যাদি		
১০	কর দেয়ায় জনগণের অনাগ্রহ		
১১	নির্বাচিত জনপ্রতিনিধিদের জবাবদিহিতার অভাব		
১২	কর ধাণ্ডা ও আদায়ের বিষয়ে পরিকল্পনা ও কার্যক্রমের অভাব		
১৩	সরকারে অনুদান/ মঞ্জুরীর মুখাপেক্ষিতা		
১৪	সময় উপযোগী আইন ও বিধির অভাব/অপ্রতুলতা		
১৫	ইউনিয়ন পরিষদে বলিষ্ঠ নেতৃত্বের অভাব		
১৬	ইউনিয়ন পরিষদের নেতৃত্বের প্রতি জনগণের আস্থা অভাব		
১৭	ইউনিয়ন পরিষদের কর আদায় ও সেবা প্রদানের মধ্যে যথেষ্ট ব্যবধান		
১৮	ঘর-বাড়ির বাৎসরিক মূল্যের উপর কর ধার্যের বিষয়ে জনপ্রতিনিধি ও সচিবের সঠিক জ্ঞানের অভাব		
১৯	আদায়কারীকে দেয়া আদায়কৃত অর্থের ১৫% কমিশন,খুবই কম হওয়ায় আদায়ে অনাগ্রহ		
২০	ধার্যকৃত কর আদায়ে চেয়ারম্যান মেম্বরদের অনাগ্রহ		
২১	উপযুক্ত প্রচারের অভাবে ট্যাক্স দেয়ার বিষয়ে জনগণের না জানা		

২২	সরকারী কর আদায়কারী নিযুক্ত না থাকা		
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১৮. ইউনিয়ন এলাকার উন্নয়নের জন্য, তহশিলদারদের আদায় করা 'ভূমি উন্নয়ন কর' ইউনিয়ন পরিষদকে দিয়ে দেয়া উচিত বলে মনে করেন কি? (টিক দিন)

উত্তর: হ্যাঁ ☐

না ☐

(ক). উত্তর 'হ্যাঁ' হলে, কেন?

উত্তর:.....
.....

(খ). উত্তর 'না' হলে, কেন?

উত্তর:.....
.....

১৯. ইউনিয়ন এলাকার উন্নয়নের জন্য, তহশিলদারদের আদায় করা 'ভূমি উন্নয়ন কর' ইউনিয়ন পরিষদকে দিয়ে দিলে সে ক্ষেত্রে তহশিলদারদের বেতন কার দেয়া উচিত বলে মনে করেন? (টিক দিন)

উত্তর: ইউনিয়ন পরিষদের ☐

সরকারের ☐

(ক) উত্তরের পক্ষে কারণ লিখুন

কারণ:.....
.....

২০. ইউনিয়ন এলাকার উন্নয়নের স্বার্থে ইউনিয়ন পরিষদের আয় বাড়ানোর জন্য প্রতি বাড়িতে যতজন সদস্য আছে, সে অনুসারে মাথাপ্রতি ট্যাক্স (হেড-ট্যাক্স) ধার্য করা উচিত বলে মনে করেন কি? (টিক দিন)

উত্তর: হ্যাঁ ☐

না ☐

(ক). উত্তর 'হ্যাঁ' হলে, তাতে কি কি উপকার হবে বলে আশা করেন?

উত্তর:.....
.....

(খ). উত্তর 'না' হলে, কারণ কি?

উত্তর:.....
.....

ইউপি-সদস্য/সংরক্ষিত সদস্যের নিকট প্রশ্ন:

২১. আপনার ওয়ার্ডে আদায়কারী কয়জন এবং তার/ তাদের নাম কি?

উত্তর:.....জন

নাম:(১):.....

(২):.....

(৩):.....

২২. ইউনিয়ন পরিষদের ট্যাক্স আদায়কারী হিসেবে কত বছর তিনি আপনার ওয়ার্ডে কাজ করছেন?

উত্তর:বছর।

২৩. ট্যাক্স আদায়ের কাজ তিনি দিনে কোন সময়ে করেন?

উত্তর: সকাল/ দুপুর/ বিকাল/ রাত্রি,টা থেকে.....টা.

২৪. সপ্তাহে কত দিন এবং কি কি বারে তিনি ট্যাক্স আদায় করেন?

উত্তর:.....দিন; শুক্র/ শনি/ রবি/ সোম/ মঙ্গল/ বুধ/ বৃহস্পতি (টিক দিন)

২৫. বছরের কোন কোন মাসে ট্যাক্স আদায়ের জন্য তিনি বেশী তৎপর থাকেন?

উত্তর:.....

কেন?

উত্তর:.....

কখনও তৎপর থাকেন না (টিক দিন)

উত্তর: ☐

২৬. আদায়কারীর সাথে আপনি নিয়মিত আদায় কাজে অংশগ্রহণ করেন কি? (টিক দিন)

উত্তর: (ক): হ্যাঁ ☐

(খ): না ☐

(ক): উত্তর 'না' হলে, আদায়ে অংশগ্রহণ না করার কারণ কি? (লিখুন)

উত্তর:.....

(খ): উত্তর 'হ্যাঁ' হলে ট্যাক্স আদায়ের সময় আদায়কারী ছাড়া আর আপনার সাথে কে কে থাকেন? (টিক দিন)

উত্তর: (ক) চেয়ারম্যান ☐

(খ) পুরুষ মেম্বর ☐

(গ) মহিলা মেম্বর ☐

(ঘ) সচিব ☐

(ঙ) গ্রাম পুলিশ ☐

(চ) কেউ না ☐

২৭. ট্যাক্স কি ভাবে আদায় করেন? (টিক দিন)

উত্তর: (ক) ওয়ার্ড ভিত্তিক প্রোগ্রাম দিয়ে ক্যাম্প করে ☐

(খ) ওয়ার্ড ভিত্তিক প্রোগ্রাম দিয়ে বাড়ি বাড়ি গিয়ে ☐

(গ) যখন যে দেয়, তার কাছ থেকে ☐

২৮. আদায়কারী আদায়কৃত অর্থ কত দিন পরপর জমা দেন, জানেন? (টিক দিন)

উত্তর: (ক): জানি, ☐ দিন পর পর।

(খ): জানি না ☐

২৯. আদায়কারী আদায়কৃত অর্থের পাক্ষিক ও মাসিক রিপোর্ট দেন কি? (টিক দিন)

উত্তর: (ক) কেবল পাক্ষিক রিপোর্ট দেন ☐

(খ) কেবল মাসিক রিপোর্ট দেন ☐

(গ) পাক্ষিক ও মাসিক রিপোর্ট দেন ☐

(ঘ) কোন রিপোর্ট দেন না ☐

৩০. ট্যাক্স আদায় করতে গিয়ে আপনি কি কি সমস্যার মুখোমুখি হন? (লিখুন)

উত্তর:.....

৩১. কি কি পদক্ষেপ নিলে ট্যাক্স আদায় বাড়বে বলে আপনি মনে করেন? (লিখুন)

উত্তর:.....

৩২. আদর্শ কর তফশিল অনুযায়ী ঘর-বাড়ি থেকে ট্যাক্স নির্ধারণ করার পদ্ধতি কি সহজে বুঝা যায়? (টিক দিন)

উত্তর:(ক): হ্যাঁ

(খ): না

(ক). উত্তর 'হ্যাঁ' হলে, পদ্ধতির ভাল দিক গুলো লিখুন

উত্তর:.....

(খ). উত্তর 'না' হলে, পদ্ধতিটি কিভাবে সংশোধন করা উচিত বলে মনে করেন?

উত্তর:.....

৩৩. ট্যাক্স আদায়ে আপনার ইউনিয়নে কর্মরত এনজিও-এর কোন ভূমিকা আছে কি? (টিক দিন)

উত্তর: (ক): হ্যাঁ

(খ) না

উত্তর 'হ্যাঁ' হলে, এনজিও কি ধরনের ভূমিকা পালন করে, লিখুন।

উত্তর:.....

৩৪. ট্যাক্স নির্ধারনে আপনি কি কোন ভূমিকা পালন করেন? (টিক দিন) উত্তর: হ্যাঁ/না

উত্তর 'হ্যাঁ' হলে, কি করেন? (লিখুন)

উত্তর:.....

