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Corruption in Service Sectors:

National Household Survey 2017

Extended Executive Summary

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Corruption in Service Sectors: National Household Survey 2017

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Contents

Preface

Transparency International Bangladesh (TIB) has been working to mobilize a robust and sustainable social movement against corruption. In order to achieve this objective, TIB has been implementing various research, civic engagement and advocacy initiatives at national and local levels. As a part of this, "Corruption in Service Sectors: National Household Survey" has been conducted since 1997 every other year to assess the nature and extent of corruption that households experience in different public and private service sectors. The objective of this survey is to attract the attention of the government, relevant authorities of the service sectors covered by the survey, policymakers and other stakeholders to the findings of the survey, particularly the nature, extent and implications of corruption as well as recommendations so that they can take necessary policy measures and specific actions to curb corruption.

It should be mentioned that this household survey does not have any connection with Transparency International's (TI) Corruption Perception Index (CPI). Findings of this survey or in fact any other research conducted by TIB are in no manner used in producing the CPI. The CPI presents a comparative international ranking and score of countries measured in terms of the perception of experts and country analysts on the extent of corruption mainly at administrative and political levels. On the other hand, this household survey is based on data and information drawn on practical experience of the service recipients while receiving services from different sectors.

This 2017 survey is the eighth in the series. It is observed from the findings of the survey that 66.5% households experienced corruption during receiving services from different public and private sectors or institutions. Law enforcement agencies (72.5%) are ranked as the most corrupt sector followed by passport (67.3%), BRTA (65.4%), judicial services (60.5%), land services (44.9%), education (42.9%), health (42.5%) and agriculture (41.6%). Overall, the percentage of respondents who experienced corruption at service delivery level remains almost same in 2017 as in 2015 (66.5% in 2017 compared to 67.8% in 2015). The good news is that the incidence of bribery as such has decreased in 2017 (49.8%) compared to 2015 (58.1%).

However, the worst message from the 2017 survey is that corruption is moving aggressively to become a way of life as sectors that in addition to ensuring their own professional integrity and mandated to play crucial role in controlling corruption and ensuring rule of law are in leading position in this business of illegality and immorality. Not only that, as high as 89 percent of those who were forced to pay bribe had to do so because they were convinced that the services would not be available without it. This means that on the one hand the service seekers are hostage to the unscrupulous and blatant abuse of power at the service delivery level while on the other hand, they are being forced to consider bribery as a way of life.

The survey data also shows that corruption affects everybody as the overall nationally estimated amount of bribe collected from the service recipients is equivalent to 3.4 percent of 2016-17

annual national budget. Moreover, it shows that bribery and corruption are an unjust burden on the poor, lower income and disadvantaged sections of the society. The burden of bribery is much higher on households whose monthly income is Tk. 16,000 or less (2.41%) compared to those households whose monthly income is Tk. 64000 and more (0.12%). Households whose heads are illiterate and 'can sign only' are more prone to corruption than those with educated heads of household. Similarly, households whose heads are farmers, fishermen and transport workers are more prone to corruption than those whose heads who are servicemen, professionals and businessmen. Strikingly enough, public officials both in service and retirement are not also spared as households headed by 60.5 percent and 69.6 percent of them respectively were reported to be victims of corruption.

Based on response from the survey, TIB has placed a series of specific recommendations for consideration of the relevant stakeholders in and beyond the Government as well as sectoral authorities. At the core of our recommendations are the indispensability of ensuring accountability through rule of law irrespective of status and identity; steady transition to culture of openness and transparency by ensuring people's access to information; reducing the scope of direct interaction between the service providers and recipients through more robust systemic improvement including digitization; and above all, political will at all levels as well as application of the same without fear or favour to anyone.

This survey was designed and conducted by the research team of TIB with active support of other relevant colleagues. I commend their painstaking and highly committed efforts. I thankfully recall the contributions of temporarily employed 20 field supervisors and 80 enumerators for the survey whose dedicated efforts made the field level data collection possible in time as planned ensuring desired content and quality.

TIB has had the benefit of ensuring expert services of an esteemed group of nationally and internationally renowned specialists on social science, statistics and survey methodology in every stage of the survey. They are: Prof. Kazi Saleh Ahmed, Prof. Sekander Hayat Khan, Prof. Pk. Motiur Rahman, Prof. Salahuddin M. Aminuzzaman, Prof. Muhammad Shuaib, Prof. Syed Shahadat Hossain, Prof. Dr. A. K Enamul Haque and Prof. Niaz Ahmed Khan. Their supervision, guidance, advice and suggestions have made invaluable contributions to guarantee that the survey represents highest available standards of methodology and data analysis. I am sincerely indebted to them.

We hope that the government and concerned stakeholders would consider the findings of the survey and recommendations with due importance. TIB welcomes any constructive criticisms and advice.

Iftekharuzzaman
Executive Director

Glossary of Definitions used in this Survey

Household A group of people living in the same house, share food and has one of them as the household head.

Head of household The key player in the economic activities and decision making of a family who is recognised by other members in the family as head of household.

Household member People who are residing with a family for at least a month before the survey started (relatives and domestic helps) are considered as household members. If a member resides outside the household permanently and yet keeps in touch with the family, plays role in decision making and is recognised by the family members, then he/she is also recognised as household member.

Active member of household Somebody who plays active role in the family's decision making and plays key role in getting services from different public and private agencies for the family are termed as active member of household.

Corruption The definition of corruption used in this survey is 'abuse of power for personal benefits'. This includes bribery, extortion, fraudulence, embezzlement of money or property, negligence to duties, nepotism and different kinds of hassles. Apart from traditional definition of bribe, unauthorised money/ payment, extortion, fraudulence and embezzlement of money are also denoted in this survey as bribe.

Service The material or non-material responsibility and support that is provided to meet the essential demands of the people by public and private institutions in exchange of fees or free of charge as determined by respective law or rule.

Service Sector A set of specific services directly provided to the citizens with an aim to fulfil the demand and welfare through public and private institutions.

Health Healthcare services provided only through government institutions such as Community Clinics, Upazila Health Complexes, District General Hospitals, Medical College Hospitals, specialised hospitals or government maternity cares are considered in this sector.

Education Educational services including admission, fees, examination fees, registration for public examinations, book distribution, stipend and other services provided by different public and private educational institutions (general, madrasa, technical) at different levels (primary, secondary, higher secondary, tertiary). However, to analyse corruption information services provided by the government and the MPO (Monthly Pay Order) enlisted registered private institutions have been considered.

Land Services All kinds of land related services provided by Deputy Commissioner/ District Registrar's Record Office, Sub-Registry Office, Upazila Land Office, Settlement Office and Union Land Office.

Agriculture Services provided by government agencies for fertiliser and seed supply, government subsidy, agriculture related advice, farm exhibitions and other kinds of services.

Law Enforcement Agencies	All services provided by the law enforcing agencies such as police stations, Special Branch, Traffic Police, Highway Police, RAB, Detective Branch or CID.
Judicial Services	Judicial services include the services received by the clients seeking justice from formal courts by interacting with judges, court officials, lawyers and other relevant persons who provide supports at different stages of filing and dealing with a litigation.
Electricity	Services provided by different government electricity providing institutions such as Rural Electrification Board (REB), Bangladesh Power Development Board (BPDB), Dhaka Electric Supply Company Ltd. (DESCO), Dhaka Power Development Company Ltd. (DPDC), West Zone Power Company.
Banking	This includes savings and current account operation, personal loan, business loan, loan for house-building, opening LCs, receiving remittance, pay/ money order, agricultural loan, old age allowance/ pension and other services provided by government scheduled and specialised, private commercial banks, agriculture bank and international multi-national banks.
Tax and Customs	Services including income tax, Tax Identification Number (TIN) registration for paying income tax, Value Added Tax (VAT) and excise by households and individuals, VAT registration for Business Identification Number (BIN), assessing income tax, tariff for imported goods, travel tax, customs at ports, and post office tax. Nature of service recipients includes both personal and business recipients.
NGO	Services delivered by NGOs at local and national level for development and welfare of citizens especially the poor and disadvantaged.
Insurance	Services including life insurance, health insurance, savings insurance, fire and accident insurance, retirement insurance, motor vehicle insurance, group insurance and other types of insurance provided by all kinds of public and private insurance companies.
BRTA	Services including vehicle registration, issuing of fitness certificate, route permit, tax token, insurance document submission, ownership and address change, inclusion in company, collection of lost document, payment for penalty, submission of vehicles documents, driving license, etc.
Passport	Getting new passport, renewal, addition or deletion of information or change are meant here.
Gas	Connection or reconnection or works related to repair are referred to as Gas sector.
Others	Services provided apart from the above-mentioned 15 sectors. This includes services provided by institutions such as the Election Commission, WASA, Postal Department, DC office, UNO office etc.

1.1 The Context

It is widely recognised that corruption is one of the major obstacles to poverty reduction and development. In Bangladesh, issues around corruption are central to everyday discussions and concerns of general people, and occupy much of the spaces in mass media. National policies and strategic papers have emphasised on establishing good governance, enforcing law, and creating a people friendly and pro-poor administrative system in order for effective prevention of corruption.

Corruption can occur at various levels of national and socio-economic activities. Corruption occurs in the form of illegal transactions of large sums of money by abuse of power through the network of the influential people at policy level with the involvement of politics, administration and private sector. This network of corruption negatively affects country's socio-economic aspects both at micro and macro levels. This type of corruption is usually called grand corruption. On the other hand, the service recipients in various sectors become victims of different types of corruption and irregularities when they receive legitimate services from different service provisions. For example, payment of small amount of money in addition to official fee to get a service is a common form of corruption at this level. This type of corruption is known as petty corruption that impacts everyday life of millions of common citizens. The present survey has captured people's experience of such corruption. It is to be noted that despite its small nature, this sort of petty corruption highly detrimental to human development of common people and establishing governance in service sectors.

Transparency International Bangladesh (TIB) has been conducting the national survey in service sectors since 1997 to identify nature and extent of corruption in service sectors. So far, eight such surveys have been conducted in a regular interval of two to three years. This is the eighth survey in this series. This survey has captured corruption households experienced during getting services from service sectors from January to December 2017.

1.2 The Rationale of the Survey

The present government has made some specific commitments around enhancing good governance and curbing corruption in the election manifesto of 2014, 7th Five Year Plan, and Perspective Plan. The Government has endorsed the UN Convention against Corruption and thus reiterated its commitment towards preventing corruption. The Government has also formulated National Integrity Strategy 2012, the Right to Information Act 2009 and the Protection of Whistle-blower Act 2011 with a view to enhancing good governance and curbing corruption. These initiatives have created conducive environment for reducing and eliminating corruption. Thus, this survey would be helpful to implement government's commitment to curb corruption based on the nature and extent of corruption in service sectors. This survey is expected to assist in taking forward the anti-corruption commitments and activities of the government. Besides, the findings of this survey would assist the government and other stakeholders in taking appropriate measures according to the nature of corruption in different service sectors. The findings of this

survey would also help the people become aware about issues related to corruption and mobilise the people to raise their voice against it, and reinforce the policy-level advocacy initiatives.

There has been a discourse that corruption is detrimental for human development, social justice and equity. This is more applicable in case of corruption in service sectors. Thus, this survey would help to identify hindrances in the attainment of human development, social justice and equity through revealing nature and extent of corruption in service sectors.

On the other hand, in 2015 the United Nations declared the Sustainable Development Goals (SDG) to attain certain development targets by 2030. The target 16.5 of goal 16 urged countries to reduce corruption and bribery considerably at all levels. Bangladesh is committed to attain this target. As this is the only survey on corruption in service sectors in Bangladesh, findings of this survey would give a comparative picture on the increase and reduction of corruption in service sectors and help the country to devise necessary policy measures for the attainment of the target.

1.3 Objectives of the Survey
The overall objective of the survey is to assess the nature and degree of corruption in service sectors on the basis of experiences of members of the households of Bangladesh. The specific objectives are:
- to measure the proportion of households experienced corruption in accessing services from different sectors;
- to assess the nature and degree of corruption experienced by households in accessing services from different sectors and sub-sectors;
- to portray degree of corruption against different socio-economic dimensions of surveyed households; and
- to provide policy recommendations to prevent and control corruption.

1.4 Scope of the Survey
The definition of corruption used in this survey is 'abuse of power for personal gains in service sectors'. Apart from transaction of unauthorised money (accepting bribe or forcing people to pay bribe, embezzlement of money), negligence of duty, nepotism, embezzlement of assets, deception and different types of harassment were included as manifestations of corruption.

The survey covered 15 important service sectors. They include Education, Health, Local Government Institutions, Land Services, Agriculture, Law-enforcement Agencies, Judicial Services, Electricity, Banking, BRTA, Tax and Customs, NGO, Passport, Insurance, and Gas. The sectors include those from where at least 2% service recipients received services in 2015 NHS survey. These services have immense influence towards uplifting people's wellbeing, social and economic justice. Moreover, these services have been portrayed as highly corruption prone in researches of TIB and mass media. To record household's experience on the sectors not listed above a separate part was added to the questionnaire. Beyond the above list the survey has captured data on the following service providing sectors/authorities (other sectors): the Election

Commission, WASA, Post Office, BTCL, BRDB, Department of Social Services, DC Office, UNO Office, etc.

1.5 Survey Methods and Sampling

In this survey, a three stage stratified cluster sampling method was followed for selecting sampled households across the country. The Integrated Multi-purpose Sampling Frame (IMPS) developed by the Bangladesh Bureau of Statistics (BBS) was used as the sampling frame. At first stage, villages or mohallas for each of 16 strata were selected randomly from IMPS. Number of strata was determined through dividing 8 divisions into rural and urban divide. Number of villages or mohallas for each of the stratum was determined proportional to respective population weight after Square Root transformation. At second stage, each selected village or mohalla was divided into some segments or clusters of 100 households as required by the number of households in the village or mohalla. After that, a segment of 100 households was selected randomly. At third stage, 12 households were selected following systematic random sample technique from selected segment or cluster. Sample size for the survey was determined following 2015 survey parameters at 5% margin of error.

$$n = \frac{p\ 1-p\ z^2 * \text{design effect}}{e^2}$$

Where,
n= Sample Size
p= 0.678 (The proportion of households that paid bribe in 2015)
z= 1.96 (Sample variate considering 95% confidence interval)
e= 5% (margin of error)
design effect= 1.5 (Design effect of the rate of households experienced corruption in 2015)

Using this formula, the number of required households for each stratum is 503, and thus for the whole survey in 16 strata the required sampled households is 8055. However, to retain the precision level of 2015 survey, the number of the sample households for 2017 remain same as in 2015 i.e. 15,840 households. Rural and urban weight considered in this survey was 65% and 35% respectively. Accordingly, the numbers of rural and urban samples are 10,296 and 5,544 respectively (Annex-1).

Graph 1: Sampling Procedure at a Glance
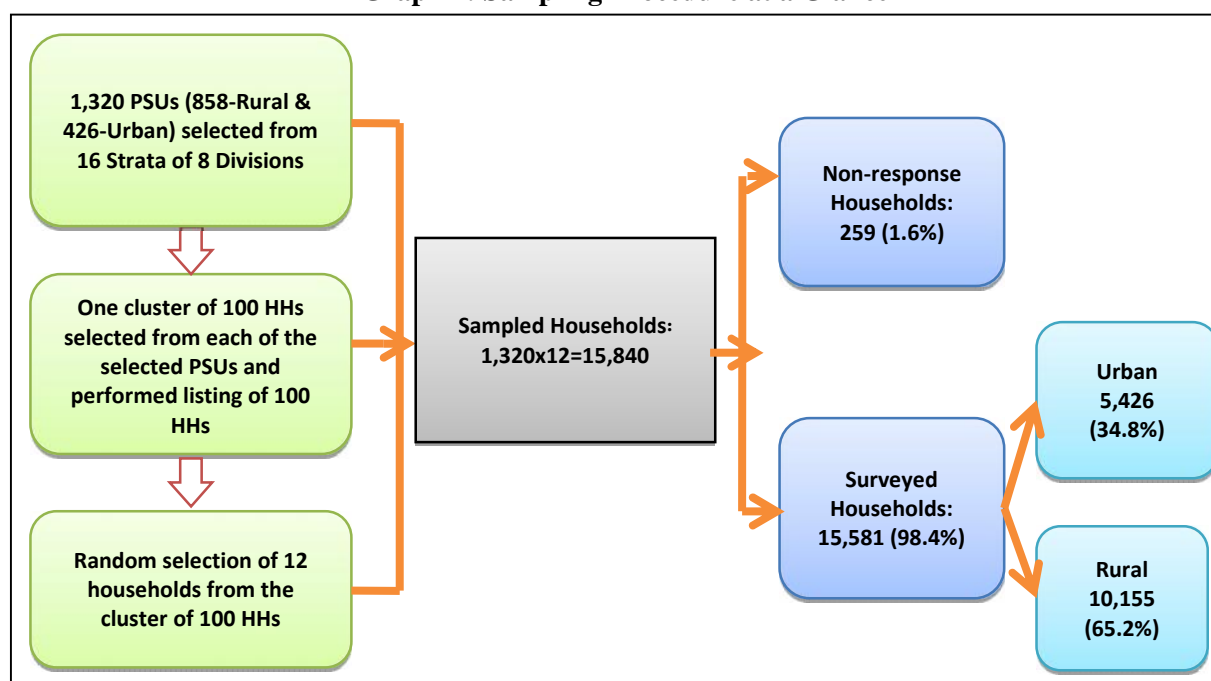
During the survey, 259 households were found either absent or declined to respond which cut down the sample size to 15,581 households, which is 98.4% of the original sample size. These households represent 10,155 (65.2%) from rural and 5,426 (34.8%) from urban areas. These households are spread over 1320 PSUs (Primary Sampling Units) in 16 urban and rural areas in 8 divisions. Thus, this survey design ensured national representation of the country covering urban and rural areas of 8 divisions. Moreover, the survey design ensured statistic precision as well - reflected in margins of error of main indicators of the survey like households experienced corruption and bribes in different service sectors in 2017 +/- 1.7% and +/- 1.8% respectively.

Table 1: Division-wise Distribution of Sample Households

Division	Rural	Urban	Overall
Dhaka	1,903	1,206	3,109
Chittogram	1,534	981	2,515
Rajshahi	1,413	736	2,149
Khulna	1,262	687	1,949
Barishal	856	451	1,307
Rangpur	1,288	688	1,976
Sylhet	876	477	1,353
Mymensingh	1,023	200	1,223
Total Households	**10,155**	**5,426**	**15,581**

1.6 Duration of the Survey

This household survey was conducted between January 1, 2018 and March31, 2018 in across the country. The survey captured information on corruption and harassment the selected households experienced in receiving services from service sectors during the period from January to December, 2017.