৩৭. ঘর-বাড়ির বাৎসরিক মূল্যের উপর প্রতি পাঁচ বছর অন্তর ঘর-বাড়ির মূল্যায়ন তালিকা প্রস্তুত করার কথা- নিয়ম মারফিক তা করা হয় কি? (টিক দিন)

উত্তর:(ক): হ্যাঁ

(খ): না

(ক). উত্তর 'হ্যাঁ' হলে, সর্বশেষ কবে করেছেন?

উত্তর:.....সালে।

(খ). তার পূর্বের টি কবে করেছিলেন?

উত্তর:.....সালে।

উত্তর 'না' হলে, না করার কারণ কি?

উত্তর:.....

৫১. ঘর-বাড়ির বাৎসরিক মূল্যের উপর প্রতি পাঁচ বছর অন্তর ঘর-বাড়ির মূল্যায়ন তালিকা প্রস্তুত করার কথা- নিয়ম মারফিক তা করা হয় কি? (টিক দিন)

উত্তর:(ক): হ্যাঁ

(খ): না

(ক). উত্তর 'হ্যাঁ' হলে, সর্বশেষ কবে করেছেন?

উত্তর:.....সালে।

(খ). তার পূর্বের টি কবে করেছিলেন?

উত্তর:.....সালে।

উত্তর 'না' হলে, না করার কারণ কি?

উত্তর:.....
.....
.....
.....
.....
.....

স্বাক্ষরকারদাতার স্বাক্ষর

তারিখ-

এমএ ইন্ গভর্নেন্স এন্ড ডেভেলপমেন্ট ২০০৫-২০০৬
সেন্টার ফর গভর্নেন্স স্টাডিজ
ব্র্যাক ইউনিভার্সিটি, ঢাকা

Collection of Holding Tax in Local Government of Bangladesh: A Case Study of Meherpur Sadar Upazila

(একটি মাস্টার্স পর্যায়ে গবেষণা কার্যক্রম। সকল তথ্য একাডেমিক কাজে ব্যবহৃত হবে)

প্রশ্নমালা : ০২

{ ইউ পি-সচিব-এর জন্য }

পরিচিতি-মূলক প্রশ্ন:

নাম :

বয়স :

শিক্ষাগত যোগ্যতা :

পেশা:

গ্রামের নাম :

ওয়ার্ড নং:

ইউনিয়ন :

উপজেলা :

০১. ইউনিয়ন পরিষদের সচিব হিসেবে কত বছর যাবৎ দায়িত্ব পালন করছেন?

উত্তর:.....বছর।

০২. এ ইউনিয়নে আপনার মেয়াদ-কাল কত?

উত্তর:.....তারিখ থেকে আজ অদি।

০৩. বিগত ২০০১-০২ থেকে ২০০৫-০৬ অর্থ বছরের বাজেটের কপি দিন।

উত্তর:.....(সংযুক্ত)

ট্যাক্স-সংক্রান্ত ব্যক্তিগত প্রশ্ন:

০৪. আপনি কি এ ইউনিয়নের বাসিন্দা? (টিক দিন)

উত্তর: হ্যাঁ

না

০৫. উত্তর 'হ্যাঁ' আপনার বাড়িতে ঘরের সংখ্যা কত? উত্তর: খানা

০৬. আপনার বাড়ি কতটুকু জমির উপর অবস্থিত? উত্তর: শতক

০৭. আপনার বাড়ির বিবরণ দিন

ঘরের ক্রম	কক্ষ সংখ্যা	নির্মান সামগ্রী		
		পোতা	দেয়াল	চাল
১ম				
২য়				
৩য়				
৪র্থ				
৫ম				

০৭(ক): আপনার বাড়িটি আপনি ভাড়া দিলে কতো টাকা ভাড়া হিসেবে পেতেন বলে মনে করেন?

উত্তর:.....টাকা

০৭(খ): আপনার যদি বাড়ি না থাকতো, এ ধরনের সুযোগ-সুবিধা সম্পন্ন একটা বাড়ি আপনাকে ভাড়া করে থাকতে হতো তবে আপনাকে কত টাকা করে ভাড়া দিতে হতো বলে মনে করেন?

উত্তর:.....টাকা

০৮. আপনার বাড়ির ট্যাক্স কত, জানেন?

উত্তর: জানি, টাকা। (সংখ্যা লিখুন)

জানি না, (টিক দিন)

০৯. আপনার বাড়ির ট্যাক্স এ বছর পরিশোধ করেছেন কি? (টিক দিন)

উত্তর: হ্যাঁ

না

(ক) উত্তর 'না' হলে, পরিশোধ না করার সঠিক কারণ কি? (টিক দিন)

(৩) হাতে টাকা ছিল না বলে

(৪) দিই দিই করে দেয়া হয়নি

(৫) কেউ চায়নি বলে

(৬) অন্য কোন কারণ থাকলে লিখুন.....

(খ) উত্তর 'হ্যাঁ' হলে, পরিশোধ করার সঠিক কারণ কি? (টিক দিন)

(৩) হাতে টাকা ছিল বলে

(৪) ট্যাক্স দেয়া নাগরিক দায়িত্ব বলে

(৫) ট্যাক্স দিলে ভাল কাজ হবে জেনে

(৬) এনজিওর পরামর্শে উদ্বুদ্ধ হয়ে

(৭) অন্য কোন কারণ থাকলে লিখুন.....

ইউনিয়ন পরিষদের ট্যাক্স-সংক্রান্ত প্রশ্ন:

১০. সরকার ২০০৩ সালে 'আদর্শ কর তফশিল' জারী করেছে, আপনি জানেন? (টিক দিন)

উত্তর: জানি

জানি না

(ক) উত্তর 'জানি' হলে, কিভাবে জেনেছেন? (লিখুন)

উত্তর:.....

(খ) 'আদর্শ কর তফশিল' অনুযায়ী আপনার ইউনিয়নে / ওয়ার্ডে ট্যাক্স যোগ্য আইটেম কি কি? (লিখুন)

উত্তর:

(গ) 'আদর্শ কর তফশিল'-এ নেই, কিন্তু ট্যাক্স ধার্য করা যায়, এমন ট্যাক্স যোগ্য আইটেম আপনার ইউনিয়নে / ওয়ার্ডে আছে কি? (টিক দিন)

উত্তর: হ্যাঁ

না

উত্তর:) উত্তর 'হ্যাঁ' হলে, কি কি এবং প্রত্যেকটির ট্যাক্স কতো হওয়া উচিত? (লিখুন)

ক্রমিক নং	'আদর্শ কর তফশিল'-এ অন্তর্ভুক্তযোগ্য আইটেম	ধার্যযোগ্য ট্যাক্স
০১		
০২		
০৩		
০৪		
০৫		
০৬		
০৭		
০৮		
০৯		
১০		

১১. সরকার ২০০৩ সালে 'আদর্শ কর তফশিল' জারী করেছে, এখন ২০০৬ সাল, ইতোমধ্যে ২০০৩-০৪, ২০০৪-০৫ ও ২০০৫-০৬ অর্থ বছর শেষ হয়েছে, ২০০৬-০৭ অর্থ বছর শুরু হয়েছে- এ চার বছর আদর্শ কর তফশিল অনুযায়ী কর ধার্য করেছেন কি? (টিক দিন)

উত্তর: হ্যাঁ ☐

না ☐

(ক) উত্তর 'না' হলে, কারণ কি? (লিখুন)

উত্তর: কারণগুলো হলো-

- (১):.....
 (২):.....
 (৩):.....
 (৪):.....
 (৫):.....

উত্তর 'হ্যাঁ' হলে, আদর্শ কর তফশিল অনুযায়ী ট্যাক্স নির্ধারনের জন্য এ্যাসেসর নিযুক্ত করেছিলেন কি? (টিক দিন)

উত্তর: (ক): হ্যাঁ ☐

(খ): না ☐

(ক): উত্তর 'হ্যাঁ' হলে কতজন এ্যাসেসর নিযুক্ত করেছিলেন?

উত্তর:.....জন।

(খ): উত্তর 'না' হলে, কিভাবে ট্যাক্স নির্ধারন করেছেন? (বর্ণনা করুন)

উত্তর:.....

১২. আদর্শ কর তফশিল অনুযায়ী ঘর-বাড়ি থেকে ট্যাক্স নির্ধারন করার পদ্ধতি কি সহজে বুঝা যায়? (টিক দিন)

উত্তর: (ক): হ্যাঁ ☐

(খ): না ☐

(ক). উত্তর 'হ্যাঁ' হলে, পদ্ধতির ভাল দিক গুলো লিখুন

উত্তর:.....

(খ). উত্তর 'না' হলে, পদ্ধতিটি কিভাবে সংশোধন করা উচিত বলে মনে করেন?

উত্তর:.....

১৩. নতুন আদর্শ কর তফশিল অনুযায়ী ট্যাক্স নির্ধারন করায়, নির্ধারনকৃত ট্যাক্স-এর পরিমাণ ও আদায়ে যে পরিবর্তন এসেছে তা নিচের ছকে প্রদর্শন করুন। (টাকায়)

ক্রমিক নং	অর্থ বছর	দাবী ও পূর্ববর্তী বছরের চেয়ে পরিবর্তন		আদায় ও পূর্ববর্তী বছরের চেয়ে পরিবর্তন	
		দাবী	পরিবর্তন(+/-)	আদায়	পরিবর্তন(+/-)
০১	২০০১-০২				
০২	২০০২-০৩				
০৩	২০০৩-০৪				
০৪	২০০৪-০৫				
০৫	২০০৫-০৬				
০৬	২০০৬-০৭				

১৪. নতুন আদর্শ কর তফশিল অনুযায়ী ট্যাক্স নির্ধারন করায়, নির্ধারনকৃত ট্যাক্স-এর পরিমান-এ, পূর্বের পদ্ধতিতে নির্ধারনকৃত পরিমান থেকে পরিবর্তন না হলে তার কারণগুলি লিখুন।

উত্তর:

কারণ.০১:.....

কারণ.০২:.....

কারণ.০৩:.....

কারণ.০৪:.....

কারণ.০৫:.....

১৫. ট্যাক্স পরিশোধ করলে ইউনিয়ন পরিষদ কি কি ভাল কাজ করতে পারবে বলে আপনি মনে করেন? (লিখুন)

(ক).....

(খ).....

(গ).....

(ঘ).....

(ঙ).....

১৬. ইউনিয়ন এলাকার উন্নয়নের জন্য ইউনিয়ন পরিষদের আয় বাড়ানো দরকার বলে মনে করেন?(টিক দিন)

উত্তর:হ্যাঁ

না

(ক) উত্তর 'হ্যাঁ' হলে, কিভাবে? (লিখুন)

উত্তর:.....

(ক) উত্তর 'না' হলে, কেন? (লিখুন)

উত্তর:.....

১৭. ইউনিয়ন পরিষদের ট্যাক্স ঠিক মতো আদায় হয় না, এ কথা কি ঠিক?(টিক দিন)

উত্তর: হ্যাঁ

না

(ক). উত্তর 'হ্যাঁ' হলে, আপনার মত অনুসারে, ট্যাক্স আদায় না হওয়ার প্রধান প্রধান কারণ কি কি? (লিখুন)

উত্তর:

কারণ.০১:.....

কারণ.০২:.....

কারণ.০৩:.....

কারণ.০৪:.....

কারণ.০৫:.....

১৮. ইউনিয়ন পরিষদের ট্যাক্স জনগণ ঠিকমত দিতে চান না, এ কথা কি ঠিক? (টিক দিন)

উত্তর: হ্যাঁ

না

(ক). উত্তর 'হ্যাঁ' হলে, আপনার মত অনুসারে, জনগণের ট্যাক্স দিতে না চাওয়ার প্রধান প্রধান কারণ কি কি? (লিখুন)

উত্তর:

কারণ.০১:.....

কারণ.০২:.....

কারণ.০৩:.....

কারণ.০৪:.....

কারণ.০৫:.....

(ক). উত্তর 'না' হলে (তার মানে জনগণ ট্যাক্স দিতে চান, কিন্তু ট্যাক্স আদায় হয় না), আপনার মত অনুসারে, তার প্রধান প্রধান কারণ কি কি? (লিখুন)

উত্তর:

কারণ.০১:.....

কারণ.০২:.....

কারণ.০৩:.....

কারণ.০৪:.....

কারণ.০৫:.....

১৯. ক্রোকের মাধ্যমে কর আদায় করেন কি? (টিক দিন)

উত্তর: (ক): হ্যাঁ ☐

(খ): না ☐

(ক) উত্তর 'হ্যাঁ' হলে, ক্রোকে কে কে অংশ গ্রহণ করেন? (পদবী লিখুন)

উত্তর:.....

(খ) উত্তর 'না' হলে, কারণ কি?

উত্তর:.....

২০. বিভিন্ন উৎস থেকে জানা যায়, নিচের ছকে লেখা কারণগুলোর জন্য ইউনিয়ন পরিষদের ধার্য করা ট্যাক্স আদায় করা সম্ভব হয় না। আপনার মত অনুসারে এর কোনগুলো সঠিক আর কোনগুলো সঠিক নয়? (টিক দিন)

ক্রমিক নং	ইউনিয়ন পরিষদের ধার্য করা ট্যাক্স আদায় করা সম্ভব হয় না, কারণ-	মন্তব্য	
		সঠিক	সঠিক নয়
০১	নির্বাচিত জনপ্রতিনিধিদের জনপ্রিয়তা হারানোর ভয়		
০২	রাজনৈতিক অস্থিরতা		
০৩	জনপ্রতিনিধিদের স্বজনপ্রীতি ও পক্ষপাতিত্ব		
০৪	জনগণের সচেতনতার অভাব		
০৫	চেয়ারম্যান ও সদস্যপ্রার্থীদের কর মওকুফ করার প্রাক-নির্বাচনী ওয়াদা		
০৬	স্থানীয় কোন্দল		
০৭	প্রভাবশালী ব্যক্তিদের হস্তক্ষেপ		
০৮	জনগণের দারিদ্র্য		
০৯	প্রাকৃতিক দুর্যোগ, যেমন- বন্যা, খরা, দূর্ভিক্ষ ইত্যাদি		
১০	কর দেয়ায় জনগণের অনাগ্রহ		
১১	নির্বাচিত জনপ্রতিনিধিদের জবাবদিহিতার অভাব		
১২	কর ধার্য ও আদায়ের বিষয়ে পরিকল্পনা ও কার্যক্রমের অভাব		
১৩	সরকারে অনুদান/ মঞ্জুরীর মুখাপেক্ষিতা		
১৪	সময় উপযোগী আইন ও বিধির অভাব/অপ্রতুলতা		
১৫	ইউনিয়ন পরিষদে বলিষ্ঠ নেতৃত্বের অভাব		
১৬	ইউনিয়ন পরিষদের নেতৃত্বের প্রতি জনগণের আস্থার অভাব		
১৭	ইউনিয়ন পরিষদের কর আদায় ও সেবা প্রদানের মধ্যে যথেষ্ট ব্যবধান		
১৮	ঘর-বাড়ির বাৎসরিক মূল্যের উপর কর ধার্যের বিষয়ে জনপ্রতিনিধি ও সচিবের সঠিক জ্ঞানের অভাব		
১৯	আদায়কারীকে দেয়া আদায়কৃত অর্থের ১৫% কমিশন,খুবই কম হওয়ায় আদায়ে অনাগ্রহ		
২০	ধার্যকৃত কর আদায়ে চেয়ারম্যান মেম্বরদের অনাগ্রহ		
২১	উপযুক্ত প্রচারের অভাবে ট্যাক্স দেয়ার বিষয়ে জনগণের না জানা		
২২	সরকারী কর আদায়কারী নিযুক্ত না থাকা		

২১.ইউনিয়ন এলাকার উন্নয়নের জন্য, তহশিলদারদের আদায় করা 'ভূমি উন্নয়ন কর' ইউনিয়ন পরিষদকে দিয়ে দেয়া

উচিত বলে মনে করেন কি? (টিক দিন)

উত্তর: হ্যাঁ ☐

না ☐

(ক). উত্তর 'হ্যাঁ' হলে, কেন?