1.7 Survey Management and Quality Control of Data

The data collection team consisted of 20 Field Supervisors and 80 Field Enumerators. They were required to attain at least bachelor degree. For Field Supervisors, at least three years of experience and knowledge on survey was mandatory. Candidates having practical experience were given preference for short-listing of Field Enumerator and Supervisors for interview. They were recruited through a competitive process. They were given training on survey methodology, processes and questionnaire for 11 days including two days field orientation in both rural and urban areas. The skill of the data collectors and supervisors was strengthened through the field testing.

For field survey, each team consisted of one supervisor and four enumerators. Each team was assigned to collect data from randomly selected households roughly in four districts. One researcher from TIB was also assigned to give the team overall guidance on data collection and resolving field problems.

The survey questionnaire was a structured one. The questionnaire was fine-tuned based on the experience of field-test. It was finalized and used for the survey after a review done by TIB's research team and a panel of experts. For the first time, TIB collected data using smart phone designed on the platform of KoboToolbox. The use of digital platform enhanced data validation in applicable areas that eventually ensured the quality of data.

The supervisors of each team constantly monitored the data collection process. They were required to check data on daily basis after return from field and ensure online submission of the data on central database in each evening. To maintain quality, TIB researchers and supervisors carried out certain monitoring checks during field visits for 40.8% filled-in questionnaires (accompany check 18.0%, back check 11.6%, spot check 11.5%, telephone check 2.6%). Any information gaps identified through these check were corrected accordingly.

The data were collected mainly from the household heads. In the cases where the household heads were not found despite three visits another adult member capable of providing the information or involved in decision making was interviewed.

The planning of the survey and data analysis was carried out by the TIB's research team. Besides, a panel of experts consisting of eight nationally and internationally reputed

academicians and researchers provided advice and assistance to the TIB research division from the beginning of concept note development to the finalisation of the survey report.

1.8 Data Processing and Analysis

The main task in data processing was to eliminate errors in filled-in questionnaires. In applicable cases, telephone checks were done with the respondents. Finally, data were analysed by using SPSS and STATA. As this is a complex survey, weight[1] was applied to generate overall design based estimated figures considering selection probability of households at each stage. Measures of percentages and mean values of different indicators and variables was the key to data analysis. The amount of bribe in the service sectors for all households in Bangladesh was estimated.[2] The reliability of estimated figures was assessed through sector-based Standard Error (SE)[3] values.[4]

2. Socio-economic Profiles of Surveyed Households

Sampled households in the survey were chosen in such a way that it represents Bangladesh well. Analysing survey data, female and male ratio of the members of surveyed household is found 48.8%:51.2%.[5] By religions, 89.5% household heads are Muslims, 9.2% Hindus, 1.3% Buddhists, Christians and other religions. By ethnic identities, 98.9% household heads are Bengalis and 1.1% belong to other ethnic groups.[6] By professional identities, 17.0 household heads are engaged in small businesses, 16.5% in private services, 11.6% in agriculture/fishing, 8.1% in transport work and 8.0% in day labour. Moreover, average monthly income and expenditures of surveyed households are found Tk. 17856 and TK. 15,507 respectively.[7] All these socio-economic identities of surveyed households are found fully or largely congruent with similar findings of BBS's National Census 2011 and other national surveys including Household Income and Expenditure Survey (HIES) 2016.

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[1] p1=probability of having IMPS PSUs from national population, p2=probability of selecting sampled PSUs from IMPS, p3=probability of selecting PSUs in a stratum, p4=probability of selecting a segment of 100 HHs from HHs in a selected PSU, p5=probability of selecting 12 HHs from the segment; p=p1*p2*p3*p4*p5; weight=1/p, after that weight was applied to household analysis.

[2] Firstly, weight was applied to generate estimated average amount of bribe per household. Secondly, average bribe amount was multiplied by total number of households. Finally, total amount of bribe was estimated through multiplying with the rate of interaction.

[3] Real value is found if the entire population is studied. In case of representative sample the value of a proportion can be more or less than the real value. The difference between these two values is measured through statistical method and this measure is known as SE.

[4] Sector based sample and SE is shown in annex.

[5] National rate of male and female is respectively 50.1% and 49.9% and household size is 4.35, Population and Housing census, 15 March, 2011, BBS.
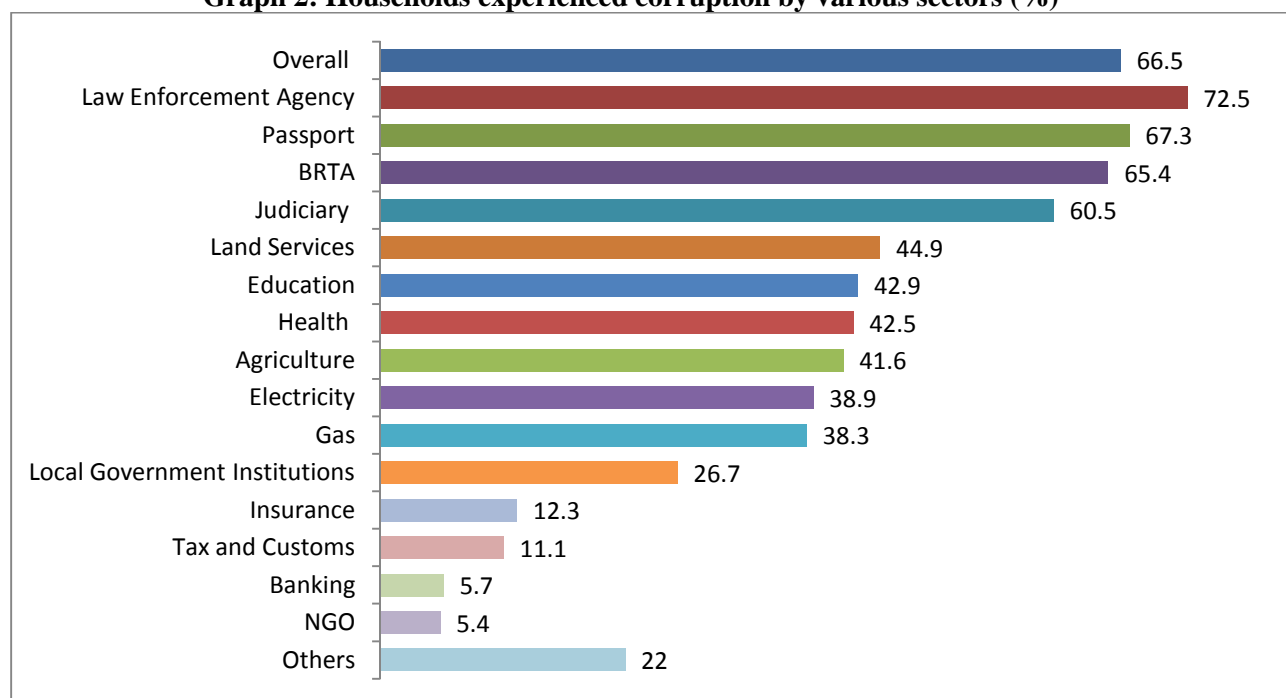
[6] National rate of Bengalis and other ethnic groups is respectively 98.9% and 1.1%, Population and Housing census, 15 March, 2011, BBS.

[7] Average monthly income and expenditures of households are found Tk. 15,945 and TK. 15,715 respectively in HIES 2016 conducted by BBS.

3. Overall Scenario of Corruption in Service Sectors

Almost all of the surveyed households (99.9%) received services from different sectors (for further details, see Annex 3). The three major service sectors from which households receive services include electricity (93.3%), health (86.0%), and education (70.7%). Among the surveyed households, 66.5% experienced one or other forms of corruption from all the sectors covered under this survey (Annex 3). The sectoral analysis shows that the Law Enforcement Agencies (LEAs) placed the highest position in terms of experience of corruption by surveyed households. 72.5% of the households that received services from this sector were victims of different forms of corruption. Passport (67.3%) and BRTA (65.4%) services placed the second and third positions respectively. The other notable service sectors where the surveyed households experienced corruption considerably include judiciary (60.5%), land services (44.9%), education (42.9%) and health (42.5%) (Annex-4).

Graph 2: Households experienced corruption by various sectors (%)

Sector	%
Overall	66.5
Law Enforcement Agency	72.5
Passport	67.3
BRTA	65.4
Judiciary	60.5
Land Services	44.9
Education	42.9
Health	42.5
Agriculture	41.6
Electricity	38.9
Gas	38.3
Local Government Institutions	26.7
Insurance	12.3
Tax and Customs	11.1
Banking	5.7
NGO	5.4
Others	22

3.1 Types of Corruption

It is found that the surveyed households experienced different types of corruption during receiving services from different service sectors. Among the service recipient households, overall 49.8% experienced bribery or unlawful transaction of money in different sectors. Other major forms of corruption that the households experienced in different service sectors include negligence to duties (39.9%), misbehave and different types of harassment (6.9%) (Graph 3).

**Graph 3: Percentage of different types
of corruption households experienced in various service sectors**

Type of Corruption	Percentage
Bribe/Un-authorized money	49.8
Negligence of duties	39.9
Misbehave and different types of harassment	6.9
Fraudulence	3.5
Nepotism	2.7
Embezzlement of assets	2.6
Influencial interference	2.5
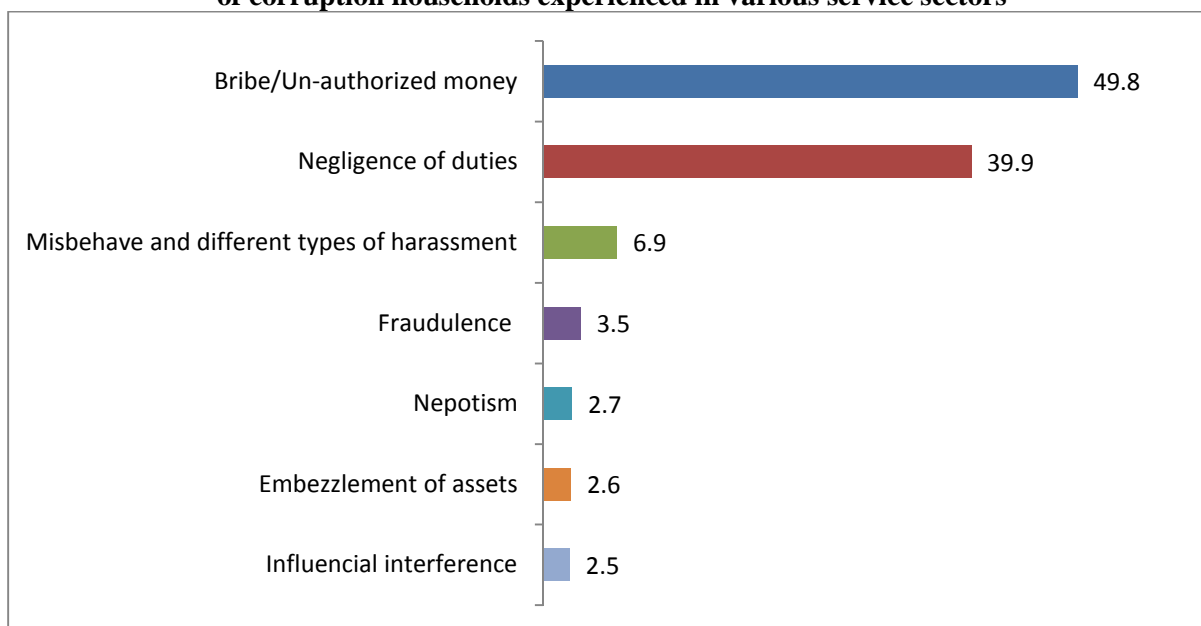
3.2 Bribery or Illegitimate Payment of Money in the Service Sectors

Among various forms of corruption households experienced, the most visible form of corruption is bribery or illegitimate payment of money. The survey shows that 49.8% of service recipient households paid bribe or were forced to make illegitimate payment (Table 2).

Table 2: Households' experience bribery and average bribe or unauthorised money paid by various sectors

| Sl. No.	Service Sector	Percentage of Households Paid bribe	Average Amount of bribe (Taka)
	Overall	**49.8**	**5,930**
1	BRTA	63.1	6,318
2	Law Enforcement Agencies	60.7	6,972
3	Passport	59.3	2,881
4	Land Services	37.9	11,458
5	Education (Govt. and MPO)	34.1	714
6	Judicial Services	32.8	16,314
7	Agriculture	30.5	484
8	Health (Govt.)	19.8	498
9	Electricity	18.6	3,032
10	Local Government Institutions	18.3	907
11	Gas	11.9	33,805
12	Tax and Customs	9.4	5,213
13	Insurance	4.9	14,865
14	NGO	1.5	1,589
15	Banking	1.1	3,985
16	Others (Election Commission, Postal department, WASA etc.)	5.7	5,092

The most corrupt sector in terms of the percentage of households (63.1%) experienced bribery during receiving services is found BRTA. The Law Enforcement Agencies (60.7%) and Passport (59.3%) services placed second and third positions respectively in terms of the rate of bribery or illegitimate payment (for details, see Annex 5).

The service recipient households that experienced bribery had to spend Tk. 5,930 on an average as bribe or illegitimate payment for receiving different services. The amount is found to be the highest for Gas services for which the service recipient households had to spend Tk. 33,805 on an average. The households that paid or were forced to pay bribe had to spend Tk. 16,314 on average to receive services relating to Judiciary and Tk. 14,865 on an average to receive services relating to insurance. On the other hand, the households that paid or were forced to pay for education and health had to spend the amount of Tk. 714 and Tk. 498 respectively on an average (for details, see Annex 6). The survey shows that the per capita bribe or illegitimate payment of money in the service sectors is found Tk. 658.

3.3 Causes of Bribery or Unauthorised Transaction of Money

Overall, 49.8% of the surveyed households were the victims of bribery or illegitimate payment of money. The households pointed out a number of reasons for which they had to pay bribe to get services. Among the households that experienced bribery, 89.0% mentioned that they paid bribe as the services they sought were not rendered unless bribe was paid. Alongside, 47.1% households reported that they paid bribe to avoid difficulties and harassments, 37.0% mentioned that they did it unknowingly as they did not know information on official charges and fees, and 23.3% bribed to get services on time (Graph 4).

Graph 4: Reasons for which households paid bribe or unauthorised money in different sectors (%)
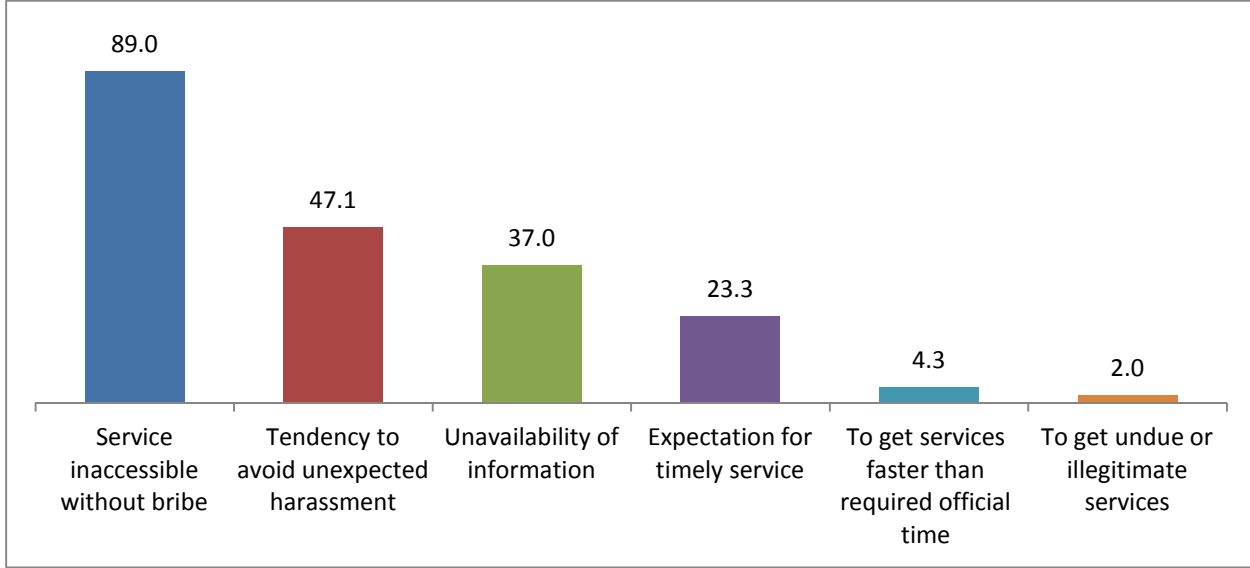
3.4 Nationally Estimated Amount of Bribe or Illegitimate Payment of Money

Based on the Population Census 2011, the projected households in Bangladesh in December 2017 were about 3 crore 73 lakh 14 thousands and 300 (for details see Annex 7). Considering this total number of households, nationally estimated total bribe and illegitimate payment of money for the period of January and December was calculated. According to this estimate, the households in Bangladesh paid Tk. 106,889 million during this period as bribe or illegitimate payment to various service sectors. This figure is Tk. 18,671 (21.2%) million higher than that of 2015 survey. In current market value, this amount is equivalent to 0.5% of Gross Domestic Product (GDP)[8] and 3.4% of the national budget[9] in fiscal year 2016-17.

Table 3: National estimate of bribe or payment of unauthorised money by various sectors

Service Sectors	Nationally Estimated Bribes or Unauthorised Money (Million Taka)
Land Services	2,5129
Law Enforcement Agencies	2,1669
Judicial Services	1,2419
Electricity	9141
BRTA	7102
Gas	5281
Insurance	5099
Education (Govt. and MPO)	4552
Passport	4516
Local Government Institutions	3387
Health (Govt.)	1602
Tax and Customs	1238
Banking	1129
Agriculture	510
NGO	364
Others (Election commission, Post office, WASA etc.)	3751
Total Estimated Bribe Amount	**10,6889**

3.5 Experiences of Corruption by Locations, Education Levels, Income-Expenditure Categories and Gender

Among the surveyed households, the rural households experienced corruption in higher margin in receiving services compared to those in the urban areas. In rural areas, 68.4% households became victims of corruption; and the corresponding figure in urban areas is 65.0%. Their experience of bribery reveals that 54.0% of the rural households paid or were forced to pay bribes in service sectors; the corresponding figure in urban areas is 46.6%.

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[8] The GDP size for FY 2016-17 was Tk. 19,560,550 million (source: Bangladesh Economic Survey 2017)
[9] The National Budget for FY 2016-17 (revised) was Tk. 3,171,740 million

Victimisation of corruption with regard to gender of household heads does not show any remarkable difference. 64.5% female headed households experienced corruption, which is 66.6% for the male headed households. However, in case of victimisation of bribery gender dimension is somewhat considerable. 50.2% male headed households were victims of bribery, which is 45.5% for the female headed households.

In regard to education of the household heads, households' experience of corruption and bribery is considerable. The households whose heads have higher education were less likely to become victims of corruption compared to those having lower education. The household heads who completed post graduation or above (58.8%) experienced less corruption compared to those who were illiterate (70.1%). In case of the victimisation of bribery, the difference between the household heads who completed post graduation or above (34.3%) and those who were illiterate (53.0%) (for details, see Graph 5).