উত্তর:.....

(খ). উত্তর 'না' হলে, কেন?

উত্তর:.....

২২. ইউনিয়ন এলাকার উন্নয়নের জন্য, তহশিলদারদের আদায় করা 'ভূমি উন্নয়ন কর' ইউনিয়ন পরিষদকে দিয়ে দিলে সে ক্ষেত্রে তহশিলদারদের বেতন কার দেয়া উচিত বলে মনে করেন? (টিক দিন)

উত্তর: ইউনিয়ন পরিষদের

সরকারের

(ক)উত্তরের পক্ষে কারণ লিখুন

কারণ:.....

২৩. ইউনিয়ন এলাকার উন্নয়নের স্বার্থে ইউনিয়ন পরিষদের আয় বাড়ানোর জন্য প্রতি বাড়িতে যতজন সদস্য আছে, সে অনুসারে মাথাপ্রতি ট্যাক্স (হেড-ট্যাক্স) ধার্য করা উচিত বলে মনে করেন কি? (টিক দিন)

উত্তর: হ্যাঁ

না

(ক). উত্তর 'হ্যাঁ' হলে, তাতে কি কি উপকার হবে বলে আশা করেন?

উত্তর:.....

(খ). উত্তর 'না' হলে, কারণ কি?

উত্তর:.....

২৪. এ ইউনিয়নে আদায়কারী কয়জন এবং তার/ তাদের নাম কি?

উত্তর:.....জন

ক্রমিক নং	আদায়কারীর নাম	মেয়াদ-কাল	
		তারিখ থেকে	তারিখ পর্যন্ত
০১			
০২			
০৩			
০৪			
০৫			
০৬			
০৭			
০৮			
০৯			

২৫. ট্যাক্স আদায়ের কাজ তারা দিনে কোন সময়ে করেন?

উত্তর: সকাল/ দুপুর/ বিকাল/ রাত্রি,টা থেকে.....টা.

২৬. সপ্তাহে কত দিন এবং কি কি বারে তিনি ট্যাক্স আদায় করেন?

উত্তর:.....দিন; শুক্র/ শনি/ রবি/ সোম/ মঙ্গল/ বুধ/ বৃহস্পতি (টিক দিন)

২৭. বছরের কোন কোন মাসে ট্যাক্স আদায়ের জন্য তারা বেশী তৎপর থাকেন?

উত্তর:.....

কেন?

উত্তর:.....

কখনও তৎপর থাকেন না (টিক দিন)

উত্তর: ☐

২৮. আদায়কারীদের সাথে আপনি নিয়মিত আদায় কাজে অংশগ্রহণ করেন কি? (টিক দিন)

উত্তর: (ক): হ্যাঁ ☐

(খ): না ☐

(ক): উত্তর 'না' হলে, আদায়ে অংশগ্রহণ না করার কারণ কি? (লিখুন)

উত্তর:.....

(খ): উত্তর 'হ্যাঁ' হলে ট্যাক্স আদায়ের সময় আদায়কারী ছাড়া আর আপনার সাথে কে কে থাকেন? (টিক দিন)

উত্তর: (ক) চেয়ারম্যান ☐

(খ) পুরুষ মেম্বর ☐

(গ) মহিলা মেম্বর ☐

(ঘ) গ্রাম পুলিশ ☐

(ঙ) কেউ না ☐

২৯. ট্যাক্স কি ভাবে আদায় করেন? (টিক দিন)

উত্তর: (ক) ওয়ার্ড ভিত্তিক প্রোগ্রাম দিয়ে ক্যাম্প করে ☐

(খ) ওয়ার্ড ভিত্তিক প্রোগ্রাম দিয়ে বাড়ি বাড়ি গিয়ে ☐

(গ) যখন যে দেয়, তার কাছ থেকে ☐

৩০. আদায়কারী আদায়কৃত অর্থ কত দিন পরপর জমা দেন, জানেন? (টিক দিন)

উত্তর: (ক): জানি, ☐ দিন পর পর।

(খ): জানি না ☐

৩১. আদায়কারী আদায়কৃত অর্থের পাক্ষিক ও মাসিক রিপোর্ট দেন কি? (টিক দিন)

উত্তর: (ক) কেবল পাক্ষিক রিপোর্ট দেন ☐

(খ) কেবল মাসিক রিপোর্ট দেন ☐

(গ) পাক্ষিক ও মাসিক রিপোর্ট দেন ☐

(ঘ) কোন রিপোর্ট দেন না ☐

৩২. ট্যাক্স আদায় করতে গিয়ে আপনি কি কি সমস্যার মুখোমুখি হন? (লিখুন)

উত্তর:.....

৩৩. কি কি পদক্ষেপ নিলে ট্যাক্স আদায় বাড়বে বলে আপনি মনে করেন? (লিখুন)

উত্তর:.....

৩৪. আদর্শ কর তফশিল অনুযায়ী ঘর-বাড়ি থেকে ট্যাক্স নির্ধারণ করার পদ্ধতি কি সহজে বুঝা যায়? (টিক দিন)

উত্তর: (ক): হ্যাঁ ☐

(খ): না ☐

(ক): উত্তর 'হ্যাঁ' হলে, পদ্ধতির ভাল দিক গুলো লিখুন

উত্তর:.....

(খ): উত্তর 'না' হলে, পদ্ধতিটি কিভাবে সংশোধন করা উচিত বলে মনে করেন?

উত্তর:.....

৩৫. আপনার ইউনিয়নে এনজিওর সংখ্যা কত?

উত্তর:.....টি।

৩৬. ট্যাক্স আদায়ে আপনার ইউনিয়নে কর্মরত এনজিও-এর কোন ভূমিকা আছে কি? (টিক দিন)

উত্তর: (ক): হ্যাঁ

(খ) না

উত্তর 'হ্যাঁ' হলে, এনজিও কি ধরনের ভূমিকা পালন করে, লিখুন।

উত্তর:.....

৩৭. ট্যাক্স আদায়ে ভূমিকা পালনকারী এনজিওগুলির নাম ঠিকানা দিন।

ক্রমিক নং	এনজিওর নাম	ঠিকানা

৩৬. ট্যাক্স নির্ধারনে আপনি কি কোন ভূমিকা পালন করেন? (টিক দিন)

উত্তর: হ্যাঁ/না

উত্তর 'হ্যাঁ' হলে, কি করেন? (লিখুন)

উত্তর:.....

৩৭. ঘর-বাড়ির বাৎসরিক মূল্যের উপর প্রতি পাঁচ বছর অন্তর ঘর-বাড়ির মূল্যায়ন তালিকা প্রস্তুত করার কথা- নিয়ম মাফিক তা করা হয় কি? (টিক দিন)

উত্তর: (ক): হ্যাঁ

(খ): না

(ক). উত্তর 'হ্যাঁ' হলে, সর্বশেষ কবে করেছেন?

উত্তর:.....সালে।

(খ). তার পূর্বের টি কবে করেছিলেন?

উত্তর:.....সালে।

উত্তর 'না' হলে, না করার কারণ কি?

উত্তর:.....