Graph 5: Percentage of households experienced corruption by education level of their heads
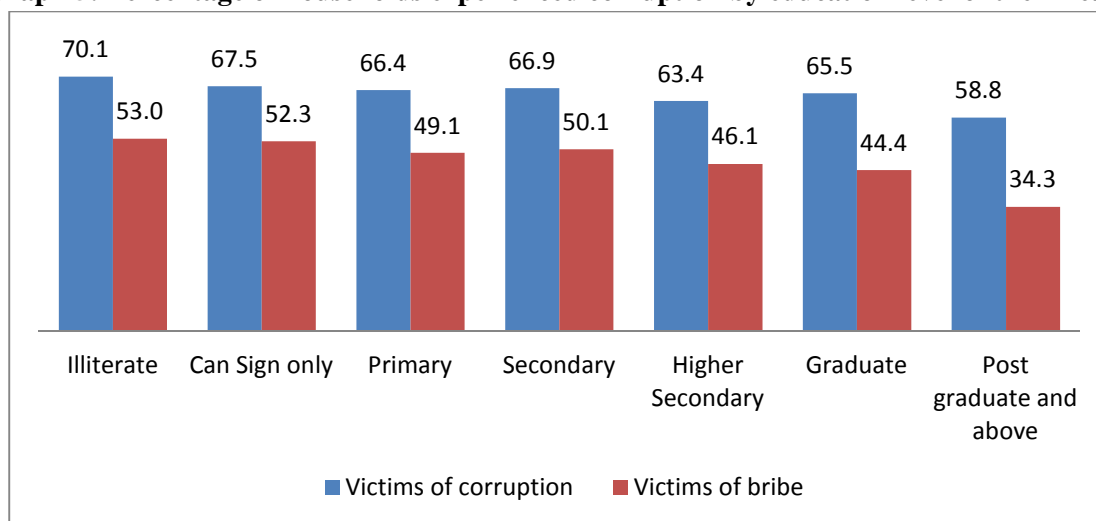
The household's heads who were employed in higher level professions were less likely to become victims of corruption and bribery compared to those who were employed in working class professions. The victims of corruption among the household heads involved in professions like lawyer, doctor, engineer, non-government and government jobs experienced less corruption compared to those involved in other professions.

Graph 6: Percentage of households experienced corruption by professions of their heads

Profession	Percentage
Overall	66.5
Agriculture/fishery	76.5
Fisherman	75.9
Transport Worker	69.8
Retired	69.7
Blacksmith/potter/Weavers/Handicraft	69.5
Teacher	69.3
Immigrant	68.9
Mason/Carpenter/Mechanic	68.5
Medium and large enterprise	67.1
Small Enterprise	66.0
Housewife	65.1
Day labour	63.0
Imam/Priest/Religious leader	61.3
Government employee*	60.5
Non-government employee*	60.4
Professionals (Lawyer, Doctor, Engineer etc.)	59.9
Others**	62.9

*Except teachers and professionals (Lawyers, doctors etc.)
** Tailors, Rickshaw Pullers, Village Doctors, Garments Workers, Barbers, Goldsmiths, Night-guards etc.

On the other hand, the victims of corruption among the household heads who were involved in agriculture, fishing and transport sector were more likely to become victims of corruption compared to those involved in other professional groups. Almost a similar trend is observed in the case of victimisation of bribery (for details, see Graph 6 and 7).

Graph 7: Percentage of households experienced bribery by professions of their heads

Profession	Percentage
Overall	49.8
Agriculture/fishery	63.1
Fisherman	57.5
Transport Worker	54.6
Blacksmith/potter/Weavers/Handicraft	54.0
Immigrant	53.1
Mason/Carpenter/Mechanic	52.4
Retired	51.3
Medium and large enterprise	50.8
Small Enterprise	49.9
Day labour	48.9
Imam/Priest/Religious leader	47.0
Housewife	47.0
Professionals (Lawyer, Doctor, Engineer etc.)	43.3
Non-government employee	40.9
Government employee	40.3
Teacher	36.9
Others	43.4

The distribution of the victims of corruption by income and expenditure reveals significant difference. The relative burden of bribery among the households of lower income categories is much higher compared to those in higher income categories. The households whose monthly income was Tk. 16,000 or less had to bear more burden of bribery compared to those households having an income of Tk. 64,000 or more.

Overall, the households covered in the survey spent 1.0% of their annual income and 1.2% of expenditure on bribes. The burden of bribe was comparatively higher on the households having low income and expenditure (Graph 8 & 9). The survey also shows that the households having monthly income and expenditure of Tk. 16,000 or less had to spend 2.41% of their annual income and 2.37% of expenditure as bribe. On the other hand, the households having monthly income and expenditure of Tk. 64,000 or above spend 0.12% and 0.05% of their annual income and expenditure respectively as bribe.

Graph 8: Burden of bribes as percentage of household income by income groups (%)
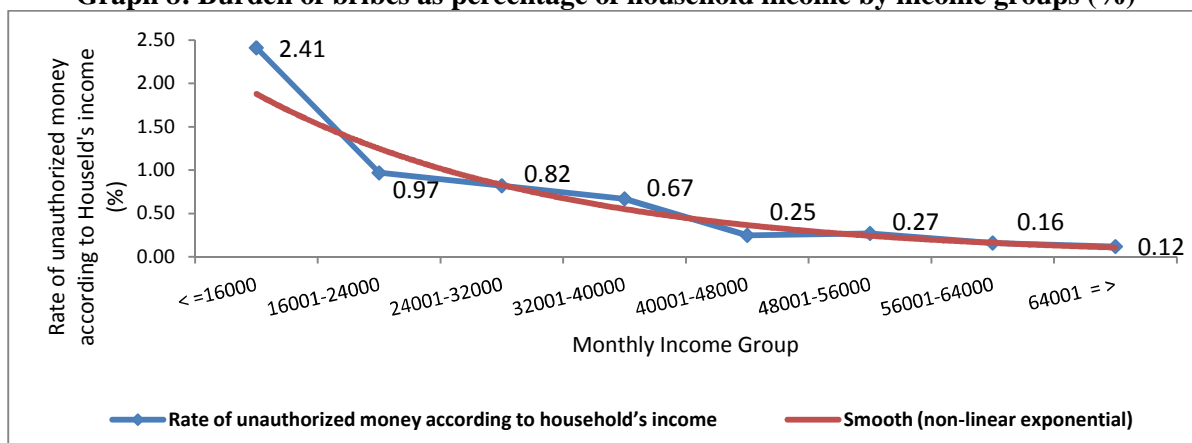
Graph 9: Burden of bribes as percentage of household expenditure by expenditure groups (%)
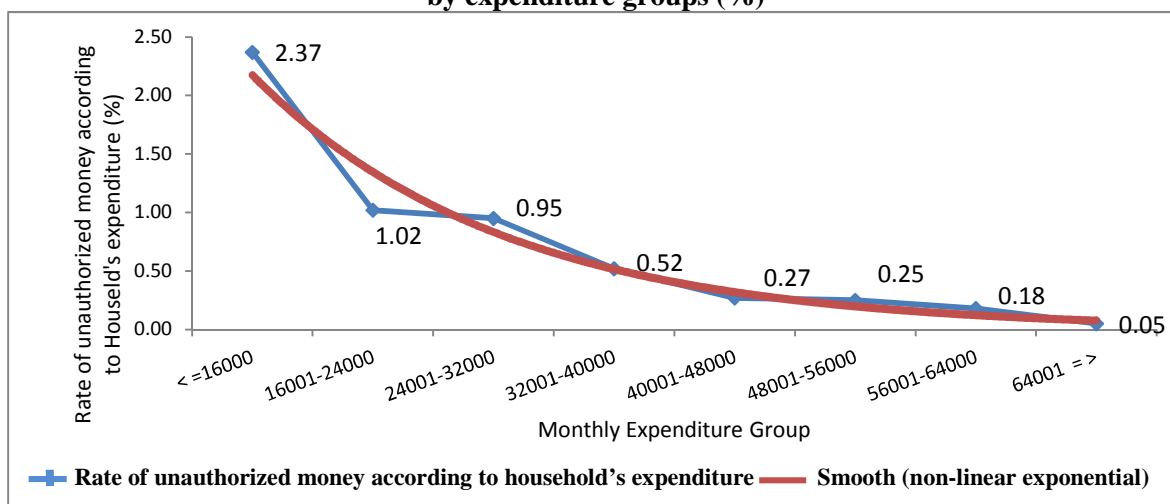
3.6 Service Recipients Experience of Corruption by Gender and Age

The victimisation of corruption varies depending on the gender of service recipients. Among the service recipients, 45.7% were female and 54.3% male (Annex-8). In the survey, 31.8% among female service recipients and 45.5% among male service recipients became victims of corruption. It is found that the male service recipients among the surveyed households became victims of corruption at higher margin in agriculture, electricity, tax and customs compared to the females. On the other hand, the female service recipients became victims of corruption at a higher margin compared to the males in judiciary, gas, insurance, passport, and local government institutions (for details, see Annex 8).

Graph 10: Percentage of service recipients (on behalf of households) experienced corruption by gender
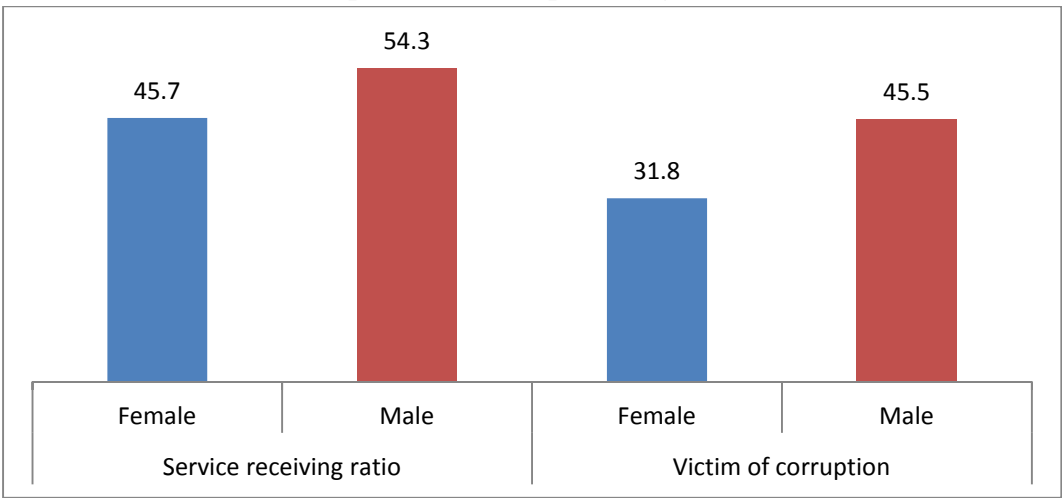
Distribution of the surveyed service recipients by age reveals that comparatively the younger service recipients experienced less corruption than those of falling in higher age groups.

Graph 8: Percentage of service recipients experienced corruption by age groups
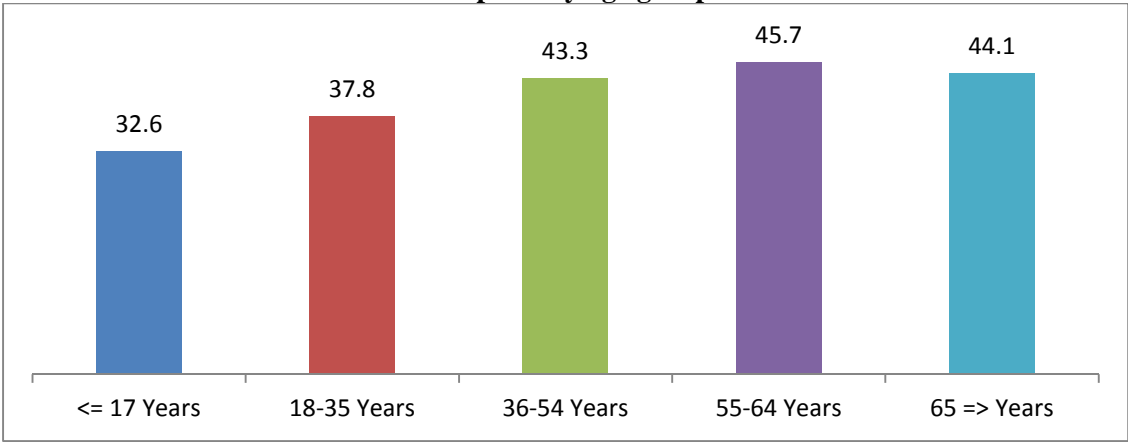
The service recipients whose age was 17 or less experienced less corruption (32.6%) compared to those falling in 55-64 and 65 or above age groups (45.7% and 44.1% respectively) (for details, see Graph 8 and Annex 9)

3.7 Comparison between 2015 and 2017

The rate of victims of corruption among service recipient households was 67.8% in 2015, which went down marginally in 2017 (66.5%) (Table 4).The results of 2015 and 2017 surveys show that corruption rate increased in gas, agriculture, judiciary, electricity, BRTA, health, insurance, NGO and other sectors (the Election Commission, Post office, WASA etc.). On the other hand, the rate of corruption declined in education, passport, local government institutions, land services, tax & customs and law enforcement agencies. Corruption rate increased the highest in gas services (26.4%) and the lowest in NGO services (2.4%). The lowest decline of corruption rate took place in the services of law enforcement agencies (2.1%) and the highest in the education sector (17.9%). However, corruption rate remained unchanged in the banking sector.

Table 4: Comparison of household experiences of corruption between 2015 and 2017

Service Sectors	Percent of Households	
	2015	2017
Overall	**67.8**	**66.5**
Gas	11.9	38.3
Agriculture	25.8	41.6
Judicial Services	48.2	60.5
Electricity	31.9	38.9
BRTA	60.1	65.4
Health (Govt.)	37.5	42.5
Insurance	7.8	12.3
NGO	3.0	5.4
Education (Govt. and MPO)	60.8	42.9
Passport	77.7	67.3
Local Government Institutions	36.1	26.7
Land Services	53.4	44.9
Tax and Customs	18.1	11.1
Law-enforcement Agencies	74.6	72.5
Banking	5.3	5.7
Others (Election commission, Post office, WASA etc.)	17.1	22

* For comparison estimates in 2017were calculated based on the same set of indicators used in the 2015 survey. Through use of statistical tests, it is found that estimates marked in red denote significant increment, those marked in green denote significant decrease and those marked in black denote no change between 2015 and 2017

Overall, the bribery or illegitimate payment of money declined from 58.1% to 49.8% between 2015 and 2017 (Table 5). The rate of victimisation of bribery or illegitimate payments declined in education, passport, land, electricity, tax and customs, law enforcement agencies, and banking. The rate of victimisation of bribery declined the lowest in banking sector (0.7%) and the highest in education (22.8%). On the other hand, the rate of victimisation of bribery increased in agriculture, BRTA, judiciary, insurance, health, gas and NGO sectors in 2017 compared to the

rate found in 2015. The lowest increment of bribery rate took place in NGO sector (0.5%) and the highest in agriculture sector (12.3%).

Table 5: Comparison of household experiences of bribery between 2015 and 2017

Service Sectors	Percent of Households	
	2015	2017
Overall	**58.1**	**49.8**
Agriculture	18.2	30.5
BRTA	52.3	63.1
Judicial Services	28.9	32.8
Insurance	1.8	4.9
Health (Govt.)	16.7	19.8
Gas	10.6	11.9
NGO	1	1.5
Education (Govt. and MPO)	56.9	34.1
Passport	76.1	59.3
Land Services	49.8	37.9
Electricity	28.4	18.6
Tax and Customs	14.7	9.4
Law-enforcement Agencies	65.9	60.7
Local Government Institutions	22.3	18.3
Banking	1.8	1.1
Others (Election commission, Post office, WASA etc.)	10	5.7

* For comparison estimates in 2017were calculated based on the same set of indicators used in the 2015 survey. Through use of statistical tests, it is found that estimates marked in red denote significant increment, those marked in green denote significant decrease between 2015 and 2017
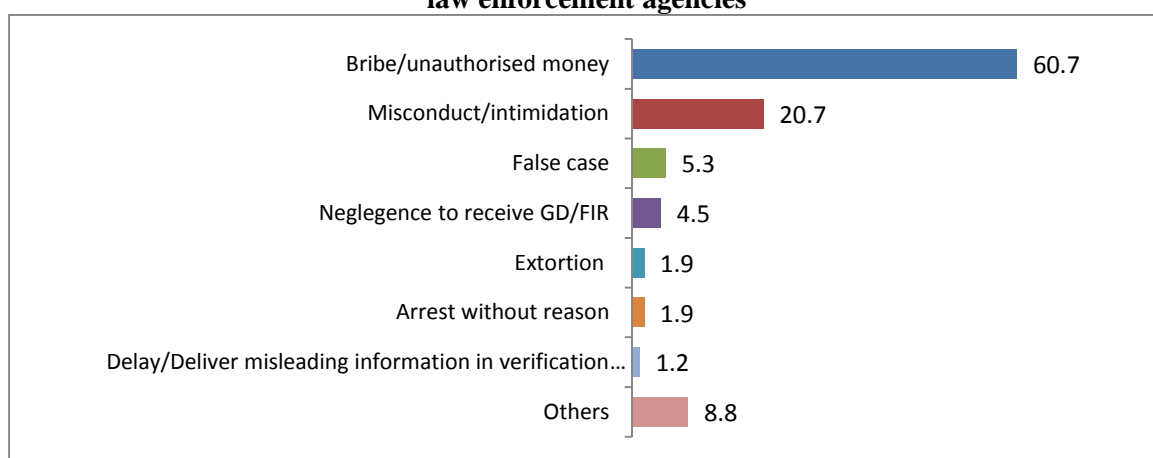
4. Sector-wise Corruption

4.1 Law Enforcement Agencies

The main tasks of the law enforcement agencies are to maintain law and order in the society and ensure security of the people and their properties. For this purpose, they help the state to maintain peace and order, ensure securities of different sections of the society, identify and prevent crimes and bring the criminals under the purview of law.

Rates of services households received from law enforcement agencies: 11.0% of the surveyed households received services from different law enforcement agencies. Among them, the largest proportion (71.7%) received services from the Police Stations. The Traffic Police (17.4%), Special Branch (15.2%) and Highway Police (5.6%) placed the first, second, third and fourth position respectively in terms of services received from the law enforcement agencies. Another 13.6% of the households received services from other agencies like Criminal Investigation Department (CID), *Ansar,* Rapid Action Battalion (RAB), Detective Branch (DB), Check Post Police, Court Police or local camp police.