৩৮. সংযুক্ত ১০টি ছকে তথ্য প্রদান করুন।

উত্তর: তথ্যসহ ছক সংযুক্ত, ১০টি

স্বাক্ষরকারদাতার স্বাক্ষর

তারিখ-

এমএ ইন্ গভর্নেন্স এন্ড ডেভেলপমেন্ট ২০০৫-২০০৬
সেন্টার ফর গভর্নেন্স স্টাডিজ
ব্র্যাক ইউনিভার্সিটি, ঢাকা

Collection of Holding Tax in Local Government of Bangladesh: A Case Study of Meherpur Sadar Upazila

(একটি মাস্টার্স পর্যায়ে গবেষণা কার্যক্রম। সকল তথ্য একাডেমিক কাজে ব্যবহৃত হবে)

প্রশ্নমালা : ০৩

(ইউ পি এলাকাল করদাতার জন্য)

- নাম : _____ বয়স : _____
- শিক্ষাগত যোগ্যতা : _____ পেশা : _____
- গ্রামের নাম : _____ ওয়ার্ড নং : _____ ইউনিয়ন : _____ উপজেলা : _____
০১. ইউনিয়ন পরিষদের কাজ-কর্ম সম্পর্কে কিছু জানেন? (টিক দিন)
উত্তর: হ্যাঁ ☐ না ☐
০২. ইউনিয়ন পরিষদের চেয়ারম্যান বা মেম্বর সাহেবের আপনার কেমন দেখা-সাক্ষাৎ হয়? (টিক দিন)
উত্তর: প্রতিদিন ☐ মাঝেমাঝে ☐ দেখা হয় না ☐
০৩. জনগণের কাছ থেকে ট্যাক্স আদায় করা ইউনিয়ন পরিষদের একটি কাজ, জানেন? (টিক দিন)
উত্তর: হ্যাঁ ☐ না ☐
- (ক). উত্তর হ্যাঁ হলে, কি ভাবে জেনেছেন?
উত্তর: _____
- (খ). উত্তর না হলে, না জানার কারণ কি?
উত্তর: _____
০৪. আপনার বাড়িতে ঘরের সংখ্যা কত? উত্তর: খানা
০৫. আপনার বাড়ি কতটুকু জমির উপর অবস্থিত? উত্তর: শতক
০৬. আপনার বাড়ির বিবরণ দিন

ঘরের ক্রম	কক্ষ সংখ্যা	নির্মান সামগ্রী		
		পোতা	দেয়াল	চাল
১ম				
২য়				
৩য়				
৪র্থ				
৫ম				

০৬(ক): আপনার বাড়িটি আপনি ভাড়া দিলে কতো টাকা ভাড়া হিসেবে পেতেন বলে মনে করেন?

উত্তর:.....টাকা

(খ): আপনার যদি বাড়ি না থাকতো, এ ধরনের সুযোগ-সুবিধা সম্পন্ন একটা বাড়ি আপনাকে ভাড়া করে থাকতে হতো তবে আপনাকে কত টাকা করে ভাড়া দিতে হতো বলে মনে করেন?

উত্তর:.....টাকা

০৭.আপনার বাড়ির ট্যাক্স কত, জানেন?

উত্তর: জানি, টাকা। (সংখ্যা লিখুন)

জানি না, (টিক দিন)

০৮. বাড়ির ট্যাক্স দিতে হয়, সে কথা আপনি কিভাবে জেনেছেন? (এক বা একাধিকটিতে টিক দিন)

উত্তর:(১) চেয়ারম্যান নিজে জানিয়েছেন-.....

(২) মেম্বর/ মহিলা মেম্বর নিজে জানিয়েছেন.....

(৩) সচিব জানিয়েছেন.....

(৪) গ্রাম-পুলিস জানিয়েছেন.....

(৫) নোটিশের মাধ্যমে জেনেছেন.....

(৬) মাইকিং-এর মাধ্যমে জেনেছেন.....

(৭) এনজিও জানিয়েছে.....

০৯. আপনার বাড়ির ট্যাক্স এ বছর পরিশোধ করেছেন কি? (টিক দিন)

উত্তর: হ্যাঁ.....

না.....

(ক).উত্তর 'না' হলে, পরিশোধ না করার সঠিক কারণ কি? (টিক দিন)

(১) চেয়ারম্যান/ মেম্বর সাহেব মওকুফ করে দিয়েছেন বলে.....

(২) গ্রামের নেতারা 'দিতে হবে না', বলেছেন বলে.....

(৩) হাতে টাকা ছিল না বলে.....

(৪) দিই দিই করে দেয়া হয়নি.....

(৫) কেউ চায়নি বলে.....

(৬) অন্য কোন কারণ থাকলে লিখুন.....

(খ) উত্তর 'হ্যাঁ' হলে, পরিশোধ করার সঠিক কারণ কি? (টিক দিন)

(১) চেয়ারম্যান/ মেম্বর সাহেব তাগিদ দিয়েছেন বলে.....

(২) গ্রামের নেতারা 'দিতে হবে', বলেছেন বলে.....

(৩) হাতে টাকা ছিল বলে.....

(৪) ট্যাক্স দেয়া নাগরিক দায়িত্ব বলে.....

(৫) ট্যাক্স দিলে ভাল কাজ হবে জেনে.....

(৬) এনজিওর পরামর্শে উদ্বুদ্ধ হয়ে.....

(৭) অন্য কোন কারণ থাকলে লিখুন.....

১০. আপনার পেশার উপর ট্যাক্স কত, জানেন? (সংখ্যা লিখুন বা টিক দিন)

উত্তর: জানি টাকা

জানি না.....

(ক) পরিশোধ করেছেন? (টিক দিন)

উত্তর:হ্যাঁ.....

না.....

(খ) উত্তর 'না' হলে, পরিশোধ না করার কারণ কি? (লিখুন)

উত্তর:

১১.আপনার ওয়ার্ডের ট্যাক্স আদায়কারীর নাম কি?

উত্তর:নাম.....

১২. ট্যাক্স আদায়ের কাজ তিনি দিনে কোন সময়ে করেন?

উত্তর: সকাল/ দুপুর/ বিকাল/ রাত্রি,টা থেকে.....টা.

১৩.সপ্তাহে তিনি কত দিন এবং কি কি বারে ট্যাক্স আদায় করেন?

উত্তর:.....দিন; শুক্র/ শনি/ রবি/ সোম/ মঙ্গল/ বুধ/ বৃহস্পতি (টিক দিন)

১৪. বছরের কোন কোন মাসে ট্যাক্স আদায়ের জন্য তিনি বেশী তৎপর থাকেন?

উত্তর:.....

কেন?

উত্তর:.....

কখনও তৎপর থাকেন না (টিক দিন)

উত্তর:.....

১৫. ট্যাক্স আদায়ের সময় তার সাথে কে কে থাকেন? (টিক দিন)

উত্তর: (ক) চেয়ারম্যান.....

(খ) পুরুষ মেম্বর.....

(গ) মহিলা মেম্বর.....

(ঘ) সচিব.....

(ঙ) গ্রাম পুলিশ.....

(চ) কেউ না.....

১৬. ট্যাক্স তিনি কি ভাবে আদায় করেন?(টিক দিন)

উত্তর: (ক) ওয়ার্ড ভিত্তিক প্রোগ্রাম দিয়ে ক্যাম্প করে.....

(খ) ওয়ার্ড ভিত্তিক প্রোগ্রাম দিয়ে বাড়ি বাড়ি গিয়ে.....

(গ) যখন যে দেয়, তার কাছ থেকে.....

১৭. সরকার ২০০৩ সালে 'আদর্শ কর তফশিল' জারী করেছে, আপনি জানেন? (টিক দিন)

উত্তর: জানি.....

জানি না.....

(ক) উত্তর 'জানি' হলে, কিভাবে জেনেছেন? (লিখুন)

উত্তর:.....

(খ) 'আদর্শ কর তফশিল' অনুযায়ী আপনার ট্যাক্স যোগ্য আইটেম কি কি? (লিখুন)

উত্তর:.....

১৮. ট্যাক্স পরিশোধ করলে ইউনিয়ন পরিষদ কি কি ভাল কাজ করবে বলে আপনি মনে করেন? (লিখুন)

(ক).....

(খ).....

(গ).....

(ঘ).....

(ঙ).....

১৯. ইউনিয়ন এলাকার উন্নয়নের জন্য ইউনিয়ন পরিষদের আয় বাড়ানো দরকার বলে মনে করেন?(টিক দিন)

উত্তর:হ্যাঁ.....

না.....

(ক) উত্তর 'হ্যাঁ' হলে, কিভাবে? (লিখুন)

উত্তর:.....

(ক) উত্তর 'না' হলে, কেন? (লিখুন)

উত্তর:.....

২০. ইউনিয়ন পরিষদের ট্যাক্স ঠিক মতো আদায় হয় না, এ কথা কি ঠিক? (টিক দিন)

উত্তর: হ্যাঁ

না



(ক). উত্তর 'হ্যাঁ' হলে, আপনার মত অনুসারে, ট্যাক্স আদায় না হওয়ার প্রধান প্রধান কারণ কি কি? (লিখুন)

উত্তর:

- কারণ.০১:.....
কারণ.০২:.....
কারণ.০৩:.....
কারণ.০৪:.....
কারণ.০৫:.....
কারণ.০৬:.....
কারণ.০৭:.....
কারণ.০৮:.....
কারণ.০৯:.....
কারণ.১০:.....

২১. ইউনিয়ন পরিষদের ট্যাক্স জনগণ ঠিকমত দিতে চান না, এ কথা কি ঠিক? (টিক দিন)

উত্তর: হ্যাঁ

না



(ক). উত্তর 'হ্যাঁ' হলে, আপনার মত অনুসারে, জনগণের ট্যাক্স দিতে না চাওয়ার প্রধান প্রধান কারণ কি কি? (লিখুন)

উত্তর:

- কারণ.০১:.....
কারণ.০২:.....
কারণ.০৩:.....
কারণ.০৪:.....
কারণ.০৫:.....
কারণ.০৬:.....
কারণ.০৭:.....
কারণ.০৮:.....
কারণ.০৯:.....
কারণ.১০:.....

(ক). উত্তর 'না' হলে (তার মানে জনগণ ট্যাক্স দিতে চান, কিন্তু ট্যাক্স আদায় হয় না), আপনার মত অনুসারে, তার প্রধান প্রধান কারণ কি কি? (লিখুন)

উত্তর:

- কারণ.০১:.....
কারণ.০২:.....
কারণ.০৩:.....
কারণ.০৪:.....
কারণ.০৫:.....

২২. বিভিন্ন উৎস থেকে জানা যায়, নিচের ছকে লেখা কারণগুলোর জন্য ইউনিয়ন পরিষদের ধার্য করা ট্যাক্স আদায় করা সম্ভব হয় না। আপনার মত অনুসারে এর কোনগুলো সঠিক আর কোনগুলো সঠিক নয়? (টিক দিন)

ক্রমিক নং	ইউনিয়ন পরিষদের ধার্য করা ট্যাক্স আদায় করা সম্ভব হয় না, কারণ-	মন্তব্য	
		সঠিক	সঠিক নয়
০১	নির্বাচিত জনপ্রতিনিধিদের জনপ্রিয়তা হারানোর ভয়		
০২	রাজনৈতিক অস্থিরতা		
০৩	জনপ্রতিনিধিদের স্বজনপ্রীতি ও পক্ষপাতিত্ব		
০৪	জনগণের সচেতনতার অভাব		
০৫	চেয়ারম্যান ও সদস্যপ্রার্থীদের কর মওকুফ করার প্রাক-নির্বাচনী ওয়াদা		
০৬	স্থানীয় কোন্দল		
০৭	প্রভাবশালী ব্যক্তিদের হস্তক্ষেপ		
০৮	জনগণের দারিদ্র্য		
০৯	প্রাকৃতিক দুর্যোগ, যেমন- বন্যা, খরা, দূর্ভিক্ষ ইত্যাদি		
১০	কর দেয়ায় জনগণের অনাগ্রহ		
১১	নির্বাচিত জনপ্রতিনিধিদের জবাবদিহিতার অভাব		
১২	কর ধার্য ও আদায়ের বিষয়ে পরিকল্পনা ও কার্যক্রমের অভাব		
১৩	সরকারে অনুদান/ মঞ্জুরীর মুখাপেক্ষিতা		
১৪	সময় উপযোগী আইন ও বিধির অভাব/অপ্রতুলতা		
১৫	ইউনিয়ন পরিষদে বলিষ্ঠ নেতৃত্বের অভাব		
১৬	ইউনিয়ন পরিষদের নেতৃত্বের প্রতি জনগণের আস্থার অভাব		
১৭	ইউনিয়ন পরিষদের কর আদায় ও সেবা প্রদানের মধ্যে যথেষ্ট ব্যবধান		
১৮	ঘর-বাড়ির বাৎসরিক মূল্যের উপর কর ধার্যের বিষয়ে জনপ্রতিনিধি ও সচিবের সঠিক জ্ঞানের অভাব		
১৯	আদায়কারীকে দেয়া আদায়কৃত অর্থের ১৫% কমিশন,খুবই কম হওয়ায় আদায়ে অনাগ্রহ		
২০	ধার্যকৃত কর আদায়ে চেয়ারম্যান মেম্বরদের অনাগ্রহ		

২৩. ইউনিয়ন এলাকার উন্নয়নের জন্য, তহশিলদারদের আদায় করা 'ভূমি উন্নয়ন কর' ইউনিয়ন পরিষদকে দিয়ে দেয়া উচিত বলে মনে করেন কি? (টিক দিন)

উত্তর: হ্যাঁ ☐

না ☐

(ক). উত্তর 'হ্যাঁ' হলে, কেন?

উত্তর:.....

.....

.....

(খ). উত্তর 'না' হলে, কেন?

উত্তর:.....

.....

.....

২৪. ইউনিয়ন এলাকার উন্নয়নের জন্য, তহশিলদারদের আদায় করা 'ভূমি উন্নয়ন কর' ইউনিয়ন পরিষদকে দিয়ে দিলে সে ক্ষেত্রে তহশিলদারদের বেতন কার দেয়া উচিত বলে মনে করেন? (টিক দিন)

উত্তর: ইউনিয়ন পরিষদের ☐

সরকারের ☐

(ক)উত্তরের পক্ষে কারণ লিখুন

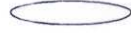
কারণ:.....

.....

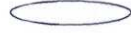
.....

২৫. ইউনিয়ন এলাকার উন্নয়নের স্বার্থে ইউনিয়ন পরিষদের আয় বাড়ানোর জন্য প্রতি বাড়িতে যতজন সদস্য আছে, সে অনুসারে মাথাপ্রতি ট্যাক্স (হেড-ট্যাক্স) ধার্য করা উচিত বলে মনে করেন কি? (টিক দিন)

উত্তর: হ্যাঁ



না



(ক). উত্তর 'হ্যাঁ' হলে, তাতে কি কি উপকার হবে বলে আশা করেন?

উত্তর:.....

.....

(খ). উত্তর 'না' হলে, কারণ কি?

উত্তর:.....

.....

স্বাক্ষরকারদাতার স্বাক্ষর

তারিখ-

এমএ ইন্ গভর্নেন্স এন্ড ডেভেলপমেন্ট ২০০৫-২০০৬

সেন্টার ফর গভর্নেন্স স্টাডিজ

ব্র্যাক ইউনিভার্সিটি, ঢাকা

Collection of Holding Tax in Local Government of Bangladesh: A Case Study of Meherpur Sadar Upazila

(একটি মাস্টার্স পর্যায়ে গবেষণা কার্যক্রম। সকল তথ্য একাডেমিক কাজে ব্যবহৃত হবে)

প্রশ্নমালা : ০৪

(ইউ পি-ট্যাক্স আদায়কারীর জন্য)

নাম :

বয়স :

শিক্ষাগত যোগ্যতা :

পেশা:

গ্রামের নাম :

ওয়ার্ড নং:

ইউনিয়ন :

উপজেলা :

০১. ইউনিয়ন পরিষদের ট্যাক্স আদায়কারী হিসেবে কত বছর যাবৎ কাজ করছেন?

উত্তর: বছর।

(ক) কোন কোন ওয়ার্ডের আদায়কারী হিসেবে কাজ করছেন?

উত্তর: ওয়ার্ড নং:

০২. ইউনিয়ন পরিষদের ট্যাক্স আদায়কারী হিসেবে ছাড়া অন্য আর কি পেশায় আপনি নিয়োজিত?

উত্তর:

০৩. ট্যাক্স আদায়ের কাজ দিনে কোন সময়ে করেন?

উত্তর: সকাল/ দুপুর/ বিকাল/ রাত্রি, টা থেকে টা.

০৪. সপ্তাহে কত দিন এবং কি কি বারে ট্যাক্স আদায় করেন?