Corruption experiences of households in law enforcement agencies: Among the households that received services from this sector, 72.5% were victims of corruption. The rural households (76.1%) experienced more corruption than those of urban areas (70.9%). Bribery is the major type of corruption experienced by most of the households (60.7%). The other types of corruption that the households experienced include misbehaviour or intimidation (20.7%), false cases (5.3%), arrest without valid reason (1.9%), delay in police verification or giving false information in verification report (1.2%). Those who paid bribe or were forced to pay bribe during receiving services from the law enforcement agencies paid Tk. 6,972 on an average.

Graph 12: Percentage of different types of corruption households experienced in the services of law enforcement agencies

Type	Percentage
Bribe/unauthorised money	60.7
Misconduct/intimidation	20.7
False case	5.3
Neglegence to receive GD/FIR	4.5
Extortion	1.9
Arrest without reason	1.9
Delay/Deliver misleading information in verification…	1.2
Others	8.8

*Other types of corruption include bribe demanded, deception, harassment, non-submission of charge sheet on time, etc.

Agency-wise corruption experiences of households: The highest proportion of households experienced corruption from the Highway Police (92.1%) among those who received services from Highway Police followed by Special Branch (83.9%) and other agencies (82.3%). Households comparatively experienced less corruption in receiving services from the Traffic Police (63.3%).[10]

Table 6: Households' experience of corruption by different entities of law enforcement agencies*

Law Enforcement Agency	Service recipient households (%)	Victims of corruption (%)**	Victims of bribery (%)**	Average amount of bribe paid (Taka)
Police Station	71.7	68.3	60.7	8423
Traffic Police	17.4	63.3	55.1	5022
Highway Police	5.6	92.1	80.4	21370
Special Branch	15.2	83.9	82.9	1870
Others (RAB, DB, Ansar, CID etc.)	13.6	82.3	69.6	5813

* Only major services are considered
**Analysed based on service recipient households

Among the households that received services from the law enforcement agencies, the highest percentage of them paid bribe to the Special Branch (82.9%) and the lowest to the Traffic Police (55.1%) (Table 6).

Among the households that paid bribe to law enforcement agencies had to pay the highest amount of bribe money to the Highway Police (on an average Tk. 21,370) and the lowest to the Special Branch (on an average Tk. 1,870). In terms of the amount of bribe money, Police Stations occupied the second position (Tk. 8,423) among all law enforcement agencies (Table 6).

Service-wise corruption experiences of households: The highest percentage of households experienced corruption for arrest related interactions (81.4%) followed by traffic related services (81.1%), police verification (80.3%) and FIR (77.9%). The households experienced bribing in the highest margin for police verification of passport (79.9%) followed by traffic services (67.7%) and vehicle requisition (63.9%). However, the least percentage of households had to pay bribe for lodging verbal complains (35.6%). The highest amount of bribe money was paid for charge sheet related services (Tk. 21,861 on an average) and the lowest for police verification of passport (Tk. 1,131 on an average).

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[10] It may be mentioned that limited number of households that took services from RAB (4 households) and other agencies, so separate estimates for them were not calculated.

Table 7: Households' experience of corruption by different services of law enforcement agencies

Type of Service*	Service recipient households (%)	Victims of corruption (%)**	Victims of bribery (%)*	Average amount of bribe paid (Taka)
GD	20.0	67.7	57.3	1,785
Police verification/clearance(Passport)	15.5	80.3	79.9	1,131
Arrest related	12.8	81.4	55.0	20,123
Traffic related	12.8	81.1	67.7	5,882
FIR/ filing cases	11.1	77.9	53.1	6,551
Investigation related	8.8	60.4	43.5	3,631
Verbal complaint	2.8	57.8	35.6	2,899
Vehicle requisition and seizure	2.1	65.6	63.9	2,684
Charge sheet related	0.8	71.4	46.4	21,861

* Only major services are considered
* *Analysed based on service recipient households

Reasons of paying bribe or unauthorised payment to the law enforcement agencies: Among the households that had to pay bribes in this sector, 86.4% reported that they paid bribe with the thinking that services would not be rendered if bribe was not paid. Moreover, 67.5% households reported that they paid bribe for avoiding harassment or unnecessary difficulties.
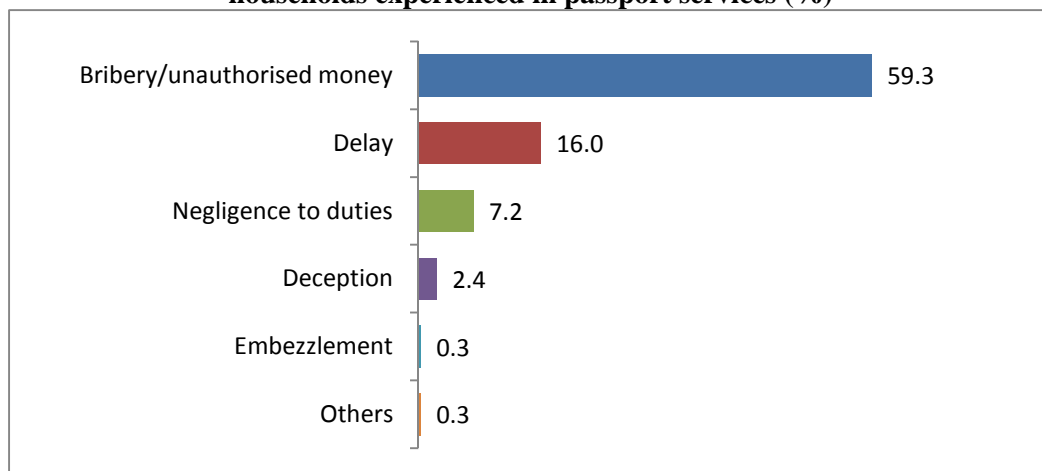
4.2 Passport Services

In the recent years, the rate of people going out of the country for education, employment, treatment, Hajj and tourism has increased. For this reason, the need for passport related services has also increased. For making passport services easy and friendly, the government has taken some reform measures over the years. They include Machine Readable Passport (MRP), issuing e-passport, decentralization of passport services down to district level, development of infrastructure, increase of manpower, online application, one stop services, etc. These measures have created high expectation among the people to get passport in an easy and friendly manner. However, various kinds of irregularities and corruption prevail in the passport services.

Rates of services households received for passport: 7.5% of the surveyed households received passport services in 2017. Among them, 62.9% households received services from regional passport offices and 37.1% from divisional passport and visa offices. 82.8% of the households that received passport related services received new passports and 18.2% renewal services. Among the service recipient households, 85.7% applied for ordinary passport and 14.3% for emergency passport.

Corruption experiences in receiving passport services: Among the household that received passport services, 67.3% experienced corruption and 59.3% experienced bribery. Some households experienced other types of corruption that include delay (16%), negligence to duties

(7.2%) and deception (2.4%) etc. The households that paid bribe for passport services paid Tk. 2,881 on an average.

Graph 13: Percentage of different types of corruption households experienced in passport services (%)

Type	Value
Bribery/unauthorised money	59.3
Delay	16.0
Negligence to duties	7.2
Deception	2.4
Embezzlement	0.3
Others	0.3

Office-wise corruption experiences of households: The households that experienced corruption in receiving passport services experienced the most in the regional passport offices (73.1%). This figure is 57.2% for the divisional passport and visa offices. 59.1% households that received services from regional passport offices experienced bribery and they had to pay Tk. 2,881 on an average. On the other hand, 43.9% households that received services from divisional passport and visa offices experienced bribery and they paid Tk. 2,876 on an average.

Service-wise corruption experiences of households: Among the households that applied for new passport, 69.7% experienced corruption. This figure is 57.8% for the renewal services. The new passport recipient households that had to spend unauthorised money paid Tk. 2,884 on an average as bribe, which is Tk. 2,540 on an average for the renewal service recipient households. The households that applied for ordinary passport (69.1%) experienced corruption in higher margin compared to those who applied for emergency passport (58.7%). The households that applied for emergency passport and had to spend unauthorised money paid Tk. 3,815 on an average, which is Tk. 2,639 on an average for the households that applied for ordinary passport.

**Graph 14: Households experienced corruption by
by types of passport and application**

	New	Re-issue	Ordinary	Emergency
Victims of corruption	69.7	57.8	69.1	58.7
Victims of bribe	62.9	45.6	55.8	55.7

Type of Passport — Type of Application
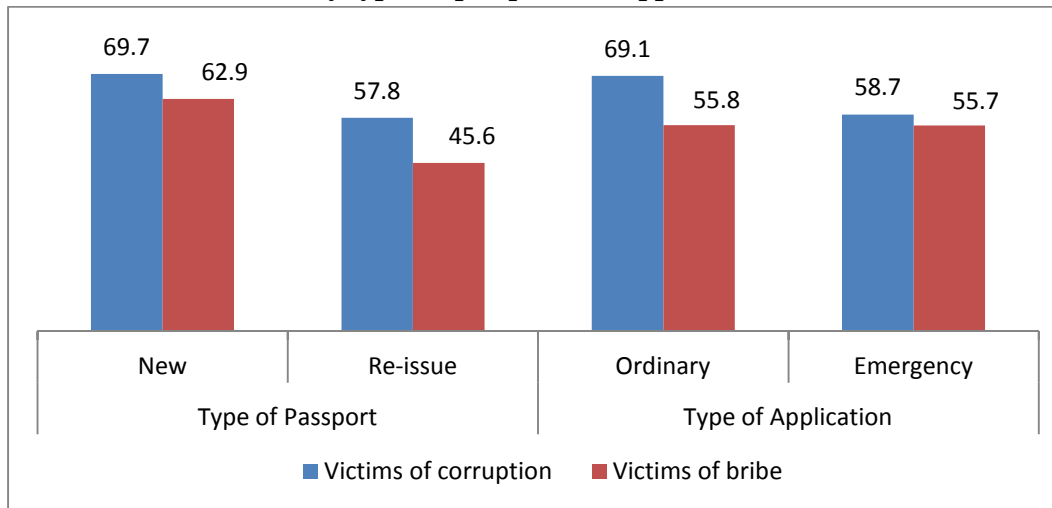
Reasons for paying bribe or unauthorised payment for passport services: Among the households that paid bribe for passport services, 71.5% of them argued that that they had to pay since the services are not rendered unless bribe or illegitimate money is paid. In addition, among the households who bribed for services, 67.3% paid for getting services on time, 38.2% for avoiding harassment and 36.6% for not knowing the official fees.

4.3 Bangladesh Road Transport Authority (BRTA)

The BRTA is an authority that regulates transport sector through providing services to vehicle owners and drivers. This authority provides driving licenses to the drivers and vehicle registration and fitness certificates to the vehicle owners[11]. There are allegations that a syndicate has developed involving BRTA officials, drivers and vehicle owners' associations, local political leaders and elected officials in its service provisions and reigns corruption and anomalies. This survey reveals the nature and extent of those corruptions in BRTA offices[12].

Rates of BRTA services households received: Among the surveyed households, 5.6% received services from BRTA. 64.4% of them were vehicle drivers and 45.7% vehicle owners. The services (driving related) received by the households include issuing driving license (36.9%), renewal of driving license (25.7%), appearing examination for getting driving license (6.4%). On the other hand, the services (vehicle related) received by the households include vehicle registration (26.7%), issuing fitness certificates (8.5%), tax token (5.0%) and route permits (2.3%).

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[11]To learn more on BRTA, please visit
http://brta.portal.gov.bd/sites/default/files/files/brta.portal.gov.bd/page/e8805067_d704_45e5_8e5c_b9ab191b1e5c/Annual%20Report_2016-2017_14.01.2018(BRTA).pdf, accessed on August 12, 2018
[12]Md. Rezaul Karim, 'Road safety and traffic congestion' *The Daily Star*, Dhaka. Available at http://www.thedailystar.net/news-detail-110877, accessed on April 20, 2016

Graph 15: Percentage of different types of corruption household experienced in BRTA services
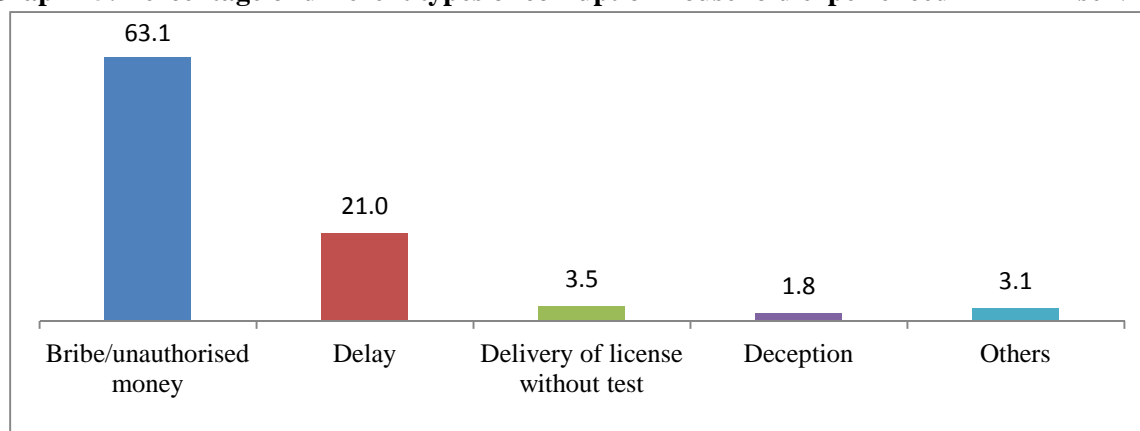
Corruption experiences in BRTA services: Among the households that issued services from BRTA, 65.4% of them experienced corruption. 69.4% households that received driving related services experienced corruption, which is 62.9% for the vehicle related services. Among the BRTA service recipient households, 63.1% had to pay bribe or unauthorized money. Other types of corruption that the households experienced include delay (21.0%), getting license without test (3.5%) and deception (1.8%). The average amount of bribe money that the households paid for BRTA services is Tk. 6,318.

Service-wise corruption experiences of households: The households that issued driving license (36.9%), 80.9% of them experienced corruption, which is highest rate among the BRTA services. Among the households that issued driving license, 68.9% of them had to pay bribe for driving license related services and they had to pay Tk. 6,136 on an average. For vehicle registration services, 69.8% households experienced corruption. 57.9% households had to pay bribe for receiving this service and they had to pay Tk. 6,796 on an average (Table 8).

Table 8: Households' experience of corruption by types of BRTA services

Type of Service	Service recipient households (%)	Victims of corruption (%)*	Victims of bribery (%)*	Average amount of bribe paid (Taka)
Issuing Driving License	36.9	80.9	68.9	6136
Vehicle Registration	26.7	69.8	57.9	6796
Renewing Driving License	25.7	49.5	48.4	4021
Fitness Certificate	8.5	57.5	51.6	4881
Participation in Driving license exam	6.4	79.9	42.3	1490
Submitting documents	5.9	38.6	36.8	-**
Others[13]	12.9	57.3	46.9	2810

*Analysed based on service recipient households

**Bribe amount could not be calculated due to limited number of data

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[13]Others include tax token, route permit, ownership transfer/address change, etc.

Reasons for paying bribe or unauthorised payment for BRTA services: The most cited argument for paying bribe or unauthorised money is that services are not given without money (76.2%). Other notable reasons include avoiding hassle (74.1%), getting services on time (42.9%), additional payment made due to lack of knowledge on official fees (32.3%), getting services fast (6.1%) and getting license without the test (4.7%).
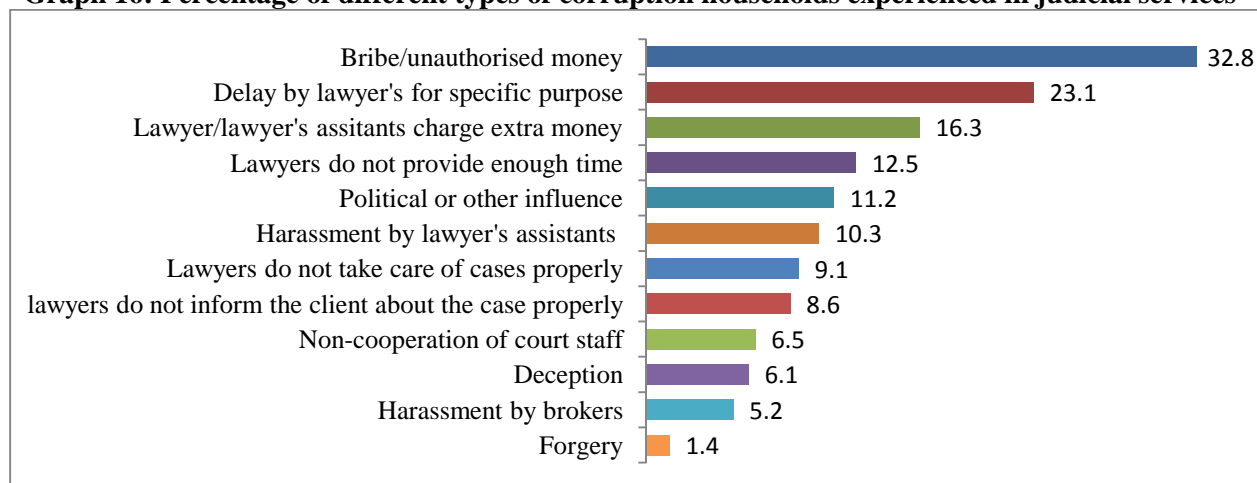
4.4 Judicial Services

There are different courts in the country that include the Supreme Court, the High Courts, Lower Courts and Tribunals to establish the rule of law, ensure justice and resolve disputes. People need to receive services from these courts and relevant stakeholders to deal with their cases and for getting justice. The justice seekers face different kinds of hassles and sufferings due to existing corruption and irregularities prevailing in this sector.

Rates of judicial services households received: The survey reveals that 7.1% of the surveyed households received judiciary related services from different courts. The highest percent of households received judicial services from the Judge Courts (77.0%), followed by the Magistrate Courts (20.2%), the High Court Division (4.2%) and Special Courts & Tribunals (1.5%).

Corruption experiences in judicial services: The households that received judicial services, 60.5% of them experienced corruption. Moreover, 32.8% households had to pay bribe for receiving judicial services and had to pay Tk. 16,314 on an average. Other notable corruption types experienced by the judicial service recipient households include intentional delay committed by contracted lawyers (23.1%), demanding money beyond contracted fees by the lawyers or their assistants (16.3%), spending less time for the client despite receiving of fees by the lawyers (12.5%), political influence (11.2%), lawyers' negligence to clients regarding remaining watchful on the status of litigation (9.1%), providing no information to the clients by the lawyers on the status of litigation (8.6%), etc.

Graph 16: Percentage of different types of corruption households experienced in judicial services

Category	Value
Bribe/unauthorised money	32.8
Delay by lawyer's for specific purpose	23.1
Lawyer/lawyer's assitants charge extra money	16.3
Lawyers do not provide enough time	12.5
Political or other influence	11.2
Harassment by lawyer's assistants	10.3
Lawyers do not take care of cases properly	9.1
lawyers do not inform the client about the case properly	8.6
Non-cooperation of court staff	6.5
Deception	6.1
Harassment by brokers	5.2
Forgery	1.4

Court-wise corruption experiences of households: The households that receive services from the high court, 75.5% of them experienced corruption, which is 61.0%, 57.4% and 28.8% for the Judge Courts, Magistrate Courts and Special Tribunals respectively. Among the households that received services from the Judge Courts and Magistrate Courts, 34.4% and 24.1% paid bribe or unauthorised payment respectively. They paid Tk. 22,440 and Tk. 5,911 respectively as bribe or unauthorised payment on an average.

Table 9: Households' experience of corruption by types of courts

Type of Courts	Service recipient households (%)	Victims of corruption (%)*	Victims of bribery (%)*	Average amount of bribe paid (Taka)
Judge Courts/Civil Courts	77.0	61.0	34.4	22,440
Judicial Magistrate Courts/Criminal Courts	20.2	57.4	24.1	5,911
High Court	4.2	75.5	42.8	-**
Special Courts/Tribunal	1.5	28.8	15.8	-**

*Analysed based on service recipient households
** Bribe amount could not be calculated due to limited number of data

Reasons for paying bribe or unauthorised payment for judicial services: The households that paid bribe or made unauthorized payment for the judicial services, most of them (87.5%) reported that services were not rendered unless bribe was paid. 65.2% of them paid bribe or unauthorised payment to avoid harassment or unnecessary difficulties. The other notable reasons for which the payment of bribe was made include receiving services on time (42.0%), not knowing the official fees (40.3%), getting the hearing fast (7.4%), and influencing the judgement (7.2%).

4.5 Land

Land management is important for facilitating transfer and registration of private or state-owned land, conduction of land surveys and maintenance of records. Various land services relating to these are provided by Union Land Office, Upazila Land Office, Sub Registry Office, Settlement Office and the LA Section, SA Section, VP Section and Record Room at District Administration Office.[14] However, people experience different types of corruption while receiving services from these offices.

Rate of land services households received: 16.0% of the surveyed households received land services from different institutions. Most of the service recipient households received services from Union Land Offices (63.5%) (Table 10).

Corruption experiences of households in land services: Among the land related service recipient households, 44.9% were victims of corruption. In a disaggregated manner, 37.9%

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[14] Ministry of Land, Ministry of Law and Parliamentary Affairs, Ministry of Public Administration.

households experienced bribery, 9.9% delay, 3.1% harassment from brokers, 1.3% distortion of the nature of the land and amount of land during land surveys. The average amount of bribe that the households paid in different land services is Tk. 11,458 on an average.

Graph 17: Percentage of types of corruption households experienced in land services
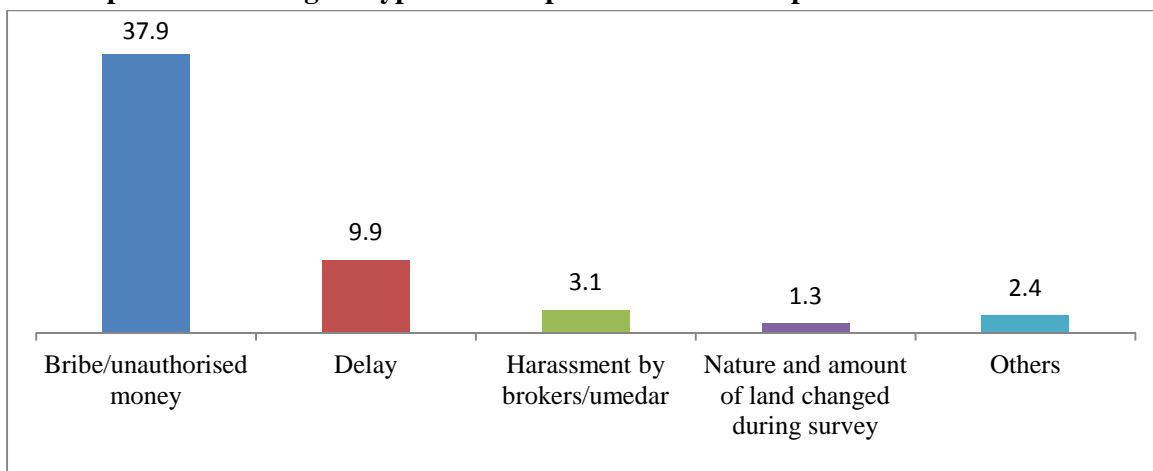
Institution-wise corruption experiences in land services: Among the households that experienced corruption in receiving land services, the highest portion of them experienced corruption in District Record Room (71.1%) followed by Upazila Settlement Office (68.6%), Upazila Land Office (62.6%), Sub-registry Office (42.0%) and Union Land Office (27.8%).

The households that had to pay bribe for receiving land services, the highest portion of them paid bribe in District Record Rooms (57.4%) followed by Upazila Land Office (53.9%), Upazila Settlement Office (48.0%), Sub-registry Office (30.3%) and Union Land Office (20.9%). The highest average bribe was paid for the service of Sub-Registry Office, which is Tk. 11,894 on an average, followed by Upazila Settlement Office (Tk. 7,168), Upazila Land Office (Tk. 7,153) and District Record Rooms (Tk. 4,308).

Land service-wise corruption experiences: Among the service recipient households, 65.2% faced corruption for taking mutation services while 59.6% in land survey, 52.6% for collecting and searching of documents or land records, 42.5% in registration and 19.7% for Land Development Tax services.

Table 10: Households' experience of corruption by land service providing institutions*

Name of the Institution*	Service recipient households (%)	Victims of corruption (%)**	Victims of bribery (%)**	Average amount of bribe paid (Taka)
Union Land Office	63.5	27.8	20.9	3,585
Upazila Land Office	14.6	62.6	53.9	7,153
Upazila Sub-registry Office	19.4	42.0	30.3	11,894

Name of the Institution*	Service recipient households (%)	Victims of corruption (%)**	Victims of bribery (%)**	Average amount of bribe paid (Taka)
Upazila Settlement Office	4.5	68.6	48.0	7,168
District Record Room	4.0	71.1	57.4	4,308

*Only major service delivery institutions are considered
**Analysed based on service recipient households

Among the households that received services from land institutions, 47.0% paid bribe for mutation, 31.9% for collecting and searching documents or land records, 30.5% for land survey, 28.3% for land registration and 15.3% for land development tax services (Table 11). The highest average bribe amount incurred for registration service, which is Tk. 11,852, followed by mutation (Tk. 10,246), land survey (Tk. 9,388), collection and search of documents or land records (Tk. 6,919) and Land Development Tax (Tk. 1,875).

Table 11: Households' experience of corruption by different types of land services

Services*	Service recipient households (%)	Victims of corruption (%)**	Victims of bribery (%)**	Average amount of bribe paid (Taka)
Document registration (Saf-Cobla, Heba, Will etc.)	23.1	42.5	28.3	11,852
Mutation	17.0	65.2	47.0	10,246
Land survey	2.2	59.6	30.5	9,388
Withdrawal of documents and search	5.0	52.6	31.9	6,919
Land Development Tax	52.3	19.7	15.3	1,875

*Major services are considered
**Analysed based on service recipient households

Reasons for paying bribe or unauthorised payment for land services: The highest percent of households paid bribe as they reported services were not rendered unless bribe was paid (72.8%). Besides, 57.2% households paid bribe to avoid difficulties and harassment, 38.6% paid as they did not know the official fees and 29.2% paid to receive services on time.

4.6 Education

Education is the most crucial factor for socio-economic and cultural development of a country. It is the country's basic responsibility to provide education to all citizens.[15] Since the independence of Bangladesh, there has been an incremental progress in the field of education due to various initiatives taken by the state. However, despite these initiatives corruption in this sector is still a challenge.

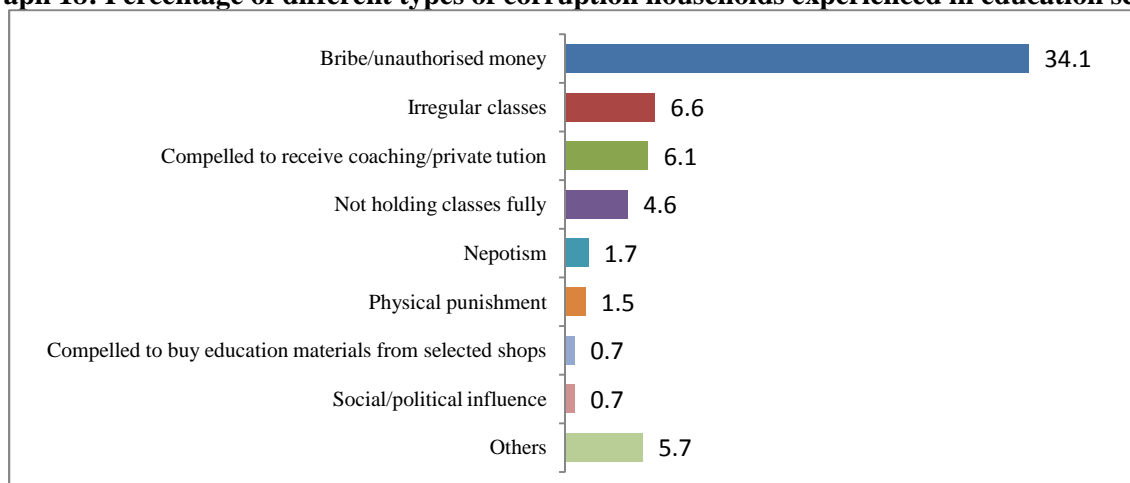**Rates of education services received by households:** Among the surveyed households, 70.7% received services from different educational institutions. Of the households 48.8% received from

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[15] One of the main responsibilities of the state will be …to arrange basic elements including food, clothing, home, education and health for its citizens." (The Constitution of the People's Republic of Bangladesh, Article 15 (ka).

private institutions, 48.5% from government institutions, 37.9% from registered institutions, 2.9% from NGO-run institutions and 2.7% from autonomous institutions. On the other hand, members of 67.3% households studied at pre-primary and primary level, 48.4% at secondary level, 14.4% at higher secondary level and 17.9% at graduate and post-graduate level.

Corruption experiences in education sector: Among the households that received services from different government and private (registered) educational institutions, 42.9% were victims of corruption. This rate is 44.2% for rural areas and 41.7% for urban areas. In a disaggregated manner, 34.1% of the households had to pay unauthorised payment, while 6.6% reported that the teachers had negligence to take classes on regular basis, 6.1% were compelled to take private coaching or tuition from respective educational institutes and 4.6% reported that the teachers had negligence to take classes for the allocated time (Graph 18). The households that paid unauthorised payment in this sector had to pay Tk. 714 on an average.

Graph 18: Percentage of different types of corruption households experienced in education sector

Type of corruption	Percentage
Bribe/unauthorised money	34.1
Irregular classes	6.6
Compelled to receive coaching/private tution	6.1
Not holding classes fully	4.6
Nepotism	1.7
Physical punishment	1.5
Compelled to buy education materials from selected shops	0.7
Social/political influence	0.7
Others	5.7

Corruption across different education levels: The households that experienced corruption in education sector experienced more at lower levels (pre-primary, primary and secondary level) compared to the graduate and post-graduate level. However, the average payment of bribe was higher at the higher levels. 38.7% of the households that's members were studying at pre-primary and primary levels experienced corruption and 31.6% paid bribe. Similarly, 16.2% households experienced corruption that's members were studying at graduate and post-graduate level and 6.2% households paid bribe (Table 12). The households that's members were studying at graduate or post graduate level and had to pay bribe paid the highest average bribe (Tk. 1,330) compared to those households that's members studied at other levels.

Table 12: Households' experience of corruption by levels of education

Label of Education	Victims of corruption (%)*	Victims of bribe (%)*	Average amount of bribe (Tk.)
Pre-primary and Primary	38.7	31.6	130
Secondary	39.4	31.6	676
Higher secondary	22.8	18.1	1264
Tertiary	16.2	6.2	1330

*Analysed based on service recipient households

Education service-wise corruption experiences: Among the households that received services in education sector, 78.9% received services for collecting admit card and attending examinations, 71.6% for admission or readmission and 69.3% received lessons in classes. Among the households that experienced corruption in attaining education services, 36.7% were compelled to receive private coaching or tuition services from institutions, 22.2% had to pay unauthorised payment for various programmes or celebrations of events (culture programme, sports, etc.), 21.4% experienced corruption while paying examination fees and 19.5% while getting registration services (Table 13).

Table 13: Households' experience of corruption by types of education services

Type of Services	Service recipient households (%)	Victims of corruption (%)*	Victims of bribery (%)*	Average amount of bribe paid (Taka)
Collecting admit card and sitting in exam	78.9	12.1	11.4	218
Admission/Readmission	71.6	16.0	15.7	471
Receiving lessons	69.3	12.8	0.4	-**
Getting free books	64.9	7.9	7.7	81
Monthly fee	38.3	11.1	11.1	504
Exam fee	37.5	21.4	21.3	858
Registration	21.3	19.5	19.5	288
Enlisting for stipend	20.9	8.7	-	-**
Various celebrations	19.5	22.2	22	117
Coaching	14.9	36.7	1.1	-
Others***	18.5	35.5	10.6	149

*Analysed based on service recipient households
** Bribe amount could not be calculated due to limited number of data
*** TC, certificate, mark sheet, school feeding, purchase of educational materials

Table 13 shows that the highest proportion of households (22%) had to pay bribe or unauthorized payment for various programmes or celebrations of events and they had to pay Tk. 117 on an average, (21.3%) in examination fees and they had to pay Tk. 858 on an average as unauthorised money. For admission or readmission, 16.0% service recipient households paid bribe or unauthorised payment, which is Tk. 471 on an average.

Reasons for paying bribe or unauthorised payment for education services: The main cause of paying bribe or unauthorised payment mentioned by the households (92.1%) is that 'services

are not given without bribe or unauthorised payment'. Other notable reasons include additional payment made for lack of knowledge on the official fees (40.0%), avoiding difficulties or hassle (20.1%), getting services on time (4.3%) and getting services in a faster manner (1.3%).
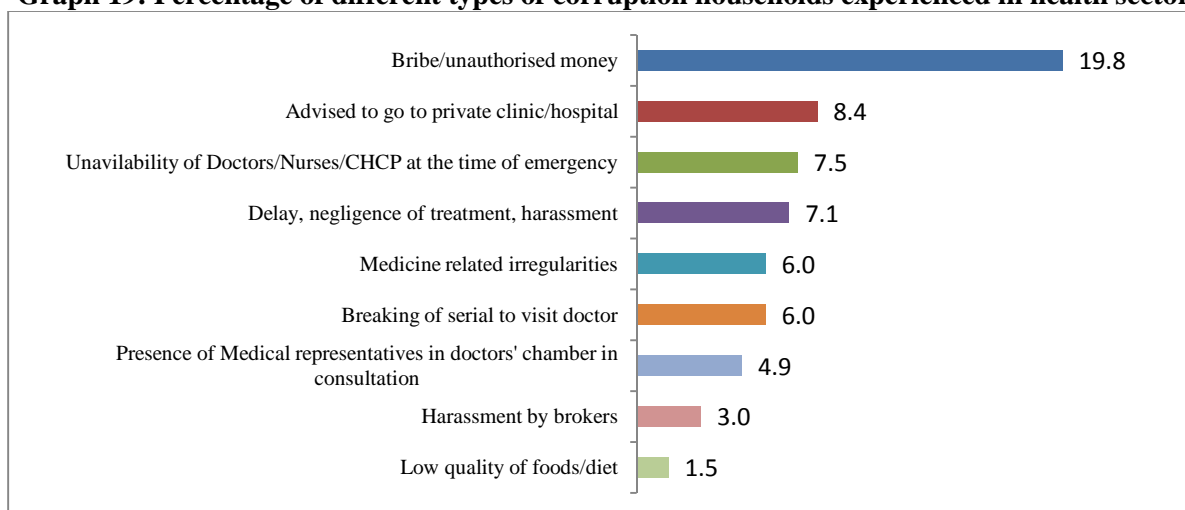
4.7 Health

At present the Government of Bangladesh is providing health services to the citizens through various institutions at the primary level (Community Clinic, Union Sub-centre, Union Health and Family Welfare Centres, Upazila Health Complex), secondary level (District Sadar Hospital) and at the tertiary level (Medical College Hospitals and Specialized Hospitals). Despite implementing different programmes and achieving remarkable successes in this sector, corruption still exists.

Rates of health services households received: 86.0% of the surveyed households received health services, among those 50.0% received services from government healthcare institutions, 77.3% from private institutions and 2.5% from NGOs.

Corruption experiences in health sector[16]: Among the households that received health services from government institutions, 42.5% were the victims of corruption. Among the service recipient households, 19.8% had to pay bribe or extra money, 8.4% were advised unduly to go to private clinics or diagnostic centres, 7.5% found no doctors/nurse/CHCP when required, 6.0% medicine related corruption, 4.9% experienced interruption while taking services due to the presence of medical representatives from pharmaceutical companies and 3.0% were harassed by brokers of private hospitals/clinics and diagnostic centres. The households that had to pay bribe paid Tk. 498 on an average.

Graph 19: Percentage of different types of corruption households experienced in health sector

Type	Percentage
Bribe/unauthorised money	19.8
Advised to go to private clinic/hospital	8.4
Unavilability of Doctors/Nurses/CHCP at the time of emergency	7.5
Delay, negligence of treatment, harassment	7.1
Medicine related irregularities	6.0
Breaking of serial to visit doctor	6.0
Presence of Medical representatives in doctors' chamber in consultation	4.9
Harassment by brokers	3.0
Low quality of foods/diet	1.5

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[16]This survey only presents corruption that was experienced by the respondents in public healthcare institutions

Institution-wise corruption experiences: The highest portion of households that received health services from government institutions experienced various types of corrupt practices (45.0%) in Medical College Hospitals, which is 42.6% in District General Hospitals and 42.0% in Community Clinics. Bribery or payment of unauthorised payment was paid the highest in the services of Community Clinics (29.2%). The highest amount of bribe was paid for the services of District General Hospitals (Tk. 581 on an average) while the lowest amount was paid in Community Clinics (Tk. 21 on an average) (Table 14).

Table 14: Households' experience of corruption by health service providing institutions

Type of Institutions	Service recipient households (%)	Victims of corruption (%)*	Victims of bribery (%)*	Average amount of bribe paid (Taka)
Community Clinics	19.9	42.0	29.2	21
Union Sub-centre and Union Health and Family Welfare Centres	6.4	25.7	9.6	80
Upazila Health Complexes	22.5	34.3	14.4	203
District Sadar Hospitals	20.6	42.6	13.8	581
Medical College Hospitals	28.2	45.0	19.6	575
Others [17]	19.6	28.0	11.8	693

*Analysed based on service recipient households

Service-wise corruption experiences: The households that received services from government health facilities experienced corruption the most while receiving the services such as trolley/wheel chair services (64.9%), surgical operations services (41.8%), stitching, bandage and dressing (39.2%) and delivery care (30.0%). 63.5% households that received health services paid bribe or unauthorised money the most in getting trolley/wheel chair service. However, the highest amount of bribe or unauthorised payment was paid for surgical operation services (Tk. 1,650 on an average), followed by delivery services (Tk. 1,032 on an average) and different diagnostic tests in hospitals (Tk. 565 on an average).