উত্তর: দিন; শুক্র/ শনি/ রবি/ সোম/ মঙ্গল/ বুধ/ বৃহস্পতি (টিক দিন)

০৫. বছরের কোন কোন মাসে ট্যাক্স আদায়ের জন্য বেশী তৎপর থাকেন?

উত্তর:

কেন?

উত্তর:

কখনও তৎপর থাকেন না (টিক দিন)

উত্তর: ☐

০৬. ট্যাক্স আদায়ের সময় আপনার সাথে কে কে থাকেন? (টিক দিন)

উত্তর: (ক) চেয়ারম্যান ☐(খ) পুরুষ মেম্বর ☐(গ) মহিলা মেম্বর ☐

(ঘ) সচিব

(ঙ) গ্রাম পুলিশ

(চ) কেউ না

০৭. ট্যাক্স কি ভাবে আদায় করেন?(টিক দিন)

উত্তর: (ক) ওয়ার্ড ভিত্তিক প্রোগ্রাম দিয়ে ক্যাম্প করে

(খ) ওয়ার্ড ভিত্তিক প্রোগ্রাম দিয়ে বাড়ি বাড়ি গিয়ে

(গ) যখন যে দেয়, তার কাছ থেকে

০৮. আদায়কৃত অর্থ কত দিন পরপর জমা দেন?

উত্তর:.....দিন।

০৯. আদায়কৃত অর্থের পাক্ষিক ও মাসিক রিপোর্ট দেন কি? (টিক দিন)

উত্তর: (ক) কেবল পাক্ষিক রিপোর্ট দিই

(খ) কেবল মাসিক রিপোর্ট দিই

(গ) পাক্ষিক ও মাসিক রিপোর্ট দিই

(ঘ) কোন রিপোর্ট দেই না

১০. ট্যাক্স আদায় করে আপনি কত টাকা কমিশন পান?

উত্তর: (ক) মাসে.....টাকা

(খ) বছরে.....টাকা

১১. ট্যাক্স আদায় করতে গিয়ে আপনি কি কি সমস্যার মুখোমুখি হন? (লিখুন)

উত্তর:.....
.....
.....
.....

১২. কি কি পদক্ষেপ নিলে ট্যাক্স আদায় বাড়বে বলে আপনি মনে করেন? (লিখুন)

উত্তর:.....
.....
.....
.....

১৩. ইউনিয়ন এলাকার উন্নয়নের জন্য ইউনিয়ন পরিষদের আয় বাড়ানো দরকার বলে মনে করেন?(টিক দিন)

উত্তর: হ্যাঁ

না

(ক) উত্তর 'হ্যাঁ' হলে, কিভাবে? (লিখুন)

উত্তর:.....
.....
.....
.....

(ক) উত্তর 'না' হলে, কেন? (লিখুন)

উত্তর:.....
.....

১৪. ইউনিয়ন পরিষদের ট্যাক্স ঠিক মতো আদায় হয় না, এ কথা কি ঠিক?(টিক দিন)

উত্তর: হ্যাঁ

না

(ক). উত্তর 'হ্যাঁ' হলে, আপনার মত অনুসারে, ট্যাক্স আদায় না হওয়ার প্রধান প্রধান কারণ কি কি? (লিখুন)

উত্তর:
কারণ.০১:.....
কারণ.০২:.....
কারণ.০৩:.....

কারণ.০৪:
 কারণ.০৫:
 কারণ.০৬:
 কারণ.০৭:
 কারণ.০৮:
 কারণ.০৯:
 কারণ.১০:

১৫. ইউনিয়ন পরিষদের ট্যাক্স জনগণ ঠিকমত দিতে চান না, এ কথা কি ঠিক? (টিক দিন)

উত্তর: হ্যাঁ ☒
 না ☐

(ক). উত্তর 'হ্যাঁ' হলে, আপনার মত অনুসারে, জনগণের ট্যাক্স দিতে না চাওয়ার প্রধান প্রধান কারণ কি কি? (লিখুন)

উত্তর:
 কারণ.০১:
 কারণ.০২:
 কারণ.০৩:
 কারণ.০৪:
 কারণ.০৫:
 কারণ.০৬:
 কারণ.০৭:
 কারণ.০৮:
 কারণ.০৯:
 কারণ.১০:

(ক). উত্তর 'না' হলে (তার মানে জনগণ ট্যাক্স দিতে চান, কিন্তু ট্যাক্স আদায় হয় না), আপনার মত অনুসারে, তার প্রধান প্রধান কারণ কি কি? (লিখুন)

উত্তর:
 কারণ.০১:
 কারণ.০২:
 কারণ.০৩:
 কারণ.০৪:
 কারণ.০৫:

১৬. বিভিন্ন উৎস থেকে জানা যায়, নিচের ছকে লেখা কারণগুলোর জন্য ইউনিয়ন পরিষদের ধার্য করা ট্যাক্স আদায় করা সম্ভব হয় না। আপনার মত অনুসারে এর কোনগুলো সঠিক আর কোনগুলো সঠিক নয়? (টিক দিন)

ক্রমিক নং	ইউনিয়ন পরিষদের ধার্য করা ট্যাক্স আদায় করা সম্ভব হয় না, কারণ-	মন্তব্য	
		সঠিক	সঠিক নয়
০১	নির্বাচিত জনপ্রতিনিধিদের জনপ্রিয়তা হারানোর ভয়		
০২	রাজনৈতিক অস্থিরতা		
০৩	জনপ্রতিনিধিদের স্বজনপ্রীতি ও পক্ষপাতিত্ব		
০৪	জনগণের সচেতনতার অভাব		
০৫	চেয়ারম্যান ও সদস্যপ্রার্থীদের কর মওকুফ করার প্রাক-নির্বাচনী ওয়াদা		
০৬	স্থানীয় কোন্দল		
০৭	প্রভাবশালী ব্যক্তিদের হস্তক্ষেপ		
০৮	জনগণের দারিদ্র্য		
০৯	প্রাকৃতিক দুর্যোগ, যেমন- বন্যা, খরা, দূর্ভিক্ষ ইত্যাদি		
১০	কর দেয়ায় জনগণের অনগ্রহ		
১১	নির্বাচিত জনপ্রতিনিধিদের জবাবদিহিতার অভাব		
১২	কর ধায়ে ও আদায়ের বিষয়ে পরিকল্পনা ও কার্যক্রমের অভাব		
১৩	সরকারে অনুদান/ মঞ্জুরীর মুখাপেক্ষিতা		
১৪	সময় উপযোগী আইন ও বিধির অভাব/অপ্রতুলতা		
১৫	ইউনিয়ন পরিষদে বলিষ্ঠ নেতৃত্বের অভাব		
১৬	ইউনিয়ন পরিষদের নেতৃত্বের প্রতি জনগণের আস্থার অভাব		
১৭	ইউনিয়ন পরিষদের কর আদায় ও সেবা প্রদানের মধ্যে যথেষ্ট ব্যবধান		
১৮	ঘর-বাড়ির বাৎসরিক মূল্যের উপর কর ধার্যের বিষয়ে জনপ্রতিনিধি ও সচিবের সঠিক জ্ঞানের অভাব		
১৯	আদায়কারীকে দেয়া আদায়কৃত অর্থের ১৫% কমিশন,খুবই কম হওয়ায় আদায়ে অনগ্রহ		
২০	ধার্যকৃত কর আদায়ে চেয়ারম্যান মেম্বরদের অনগ্রহ		
২১	উপযুক্ত প্রচারের অভাবে ট্যাক্স দেয়ার বিষয়ে জনগণের না জানা		
২২	সরকারী কর আদায়কারী নিযুক্ত না থাকা		

১৭. ট্যাক্স নির্ধারনে আপনি কি কোন ভূমিকা পালন করেন? (টিক দিন) উত্তর: হ্যাঁ/না

উত্তর 'হ্যাঁ' হলে, কি করেন? (লিখুন)

উত্তর:.....
.....
.....
.....