Table 15: Households' experience of corruption by types of health services

Type of services	Service recipient households (%)	Victims of corruption (%)*	Victims of bribery (%)*	Average amount of bribe paid (Tk.)
Trolley/wheel chair service	2.0	64.9	63.5	148
Surgical operation	3.0	41.8	14.0	1650
Stitch/Bandage/ Dressing service	4.4	39.2	33.2	420
Diagnostic test	30.3	31.7	12.0	565
Delivery care	2.4	30.0	16.4	1032
Doctors consultation	86.5	22.9	4.2	170
General bed/Paying bed/Cabin	16.0	20.1	12.6	555

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[17] Medical University, local and national level specialised hospitals, police hospitals, Bangladesh Border Guard (BGB) Hospital, Municipal Health Complexes etc.

Type of services	Service recipient households (%)	Victims of corruption (%)*	Victims of bribery (%)*	Average amount of bribe paid (Tk.)
Medicine	49.3	19.9	5.5	24
Health Certificate	3.6	15.2	14.0	563
Diet	7.0	15.1	0.5	250
Injection/Saline	10.8	10.3	6.5	337
Blood pressure / Blood sugar/ weight measurement	6.4	9.7	8.4	141
Purchase ticket	76.6	9.1	7.1	18
Others[18]	5.6	31.7	30.6	198

*Analysed based on service recipient households

Reasons for paying bribe or unauthorised payment for health services: The highest (73.3%) portion of the households mentioned that they paid bribe amid the situation that without bribing they would not get services, while 35.4% paid extra money for avoiding difficulties and harassments, 32.1% paid as they did not know the actual amount of official fees, 19.3% paid to get services on time and 3.1% paid to get services faster than the regular time.

4.8 Agriculture

According to the Bangladesh Bureau of Statistics, 14.1% of the country's GDP in 2016-17 came from the agriculture sector (crop production, forestry and fisheries) and 40.6% of the total labour force of the country is directly or indirectly dependent on this sector.[19] The Government of Bangladesh has implemented numerous programmes for the agriculture sector to increase agriculture production. Eventually the production of agricultural products has increased manifold and the country has attained self-sufficiency in food production. However, despite implementation of programmes in the areas of subsidies, supply of fertilizers, seeds and other ingredients and facilitation of loan to farmers on easy and flexible terms, farmers have been facing different types of corruption.
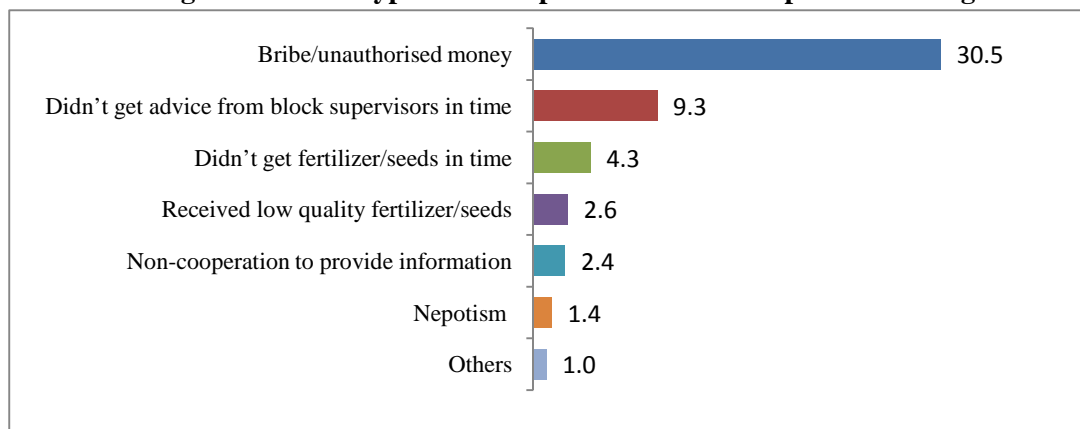
Rates of agriculture services received households: 15.4% among the surveyed households received agriculture services. Among them, the highest 83.2% households received services related to fertilizer supply. On the other hand, the highest 58.6% households received services from dealers.

Corruption experiences in agriculture sector: Of the households that received services from this sector, 41.6% faced corruption and 30.5% households paid bribe or unauthorized money for receiving services (Graph 20). The households that had to pay bribe or unlawful payments paid on an average Tk. 484.

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[18] Ambulance services, social safety net service in health sector etc.
[19] Yearbook of Agricultural Statistics, 2017, BBS; available at:https://moa.gov.bd/site/page/4fb627c0-d806-accessed on 19 August 2018.

Graph 20: Percentage of different types of corruption households experienced in agriculture sector

Bribe/unauthorised money — 30.5
Didn't get advice from block supervisors in time — 9.3
Didn't get fertilizer/seeds in time — 4.3
Received low quality fertilizer/seeds — 2.6
Non-cooperation to provide information — 2.4
Nepotism — 1.4
Others — 1.0

Service-wise corruption experiences: The highest percentage of households became victims of corruption while receiving farm demonstration related services (45.2%). Again, the service of getting fertilizers tolled the highest percentage of households to pay bribe or unauthorised money (35%) (Table 16).

Table 16: Households' experience of corruption by types of agriculture services

Types of Service	Service recipient households (%)	Victims of corruption (%)*	Victims of bribery (%)*	Average amount of bribe paid (Taka)
Supply of fertilizers	83.2	38.8	35.0	429
Supply of seeds	38.8	15.4	7.4	636
Agricultural advice	24.9	37.5	-	-
Pesticides	22.0	10.8	10.2	151
Subsidies	6.4	12.6	4.1	-**
Farm demonstration	2.6	45.2	-	-

*Analysed based on service recipient households
** Bribe amount could not be calculated due to limited number of data

Institution-wise corruption experiences: The households that received services from dealers had to face more corruption (41.3%). Moreover, 38.0% service recipient households had to pay unlawful extra money to government authorised retailers or dealers (Table 17).

Table 17: Households' experience of corruption by agriculture service providing entities

Name of Institution	Service recipient households (%)	Victims of corruption (%)*	Victims of bribery (%)*	Average amount of bribe paid (Taka)
Dealer	58.6	41.3	38.0	434
Zila/Upazila Agriculture Office	32.5	31.7	2.5	-**
Govt. registered retail seller	26.8	34.9	31.7	431
BADC	7.5	48.9	14.4	-**
Others (Department of Agriculture Extension-Block supervisor, NGO, Agriculture Research Institute)	1.9	24.6	-	-

*Analysed based on service recipient households
**Bribe amount could not be calculated due to limited number of data

Reasons for paying bribe or unauthorised payment for agriculture services: 77.7% households mentioned that they paid bribe or unlawful money for agriculture services, as the services were not rendered unless extra money was paid. The other reasons for which the households paid bribe include actual official fee was unknown (49.7%), avoiding difficulties and harassment (19.9%), getting services on time (12.2%) and to receive quality seeds (10.6%).

4.9 Electricity

Electricity is one of the main driving forces for development. Therefore, the importance of electricity is undeniable for both industrial production and household activities. The authorities involved in the distribution of electricity include Bangladesh Power Development Board (BPDB), Rural Electrification Board (REB), Dhaka Electric Supply Company Ltd (DESCO), Dhaka Power Distribution Company Ltd. (DPDC) and West Zone Power Distribution Company Ltd (WZPDCL). In the last few years, distribution networks and production of electricity have expanded throughout the country. According to information of the Department of Power and Electricity, total coverage of electricity is 90% of the population. The length of distribution line in 2018 stood 455 thousands kilometres and the number of beneficiaries became 3.03 million[20]. However, despite these progresses electricity customers experienced corruption in receiving services from different electricity distribution companies and entities.

Rates of electricity services received by households: Among the surveyed households, 93.3% took electricity services from different power distribution companies and entities[21]. However, in the survey's reference period 42.7% surveyed households had direct interaction with different power distribution entities for different services. Among them, 57.6% interacted with REB, 27.2% with PDB, 5.8% with WZPDCL, 5.0% with DPDC and 4.5% with DESCO. From these institutions 25.6% households received services related to new connection, re-connection,

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[20] For detail please visit the website of Power Division, The Government of Bangladesh https://powerdivision.gov.bd/site/page/6cd25d49-3150-482a-8bd0-701d18136af7/%E0%A6%8F%E0%A6%95-%E0%A6%A8%E0%A6%9C%E0%A6%B0%E0%A7%87 accessed on August 13, 2018
[21] Among 93.3% service recipient households 89.9% are current users and 3.4% applied for new connection

maintenances and purchase of equipment. On the other hand, 85.9% households received other services including meter reading and billing.

Corruption experiences in electricity sector: Among the interacting households, 38.9% were victims of corruption and18.6% paid bribe, 17.5% experienced bills issued without reading meter, 16.7% negligence to duties and 8.1% delays. The households that had to pay bribe paid on an average Tk. 3,032.

Graph 21: Percentage of different types of corruption households experienced in electricity services
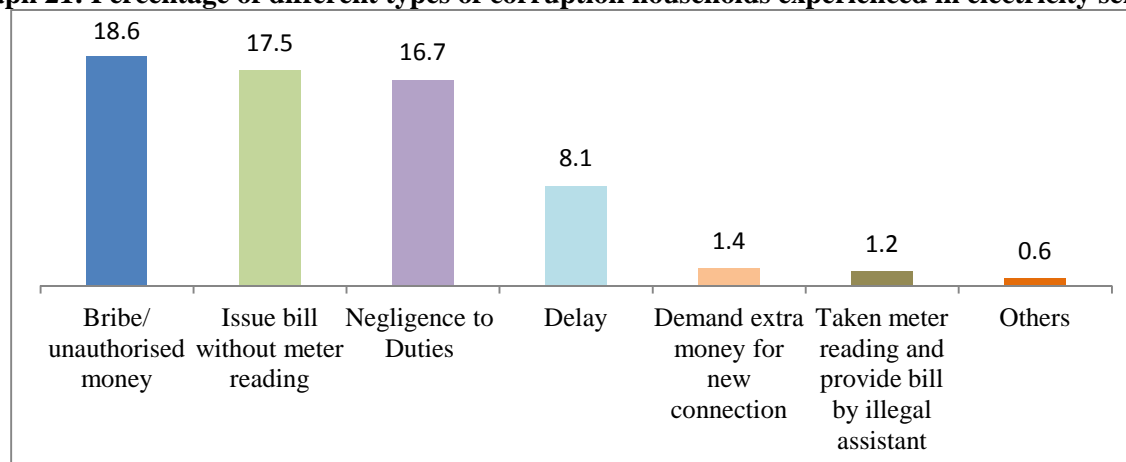
Institution-wise corruption experiences in electricity sector: The households that received services from BPDB, 52.9% of them experienced corruption, 37.7% experienced corruption in REB and 30.3% in DESCO. In regard to bribery, 25.3% households had to pay unauthorised money for services from REB, and 11.3% households from BPDB. The average bribe amount spent the highest for the services of WZPDCL is Tk. 2,680. For BPDB and REB, these figures are Tk. 1,919 and Tk. 2442 (Table 18).[22]

Table 18: Households' experience of corruption by electricity distribution entities

Institutions	Service recipient households (%)	Victims of corruption (%)*	Victims of bribery (%)*	Average amount of bribe paid (Taka)
Bangladesh Power Development Board (BPDB)	27.2	52.9	11.3	1,919
Rural Electrification Board (REB)	57.6	37.7	25.3	2,442
Dhaka Electric Supply Co. Ltd (DESCO)	4.5	30.3	7.2	-**
West Zone Power Distribution Co. Ltd (WZPDCL)	5.8	17.4	7.7	2,680
Dhaka Power Distribution Co. Ltd. (DPDC)	5.0	10.0	2.8	-**

*Analysed based on service recipient households

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[22]For other institutions, bribe or additional payment was not calculated for limited number of data (7 households for DPDC and 6 households for DESCO).

Electricity service-wise corruption experiences: Among the surveyed households that got electricity connection or changed or installed electrical equipment, 76.3% became victims of corruption and 68.9% had to pay bribe. Of the surveyed households that took meter reading and billing related services, 27.1% became victims of corruption and 1.7% had to pay bribe. The households that received connection related services paid Tk. 2,499 on an average as bribe, while the households that received meter reading and billing related services paid Tk. 1,771 on an average as bribe.

Table 19: Households' experience of corruption by electricity services

Types of Service	Service recipient households (%)	Victims of corruption (%)*	Victims of bribery (%)*	Average amount of bribe paid (Taka)
Connection related	25.6	76.3	68.9	2,499
Meter and Billing related	85.9	27.1	1.7	1,771

*Analysed based on service recipient households

Reasons for paying bribe or unauthorised payment for electricity services: The highest portion of the households (89.2%) had to pay bribe as they found that without bribing they would not get services, while 44.2% households paid extra money for avoiding difficulties and harassments, 33.9% paid because they did not know the actual official fees, 28.6% paid to get services on time, and 3.5% paid to get faster services.

4.10 Gas

Gas is an important fuel for industrial production and domestic uses. Dependency on gas for meeting the growing demand of population is enormous. Six companies under the aegis of Bangladesh Mineral Oil and Gas Corporation have given 3.44 million gas connections up to June 2016 – most of which belong to domestic users[23]. Gas related services include new connection, repairing of connection, meter reading and billing.

Rate of gas services received by households: 15.2% of the surveyed households had gas connection[24]. In the survey's reference period, 1.6% households had direct interaction with gas distribution companies for receiving gas related services. The interacting households took services the most from the Titas Gas Distribution Company Ltd. (38.0%), followed by the Bakhrabad Gas Distribution Company Ltd. (27.9%), the West-zone Gas Distribution Company Ltd. (16.1%), the Karnaphuli Gas Distribution Company Ltd. (14.1%) and the Jalalabad Gas Transmission and Distribution Company Ltd. (3.9%).

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[23]Annual Report 2016, Patrobagla, https://petrobangla.org.bd/admin/attachment/webtable/596_upload_0.pdf accessed on August 8, 2018

[24]Among the gas users 15.1% are current users and 1.6% applied for new connection

Graph 22: Percentage of different types of corruption households experienced in gas services
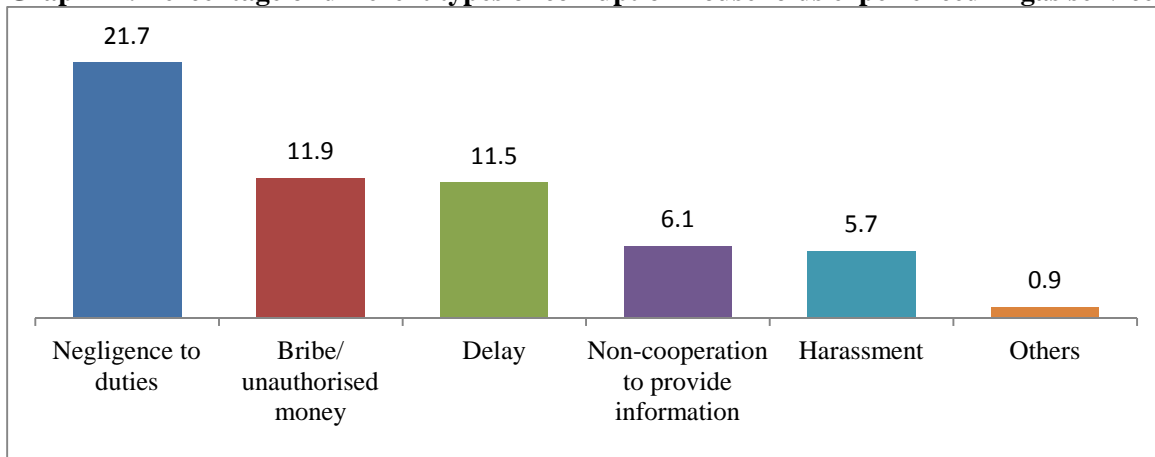
Corruption experiences in gas sector: Among the households that received gas related services, 38.3% experienced corruption. Different forms of corruption that households experiences include negligence to duties (21.7%), bribery or unlawful payment (11.9%), delay (11.5%), non-cooperation to deliver information (6.1%) etc. The households that had to pay bribe spent on an average Tk. 33,805 for bribing.

Institution-wise corruption experiences in gas sector: The households that received services from Karnaphuli Gas Distribution Company (58.6%) experienced corruption in higher margin compared to other distribution companies. This is followed by Titas Gas Distribution Company (36.3%), Bakhrabad Gas Distribution Company (29.3%) and West-zone Gas Distribution Company (4.0%). On the other hand, the households experienced bribery in higher margin in the services of Bakhrabad Gas Distribution Company (18.2%) compared to other companies, followed by Titas Gas Distribution Company (14.3%) Karnaphuli Gas Distribution Company (4.7%) and West-zone Gas Distribution Company (4.0%).

Service-wise corruption experiences in gas sector: The households that attained gas services experienced corruption in the highest margin for services like new connection, re-connection, repair and purchase of equipment (76.6%), and 20.6% households had to pay bribe for such services. On the other hand, 6.4% and 3.9% service recipient households experienced corruption and bribery in meter-reading and billing services respectively.