১৮. আপনার বাড়িতে ঘরের সংখ্যা কত? উত্তর: খানা

১৯. আপনার বাড়ি কতটুকু জমির উপর অবস্থিত? উত্তর: শতক

২০. আপনার বাড়ির বিবরণ দিন

ঘরের ক্রম	কক্ষ সংখ্যা	নির্মাণ সামগ্রী		
		পোতা	দেয়াল	চাল
১ম				
২য়				
৩য়				
৪র্থ				
৫ম				

২০(ক): আপনার বাড়িটি আপনি ভাড়া দিলে কতো টাকা ভাড়া হিসেবে পেতেন বলে মনে করেন?

উত্তর: টাকা

(খ): আপনার যদি বাড়ি না থাকতো, এ ধরনের সুযোগ-সুবিধা সম্পন্ন একটা বাড়ি আপনাকে ভাড়া করে থাকতে হতো তবে আপনাকে কত টাকা করে ভাড়া দিতে হতো বলে মনে করেন?

উত্তর: টাকা

২১. আপনার বাড়ির ট্যাক্স কত, জানেন?

উত্তর: আমি, টাকা। (সংখ্যা লিখুন)

..... টাকা না, (টিক দিন)

২২. আপনার বাড়ির ট্যাক্স এ বছর পরিশোধ করেছেন কি? (টিক দিন)

উত্তর:
.....

(ক). উত্তর 'না' হলে, পরিশোধ না করার সঠিক কারণ কি? (টিক দিন)

(১) চেয়ারম্যান/ মেম্বর সাহেব মওকুফ করে দিয়েছেন বলে

☐

(২) গ্রামের নেতারা 'দিতে হবে না', বলেছেন বলে

☐

(৩) হাতে টাকা ছিল না বলে

☐

(৪) দিই দিই করে দেয়া হয়নি

☐

(৫) কেউ চায়নি বলে

☐

(৬) অন্য কোন কারণ থাকলে লিখুন.....

(খ) উত্তর 'হ্যাঁ' হলে, পরিশোধ করার সঠিক কারণ কি? (টিক দিন)

(১) চেয়ারম্যান/ মেম্বর সাহেব তাগিদ দিয়েছেন বলে

☐

(২) গ্রামের নেতারা 'দিতে হবে', বলেছেন বলে

☐

(৩) হাতে টাকা ছিল বলে

☐

(৪) ট্যাক্স দেয়া নাগরিক দায়িত্ব বলে

☐

(৫) ট্যাক্স দিলে ভাল কাজ হবে জেনে

☐

(৬) এনজিওর পরামর্শে উদ্বুদ্ধ হয়ে

☐

(৭) অন্য কোন কারণ থাকলে লিখুন.....

স্বাক্ষর/স্বাক্ষরদাতার স্বাক্ষর

তারিখ

এমএ ইন্ গভর্নেন্স এন্ড ডেভেলপমেন্ট ২০০৫-২০০৬
সেন্টার ফর গভর্নেন্স স্টাডিজ
ব্র্যাক ইউনিভার্সিটি, ঢাকা

Collection of Holding Tax in Local Government of Bangladesh: A Case Study of Meherpur Sadar Upazila

(একটি মাস্টার্স পর্যায়ে গবেষণা কার্যক্রম। সকল তথ্য একাডেমিক কাজে ব্যবহৃত হবে)

প্রশ্নমালা : ০৫

(ইউ পি এলাকায় কর্মরত এনজিও কর্মকর্তার জন্য)

নাম :

বয়স :

শিক্ষাগত যোগ্যতা :

পদবী :

এনজিও-এর নাম:

ইউনিয়ন :

উপজেলা :

জেলা :

১. আপনার এনজিও কত বছর যাবৎ এ ইউনিয়নে কাজ করছে?

উত্তর:.....বছর।

২. আপনার এনজিওর ইউনিয়ন পরিষদের কাজ সম্পর্কে সচেতনতা সৃষ্টির জন্য কোন প্রোগ্রাম আছে কি?

উত্তর:.....

৩. জনগণের উপর ট্যাক্স ধার্য করা এবং তাদের কাছ থেকে ট্যাক্স আদায় করা ইউনিয়ন পরিষদের একটা প্রধান কাজ আপনি জানেন?

উত্তর:.....

৪. জনগণকে ইউনিয়ন পরিষদের ট্যাক্স দিতে উদ্বুদ্ধ করার কোন প্রোগ্রাম আপনার এনজিওর আছে কি?

উত্তর:.....

৫. উত্তর হ্যাঁ হলে, কত বছর যাবৎ আপনার এনজিও এরূপ উদ্বুদ্ধ করার কাজ করছে?

উত্তর:.....বছর

৬. গত পাঁচ বছরের সালওয়ারী উদ্বুদ্ধকরণ প্রোগ্রামে অংশগ্রহণকারীর সংখ্যা দিন।

সাল	অংশগ্রহণকারীর সংখ্যা	
	নারী	পুরুষ
২০০১-০২		
২০০২-০৩		
২০০৩-০৪		
২০০৪-০৫		
২০০৫-০৬		

৭. আপনার এনজিওর উদ্বুদ্ধকরণের ফলে ইউনিয়ন পরিষদের ট্যাক্স আদায় বৃদ্ধি পেয়েছে বলে মনে করেন কি?

উত্তর:.....

৮. উত্তর হ্যাঁ হলে, আপনি কি ভাবে তা অবগত হয়েছেন?

উত্তর:.....

৯. ইউনিয়ন পরিষদের চেয়ারম্যান বা সদস্য আপনার এনজিওর সহযোগিতা চেয়েছে কি?

উত্তর:.....

১০. আপনার এনজিওর ইউনিয়ন পরিষদ কর্তৃক ধার্যকৃত ট্যাক্স কত?

উত্তর:..... টাকা

১১. কোন সাল পর্যন্ত আপনার এনজিওর ট্যাক্স পরিশোধ আছে?

উত্তর:..... বছর

১২. আপনি কি এ ইউনিয়নের বাসিন্দা? (টিক দিন)

উত্তর: হ্যাঁ

না

১৩. উত্তর 'হ্যাঁ' আপনার বাড়িতে ঘরের সংখ্যা কত? উত্তর: খানা

১৪. আপনার বাড়ি কতটুকু জমির উপর অবস্থিত? উত্তর: শতক

১৫. আপনার বাড়ির বিবরণ দিন

ঘরের ক্রম	কক্ষ সংখ্যা	নির্মান সামগ্রী		
		পোতা	দেয়াল	চাল
১ম				
২য়				
৩য়				
৪র্থ				

১৬(ক): আপনার বাড়িটি আপনি ভাড়া দিলে কতো টাকা ভাড়া হিসেবে পেতেন বলে মনে করেন?

উত্তর:..... টাকা

(খ): আপনার যদি বাড়ি না থাকতো, এ ধরনের সুযোগ-সুবিধা সম্পন্ন একটা বাড়ি আপনাকে ভাড়া করে থাকতে হতো তবে আপনাকে কত টাকা করে ভাড়া দিতে হতো বলে মনে করেন?

উত্তর:..... টাকা

১৭. আপনার বাড়ির ট্যাক্স কত, জানেন?

উত্তর: জানি, টাকা। (সংখ্যা লিখুন)

জানি না, (টিক দিন)

১৮. আপনার বাড়ির ট্যাক্স এ বছর পরিশোধ করেছেন কি? (টিক দিন)

উত্তর: হ্যাঁ

না

(ক). উত্তর 'না' হলে, পরিশোধ না করার সঠিক কারণ কি? (টিক দিন)

(৩) হাতে টাকা ছিল না বলে

(৪) দিই দিই করে দেয়া হয়নি

(৫) কেউ চায়নি বলে

(৬) অন্য কোন কারণ থাকলে লিখুন.....

(খ) উত্তর 'হ্যাঁ' হলে, পরিশোধ করার সঠিক কারণ কি? (টিক দিন)

(৩) হাতে টাকা ছিল বলে

(৪) ট্যাক্স দেয়া নাগরিক দায়িত্ব বলে

(৫) ট্যাক্স দিলে ভাল কাজ হবে জেনে

(৬) এনজিওর পরামর্শে উদ্বুদ্ধ হয়ে

(৭) অন্য কোন কারণ থাকলে লিখুন.....

স্বাক্ষরকারদাতার স্বাক্ষর

তারিখ-