Table 20: Households' experience of corruption by types of gas services

Types of Service	Service recipient households (%)	Victims of corruption (%)*	Victims of bribery (%)*	Average amount of bribe paid (Taka)
Connection related	47.5	76.6	20.6	39,813
Meter reading and billing	54.5	6.4	3.9	-**

*Analysed based on service recipient households

** Bribe amount could not be calculated due to limited number of data

Reasons for paying bribe or unauthorised payment for gas services: The households that received gas services had to pay bribe for various reasons. Of them, 94.6% households said that they paid bribe or unauthorised money unless would not get services, 50.1% paid to avoid harassment or complexities,35.6%paid as they did not know the actual official fees, 28.8% paid to get services on time, 19.8% paid as they did not know the rules and 7.8% paid to get services faster.
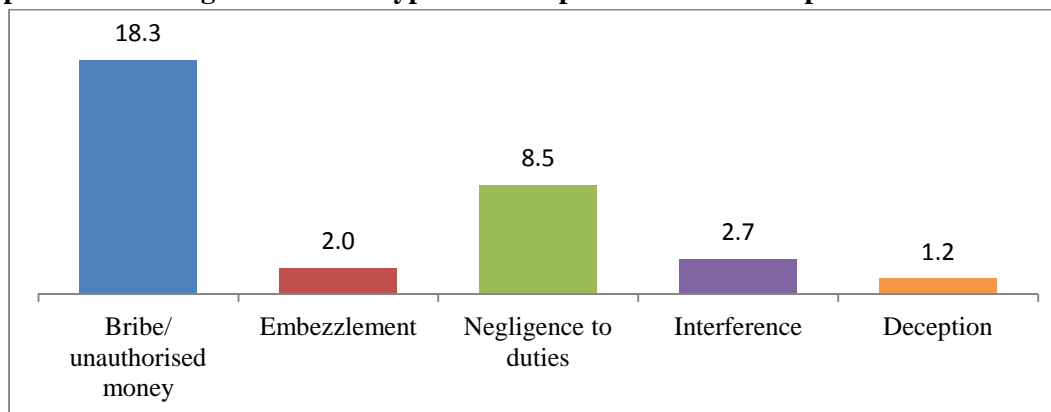
4.11 Local Government Institutions (LGIs)

The role of LGIs in improving the socio-economic conditions of the people and in local development is undeniable. At present there are 4,536 Union Parishads, 491 Upazila Parishads, 64 District Councils, 328 Municipalities, 11 City Corporations and one Hill District Regional Council for the Chittagong Hill Tracts.[25] After the independence of Bangladesh, the successive governments have taken several attempts to modify the local government systems. However, many achievements of local government institutions are constrained by corruption. In this survey, all LGIs, except the Hill District Regional Council, were included. The LGIs provide different services including certificates, social safety net programmes, trial and arbitration services, licenses and so on.

Rates of LGI services received by households: Among the surveyed households, 54.4% received services from LGIs, of whom 75.9% received services from Union Parishads, 13.4% from municipalities, 10.8% from city corporations and 0.4% from Upazila Parishads.

Corruption experiences in the LGIs: Among the households that received services from the LGIs, 26.7% experienced corruption. Among the service recipient households, 18.3% paid bribe or unauthorised money, 8.5% experienced negligence to duties, 2.7% were victims of interference from the influential, 2.0% were victims of embezzlement, 1.2% were victims of deception (Graph23).The households that had to pay bribe or unauthorised money paid on an average Tk. 907.

Graph 23: Percentage of different types of corruption households experienced in LGI services

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[25]Annual Report 2016-2017, Local Government Division

Institution-wise corruption experiences: Among the households that received services from Union Parishad 25.9% experienced corruption and 17.1% became victims of bribery. They had to pay Tk. 577 on an average. Among the LGIs, the highest percent of households (28.3%) became victims while receiving services from city corporations, and 21.5% had to pay bribes of an amount of Tk 1,792 on an average (Table 21).

Table 21: Households' experience of corruption by LGIs

Name of Institution	Service recipient households (%)	Victims of corruption (%)*	Victims of bribery (%)*	Average amount of bribe paid (Taka)
Union Parishads	75.9	25.9	17.1	577
Municipalities	13.4	26.6	18.2	532
City Corporations	10.8	28.3	21.5	1792
Upazilla Parishads	0.4	25.5	9.7	-**

*Analysed based on service recipient households
** Bribe amount could not be calculated due to limited number of data

Service-wise corruption experiences in the LGIs: Among the households that received services from the LGIs, 46.4% collected certificates and 35.0% of them were victims of corruption and 28.3% had to pay bribe or unauthorised money. Among the households that received services from the LGIs, 21.5% received supports under the social safety net programmes such as Vulnerable Group Development (VGD), Vulnerable Group Feeding (VGF), Test Relief, Food for Work, Old Age Allowance, Widow Allowance, Employment Programme, Gratuitous Relief, Relief, Disability Allowance, etc. and 36.7% of them were victims of corruption. Among them, 13.7% had to pay bribe or unauthorised money for being included for social safety net schemes. Among the household members that received social safety net support, 41.5% were women and 32.0% of them were victims of corruption. On the other hand, 58.5% were men and 37.9% of them were victims of corruption.

Table 22: Households' experience of corruption by types of LGI services

Types of Services	Service recipient households (%)	Victims of corruption (%)*	Victims of bribery (%)*	Average amount of bribe paid (Taka)
Collection of different types of certificates	46.4	35.0	28.3	301
Social Safety Net Schemes	21.5	36.7	13.7	1471
Trial and Arbitration	3.0	44.9	7.3	-**
Holding/Chowkidari Tax	54.3	5.8	4.3	518
New Trade License and Renewal	6.4	23.0	21.0	1551
Others (Water service, commodity tax, plan approval, auto license, etc.)	3.1	21.4	13.8	3054
Total	**54.4**	**26.7**	**18.3**	**907**

*Analysed based on service recipient households
** Bribe amount could not be calculated due to limited number of data

Moreover, 3.0% households faced trial and arbitration in LGIs for disputes relating to land, marriage, family conflicts, loan, women repression, violence etc. For settlement of these disputes, 44.9% households became victims of corruption (Table 22). Among the household members those received trial and arbitration services, 13.4% were women and 51.4% of them were victims of corruption. On the other hand, 86.6% were men and 43.7% of them were victims of corruption.

Reasons for paying bribe or unauthorised payment for LGI services: The highest portion of households (88.3%) informed that they paid bribe just because services were not given without bribe money. Moreover, 39.8% of the households gave bribe to avoid difficulties and harassment, 15.6% to get services on time, 10.4% for not knowing the official fees, and 2.3% paid for getting services faster.

4.12 Insurance sector

In Bangladesh, 77 government and private insurance companies are operating. There are two government insurance companies-Sadharan Bima Corporation and Jibon Bima Corporation. Among the private companies, there are 30 life insurance companies and 45 general insurance companies[26]. People are increasingly taking services from insurance companies but they face various kinds of corruption while accessing services.

Rates of insurance services received households: Members of 18.2% of the households included in this survey received services from insurance companies. Among them, 9.3% received services from government, 88% from private, 3.9% from foreign companies and 0.1% from NGOs. Among the service recipient households, 62.9% received life insurance related services and 30.9% deposit related services.

Graph 24: Parentages of different types of corruption households experienced in insurance sector (%)

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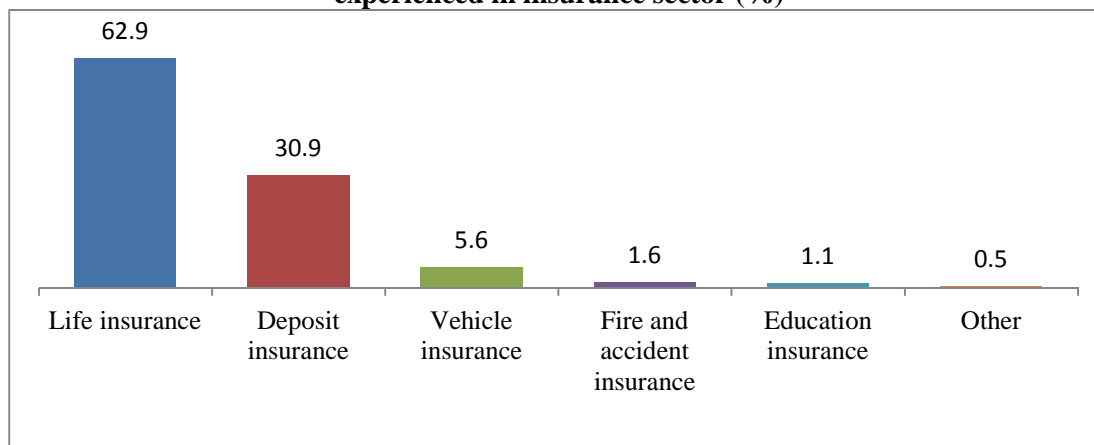
[26] Report on the operations of insurance companies for the FY 2014-15 (unpublished) produced by Insurance Development and Regulatory Authority (IDRA).

Corruption experiences in insurance sector: Among the households that received services from this sector, 12.3% became victims of corruption. The types of corruption include negligence to duties of concerned insurance officials (6.7%), fraudulence (6.5%), bribe or embezzlement (4.9%), misbehaviour and harassment (0.5%). The households that had to spend unauthorised money paid Tk. 14,865 on an average.

Company-wise corruption experiences: Among the households that received services from government insurance companies, 9.7% were victims of corruption and 4.6% paid bribe or unauthorised money. In the case of private companies, 13.0% were victims of corruption and 5.1% paid bribe or unauthorised money. The amount of bribe money paid to government insurance companies was Tk. 10,052 on an average and to private insurance companies Tk. 15,350 on an average.

Insurance type-wise corruption experiences: Among the households that received life insurance services, 12.4% were victims of corruption. 14.4% households experienced corruption in deposit insurance, 1.3% in vehicle insurance and 1.3% in other types of insurance. Among the households that received life insurance service, 5.6% were victims of bribe, 4.3% were deposit insurance services, 0.5% vehicle insurance services and 0.5% other insurance services. The life insurance service recipients experienced bribery or embezzlement of their money amounting to Tk. 26,227 on an average and the corresponding figure for deposit insurance was Tk. 16,437 on an average.

Reasons for paying bribe or unauthorised payment for insurance services: Among the households that received insurance services, 84.1% mentioned that they paid bribe to avoid harassment or complexities, 54.8% informed that they would not get service unless they paid bribe, 17.1% said they had to pay extra money as they did not know the actual official fees, 12.4% said they paid money to get services quicker than the stipulated time and 5.0% paid to get services on time.

4.13 Tax and Customs

Taxes and customs revenues are the main sources of internal revenue generation in Bangladesh. The taxes for which the households interact the most include some direct taxes like income tax, travel tax and some indirect taxes like Value Added Tax (VAT), import taxes, and supplementary duties. The government has taken some initiatives at institutional level to revamp tax and customs revenue collection management, including submission of income tax return at one-stop service centre, introduction of spot assessment of income tax, pamphlet on income tax, making availability of income tax laws through publishing an easy-to-understand guideline on the website and making of a booklet, introduction of income tax fair, creation of online TIN and submission of return, online VAT registration and submission of return. However, despite these initiatives tax and customs services are alleged to be corrupt.

Rates of tax and customs services received by households: Only 7.3% of the surveyed households received tax and customs related services from different tax and customs offices. Among them, 73.4% belonged to individual and 29.3% commercial service recipients[27]. The households that received tax and customs services, 88.1% received services related to income tax.

Corruption experiences in tax and customs: Among the tax and customs service recipient households, 11.1% were victims of corruption. Among them, 9.4% paid bribe and 3.7% experienced other types of corruption like delay, harassment on the pretext of law, non-cooperation in giving information, influence paddle, red-tapping etc. The households that paid bribe for accessing tax and customs services paid on an average Tk. 5,213.

Graph 25: Percentage of types of corruption households experienced in tax and customs services
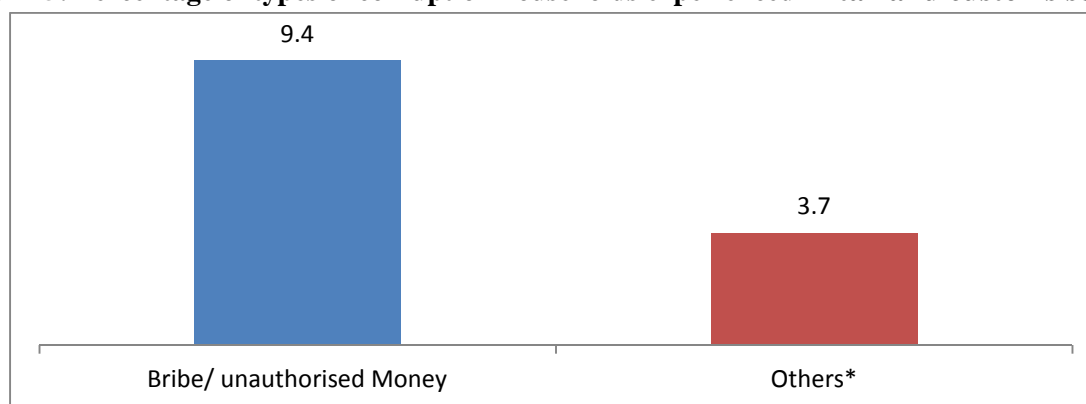
*Delay, harassment, influence, holding file/loosing file etc.

Tax and customs service-wise corruption experiences: Among the households that received tax and duty related services, 8.3% were victims of corruption while paying income tax. Service recipient households also paid bribe in higher margin while receiving income tax related services. The income tax payer households paid bribe Tk. 6,215 on an average and the travellers as travel tax Tk. 341 on an average (Table23).

Table 23: Households' experience of corruption by types of tax and customs services

Types of taxes and custom duties	Service recipient households (%)	Victims of corruption (%)*	Victims of bribery (%)*	Average amount of bribe paid (Taka)
Income Tax	88.1	8.3	6.9	6215
Export-Import duty/Excise Duty	8.1	0.3	0.2	-**
Travel Tax	6.7	1.1	1.1	341
VAT	4.0	0.8	0.2	-**

*Analysed based on service recipient households
** Bribe amount could not be calculated due to limited number of data

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[27]Household being owner of the business entity

Reasons for paying bribe or unauthorised payment for tax and customs services: 83.1% households that bribed for tax and customs related services mentioned that they paid bribe to avoid difficulties or harassment, while 45.4% paid as services were not rendered unless extra money was paid.

3.14 Banking Sector

The banking sector of Bangladesh is one of the major sectors, which contributes significantly to the national economy. At present six state owned commercial banks, eight specialised banks, 40 private commercial banks and nine foreign commercial banks are operating under the control and supervision of Bangladesh Bank. Banks collect different types of deposits (savings account, special accounts or scheme) from the public and channel funds to borrowers through different types of loans (personal loan, business loan, home loan etc.). Banks provide different types of services like opening bank account/LC, remittance withdrawal, pay/money order, agriculture loan, social safety net allowance, salary, pension withdrawal etc.

Rate of banking services received by households: Members of 67.1% households received services from banking sector. Among them, 54.3% received services from state owned commercial banks, 50.6% from private commercial banks, 7.6% from Krishi Bank and Rajshahi Krishi Unnayan Bank and 1.0% from other specialised banks, 0.5% from foreign commercial banks and 5.5% from other non-scheduled banks. Moreover, the households received different services like cash withdrawal (48%), utility bill (47.4%), cash deposit (43.7%), DPS (15.5%), salary, allowance, pension withdrawal (10%), personal loan for home and car (9.0%) etc.

Corruption experiences in banking sector: 5.7% of the surveyed households that received services from the banking sector were victims of corruption. 1.1 % households paid bribe or unauthorised money, 3.4% faced unnecessary delay and 2.9% did not get proper assistance from banks while getting banking services. Besides, 1.0% of the households experienced other types of corruption like deception, providing partial information and provoking for taking unnecessary services, not returning changes etc. Among the service recipient households that paid bribe or unauthorised money, had to pay Tk. 3,985 on an average. This amount is Tk. 2,746 on an average for rural areas and Tk. 4,857 for urban areas.

Graph 26: Percentage of different types of corruption households experienced in banking sector

Delay	Bribe/ unauthorized money	Negligence to duties	Others
3.4	1.1	2.9	1.0
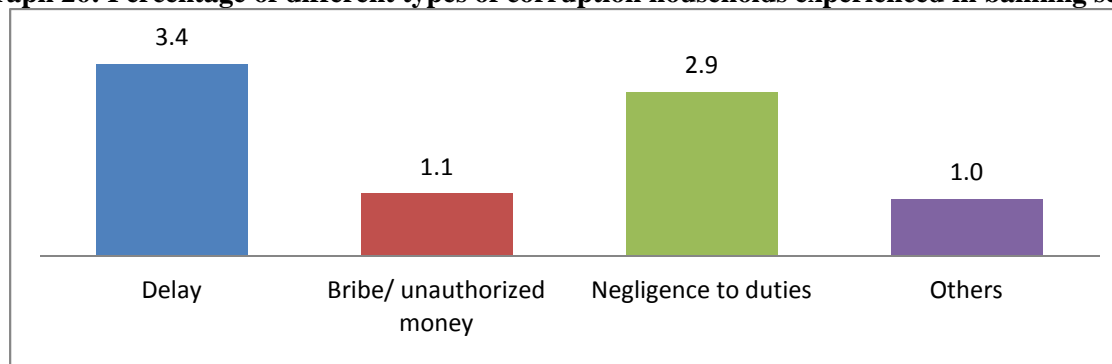
Banking institution-wise corruption experiences: Among the households that received services in this sector experienced corruption most in the Krishi Bank and Rajshahi Krishi Unnayan Bank (7.4%). These are also evident in other banks such as the non-scheduled banks (7.2%), the state owned commercial banks (5.4%), the specialised banks (except Krishi Bank and Rajshahi Krishi Bank) (4.4%) and the private commercial banks (3.5%) (Table 24).

Table 24: Households' experience of corruption by types of banking institutions

Name of Institutions	Service recipient households (%)	Victims of corruption (%)*	Victims of bribery (%)*	Average amount of bribe paid (Taka)
State Owned Commercial Banks	54.3	5.4	1.1	1488
Private Commercial Banks	50.6	3.5	0.1	-**
Bangladesh Krishi Bank/Rajshahi Krishi Unnayan Bank	7.6	7.4	3.9	3884
Other specialised banks	1.0	4.4	1.3	-**
Foreign Commercial Banks	0.5	-	-	-
Non-scheduled banks (Grameen Bank, Jubilee Bank)	5.5	7.2	3.5	-**

*Analysed based on service recipient households
** Bribe amount could not be calculated due to limited number of data

Service-wise corruption experiences: Among the households that received different loan services (home, car, personal loan), 12.3% experienced corruption, which is 9.4% in case of agriculture loan, 8.2% for fixed deposit services, 4.6% for remittance withdrawal (Table 25).

Table 25: Households' experience of corruption by types of banking services

Service types	Service recipient households (%)	Victims of corruption households (%)
Cash withdrawal	48	2.4
Utility bill	47.4	2.6
Deposit	43.7	1.7
DPS	15.5	4
Salary, allowance and pension withdrawal	10	3.1
Loan (personal, home, car)	9	12.3
Current and Savings Accounts related services	4.3	3.3
Remittance Withdrawal	4	4.6
Social safety net allowance withdrawal	3	4.5
Fees/Tax etc.	2.9	0.2
Business loan	1.6	6.1
Fixed deposit	1.2	8.2
Agriculture loan	1	9.4
Others (Credit card, pay/money order/TT, LC/Sanchaypatro, etc)	1.1	15

*Analysed based on service recipient households
** Bribe amount could not be calculated due to limited number of data

Reasons for paying bribe or unauthorised payment for banking services: The households that received banking services had to pay bribe for various reasons. Among the households, 61.6% mentioned that they would not get service unless they paid bribe or unauthorised money, 51.4% paid bribe to avoid harassment or complexities, 39.8% paid to get services on time, 13.0% paid to get services quicker than the stipulated time, 4.3% had to pay extra money due to not knowing the official fees and 1.3% paid for getting loan illegally.
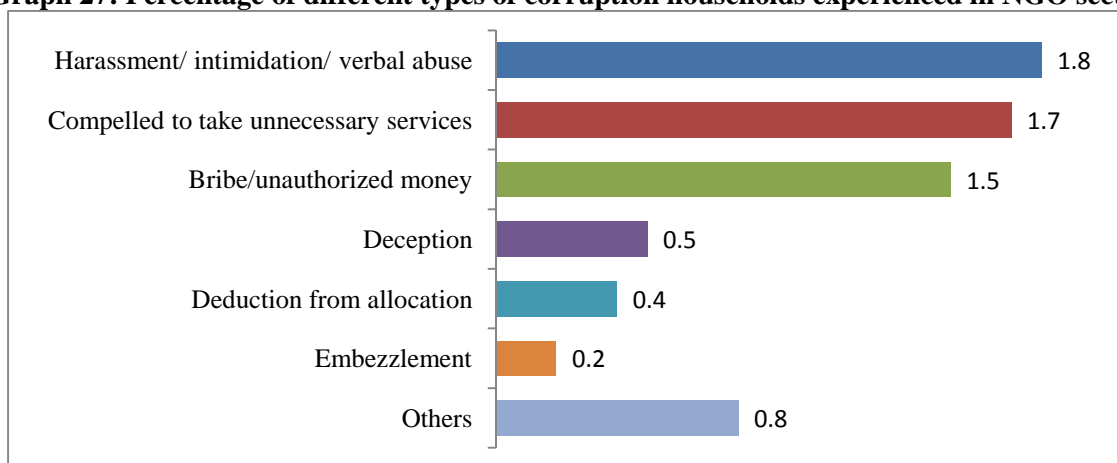
3.15 Non-Government Organisations (NGOs)

The NGO sector has played a tremendous role in the reconstruction of the country after the independence of Bangladesh and in enhancing socio-economic development of the country. NGOs have served a large section of the poor and marginalised people through different programmes. They have contributed to the areas of health, education, women empowerment, upholding legitimate rights of the poor and marginalised people, social development, conservation of environment, food security, etc.

Rate of services received by households: 37.9% of surveyed households received services from NGOs. Majority of them (91.6%) received services related to micro credit/medium loan and savings. Other notable activities for which the households received services from NGOs include relief and rehabilitation (4.0%) and income generating activities (2.9%).A large percent of households received services from national level NGOs (72.6%), followed by local (28.2%) and international (3.8%) NGOs.

Corruption experiences in NGO sector: 5.4% of the service recipient households became victims of corruption. Of those that received services from NGOs, 1.5% became victims of bribery and unauthorised payment. Other than this, 1.8% households had to endure verbal abuses/intimidation/physical assault, 0.5% experienced deception, and 0.4% received materials less than the allocations. The households that paid bribe or made unauthorised payment paid on an average Tk. 1,589.

Graph 27: Percentage of different types of corruption households experienced in NGO sector

Type	Value
Harassment/ intimidation/ verbal abuse	1.8
Compelled to take unnecessary services	1.7
Bribe/unauthorized money	1.5
Deception	0.5
Deduction from allocation	0.4
Embezzlement	0.2
Others	0.8

Type-wise corruption experiences in NGO sector: Among the households that received services from national and local NGOs, 5.4% and 4.5% of them experienced corruption respectively. The households had to pay bribe or unauthorised money for receiving services from local NGOs (2.5%) and on an average they had to pay Tk. 4,055. Similarly, 0.7% households had to pay bribe or unauthorised money to national NGOs and the amount is on an average Tk. 1,362.

Table 26: Households' experiences of corruption by types of NGOs

NGO	Service recipient households (%)	Victims of corruption (%)*	Victims of bribery (%)*	Average amount of bribe paid (Tk.)
Local NGOs	28.2	4.5	2.5	4055
National NGOs	72.6	5.4	0.7	1362
International NGOs	3.8	3.0	1.1	-**

*Analysed based on service recipient households
** Bribe amount could not be calculated due to limited number of data

Reasons for paying bribe or unauthorised payment for NGO services: The reasons mentioned by households for paying unauthorised money include services were not rendered unless bribe or unauthorised payment was paid (53.1%), lack of knowledge on applicable rules and guidelines (50.8%), lack of knowledge on actual official fees (42.6%),avoiding difficulties and harassment (12.6%), and receiving services on time (8.2%).

3.16 Others

Rates of other services received by households: Sectors beyond the specific sectors discussed above were denoted as 'Others' in this survey. Among the households included in this survey, 17.9% took services from sectors and services other than the above mentioned ones. Among the surveyed households, 66.3% received services from the Election Commission, 14.4% from the

Water and Sewerage Authority (WASA), 9.7% from the Post Office, 3.2% from the Bangladesh Rural Development Board (BRDB), 2.8% from the Department of Social Services, 2.5% from the Deputy Commissioner's office, 2.1% from the Upazila Nirbahi Officer's (UNO) office and 7.6% from other offices.

Graph 28: Percentage of different types of corruption households experienced in other sectors and services
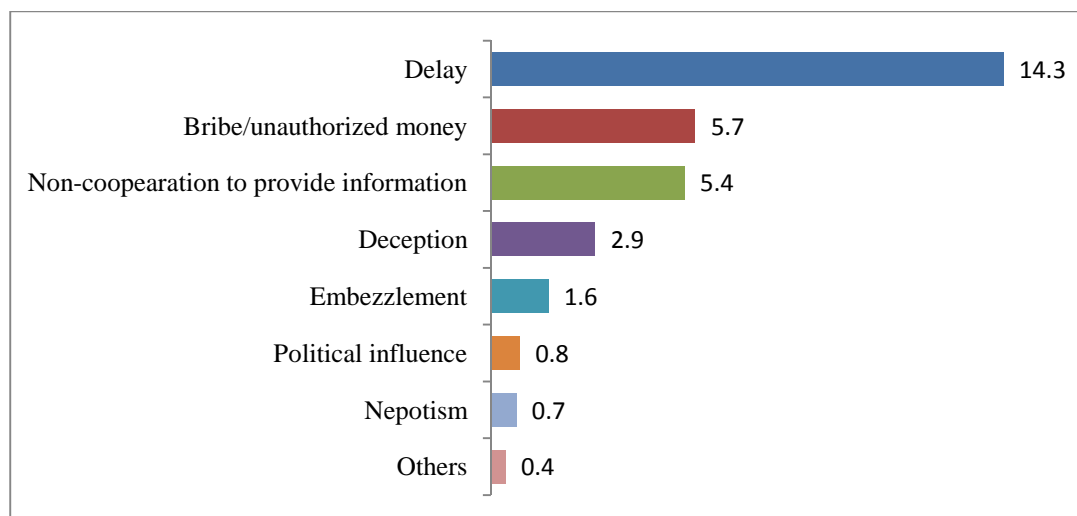
Corruption experiences in other sectors: Among the service recipient households from other sectors and services, 22.0% were victims of corruption. In attaining other services, 5.7% households had to pay bribe on an average Tk. 5,092. Other types of corruption that the households experienced in other sectors include delay (14.3%), not getting proper assistance in accessing information (5.4%), deception (2.9%), etc.

Institution-wise corruption experiences: Among the service recipient households in other sectors and services, service recipients of WASA experienced corruption in the larger margin. Of the service recipient households of WASA, 33.0% were victims of corruption, followed by 24.1% in the Department of Social Services, 20.4% in the Post Offices, 15.8% in the Election Commission, and 11.4% experienced corruption during receiving services from the DC Offices. In case of bribery experience, the households that received services from the Department of Social Affairs experienced the most (9.6%).

Table 27: Households' experiences of corruption by other sectors and services

Type of institutions	Service recipient households (%)	Victims of corruption (%)*	Victims of bribery (%)*
The Election Commission	66.3	15.8	1.8
WASA	14.4	33	3.9
Bangladesh Post office	9.7	20.4	5.7
BRDB	3.2	7.1	2.1

Type of institutions	Service recipient households (%)	Victims of corruption (%)*	Victims of bribery (%)*
Department of Social Services	2.8	24.1	9.6
DC offices	2.5	11.4	7.6
UNO offices	2.1	15.9	0.3
Others[28]	7.6	34	17

*Analysed based on service recipient households

Reasons for paying bribe or unauthorised payment for NGO services: The service recipient households paid bribes for various reasons. 86.8% households that received from other sectors mentioned that they would not get service unless they paid bribe, 40.3% paid bribe to avoid harassment or complexities, 22.5% paid to get service on time, 16.3% paid as they did not know the actual official fees, 8.5% paid as they did not know about rules, and 7.0% paid to get services faster.

5. Conclusion and Recommendations

An analysis of the 2017 survey result on corruption in service sectors shows the percentage of households facing corruption in service sectors remained almost unchanged between 2017 and 2015. In 2017, the percentage of households facing corruption is 66.5% while it was 67.8% in 2015. However, overall the rate of households paying bribes in service sector has decreased in 2017 (49.8%) than in 2015 (58.1%).

Nationally, the amount of total bribe is estimated at Tk. 106,889 million. This estimated amount is about 3.4% of the national revised budget for 2016-17 and 0.5% of Bangladesh's GDP. The lower income people face more burden of corruption, as they have to pay greater portion of their annual income or expenditure as bribe than the higher income groups to receive services.

The sectors that occupy the top seven positions in terms of incidence of corruption include law enforcement agencies (72.5%), passport services (67.3%), BRTA (65.4%), judicial services (60.5%), land services (44.9%), education (42.9%) and health (42.5%). Six out of 16service sectors where corruption has decreased significantly are education, passport, local government, land services, tax and customs and law enforcement agencies. On the other hand nine service sectors where corruption has increased significantly are gas, agriculture, judicial services, electricity, BRTA, health, insurance, NGO and other service sectors. However, corruption remained almost unchanged in banking services.

Overall, the rate of corruption in service sectors is found higher in rural areas (68.4%) than in urban areas (65.0%). Similarly, the rate of bribery is found also higher in rural areas (54.0%)

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[28]Others include Department of Youth Development, BRDB, BTCL, Upazila Fishery Office, Ministry of Freedom Fighters, Department of Food

than in urban areas (46.6%). Some 89% households under the survey mentioned 'you cannot get service if you don't pay bribe' as the main reason to pay bribe or un-authorised money. So we can conclude that in some areas corruption has become institutionalised.

Based on the survey findings the following recommendations are presented for implementation at policy and institutional levels.

Overall recommendations
1. **Taking legal steps against corruption and ensure punishment:** Public officials engaged in corrupt practices must be taken to trial disregarding the identities and social status of persons. The sectors that showed higher levels of corruption and have greater importance for poor people's life and livelihood (such as law enforcing agencies, passport, education, health, local government etc.) should be given priority in taking actions against corruption.

2. **Taking legal action by ACC:** Besides concerned departments, the Anti-corruption Commission should take legal action to curb corruption in service sectors.

3. **Adopting Code of Conduct:** Every institution must adopt its own Code of Conduct. Accountability and transparency must be ensured on the basis of this.

4. **Creation of positive and negative Incentives**: Steps should be taken for providing both positive and negative incentives to prevent corruption. At the same time, reward and punishment must be ensured on the basis of performance.

5. **Increasing people's participation in service delivery processes:** To ensure transparency and accountability of service providing agencies, activities like public hearing should be increased for ensuring people's participation in service delivery processes. Local people have to be engaged with service providing agencies, interaction between the service providers and recipients needs to be increased and people's participation in ensuring the quality and types of service has to be ensured.

6. **Increase of people's awareness and effective roles of media:** To increase people's awareness and participation against corruption, social movement against corruption needs to be strengthened. At the same time, media's roles in unearthing and releasing news on corruption need to be unfettered.

7. **Proper implementation of Right to Information and Whistle-blower Protection Act:** The best way to fight corruption is to make information freely available. For effective implementation of 'The Right to Information Act 2009' and 'The Whistle-blower Protection Act 2011', awareness of concerned officials and other stakeholders and

training on these laws should be increased so that 'rights to know of service recipients' would be ensured. At the same time, steps must be taken to protect whistle-blowers under the law.

8. **Increase use of information technology:** Use of information technology has to be increased to lessen direct contact between service providers and recipients. In this regard, service providers have to increase voluntary disclosure of information through online platforms.

9. **Introduce grievance redress mechanism and implementation of Citizen's Charters:** Every service agency has to implement their citizen's charters mentioning the list of services with or without charges and introduce effective grievance redress mechanism. Every service agency has to adopt necessary action for publicity so that service recipients can know about the grievance redress mechanism and Citizen's Charters.

10. **Making service processes easy**: Every service providing agency must reform their service procedure to remove unnecessary steps, delays and any other obstacles to ensure quick service availability and reduce corruption risks.

11. **Increase manpower, infrastructure and logistics:** Investments for public institutions need to be increased and their proper management ensured so that public services would not be hampered due to lack of manpower, infrastructures and logistics.

12. **Political will:** Political will and its proper reflection at all levels need to be ensured at every level to curb corruption in service sectors.

ANNEXURE

Annex 1: Division and location-wise distribution of sampled households

Serial No	Division	Rural	Urban	Overall
1	Dhaka	1,956	1,236	3,192
2	Chittagong	1,548	996	2,544
3	Rajshahi	1,404	756	2,160
4	Khulna	1,284	684	1,968
5	Barisal	900	492	1,392
6	Rangpur	1,296	696	1,992
7	Sylhet	876	480	1,356
8	Mymensing	1,032	204	1,236
Total no. of Households		10,296	5,544	15,840

Annex 2: Locations of PSUs
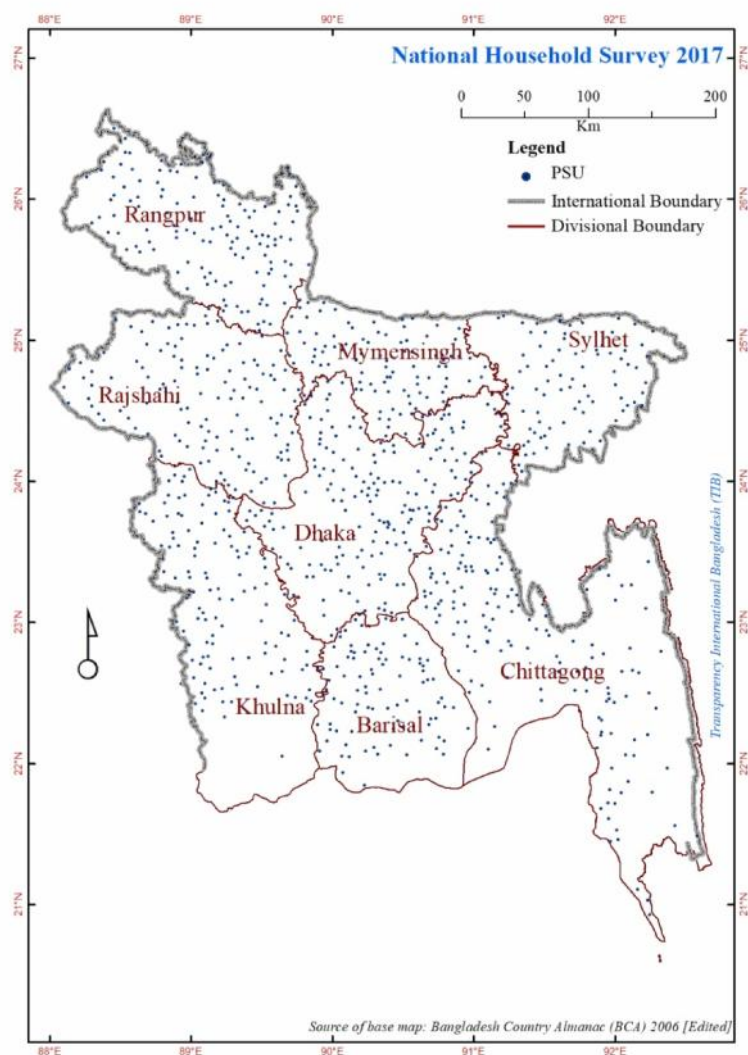
Annex 3: Percentage of households interacted by sectors*

Serial No	Sector	Percentage of households recieved services			Standard Error	Relative Error[29]
		Rural	**Urban**	**Overall**		
1	Electricity	87.3	97.9	93.3	0.57	0.61
2	Health (Government)	87.8	84.6	86.0	0.77	0.89
3	Education (Government & MPO)	68.9	72.1	70.7	0.79	1.11
4	Banking	63.9	69.5	67.1	1.07	1.59
5	Local Government Institution	65.8	45.8	54.4	1.13	2.07
6	NGOs	44.1	33.2	37.9	1.18	3.11
7	Insurance	16.4	19.5	18.2	0.75	4.14
8	Land Services	15.3	16.6	16.0	0.72	4.48
9	Agriculture	21.0	5.0	15.4	0.55	5.99
10	Gas	3.6	36.7	15.2	2.40	5.42
11	Law Enforcing Agencies	9.2	14.4	11.0	0.72	5.19
12	Passport	5.3	9.1	7.5	0.46	6.21
13	Tax and Customs	2.6	10.8	7.3	0.70	9.63
14	Judicial Service	6.5	7.6	7.1	0.48	6.80
15	BRTA	2.9	7.7	5.6	0.44	7.73
16	Others (Election Commission, Postal, WASA, etc)	8.5	25.1	17.9	1.07	5.97
17	Overall	99.9	99.9	99.9	0.01	0.01

Percentage balanced with weighted value.

Annex 4: Percentages of households became victims of corruption by sectors *

Serial No	Sector	Victims of corruption			Standard Error	Relative Error
		Rural	**Urban**	**Overall**		
1	Law Enforcing Agencies	76.1	70.9	72.5	2.11	2.90
2	Passport	77.1	63.0	67.3	3.24	4.75
3	BRTA	72.4	63.4	65.4	5.08	7.80
4	Judicial Service	60.0	60.8	60.5	3.34	5.53
5	Land Services	43.3	46.1	44.9	2.56	5.69
6	Education (Government & MPO)	44.2	41.7	42.9	1.38	3.23
7	Health (Government)	40.1	44.4	42.5	1.25	2.93
8	Agriculture	45.5	24.6	41.6	2.58	6.19
9	Electricity	39.8	37.9	38.9	1.58	4.06
10	Gas	33.9	39.4	38.3	2.86	24.03
11	Local Government Institution	26.7	26.7	26.7	1.00	3.75
12	Insurance	10.8	13.3	12.3	1.57	12.76
13	Tax and Customs	11.6	11.1	11.1	2.57	23.14
14	Banking	5.2	6.0	5.7	0.51	9.05
15	NGO (Specially micro credit)	4.9	5.9	5.4	0.57	10.52
16	Others (Election Commission, Postal, WASA, etc)	21.9	22.0	22.0	1.97	8.99
17	**Overall**	68.4	65.0	66.5	0.90	1.36

Percentage balanced with weighted value.

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[29] RE is expressed as the percentage of Standard Error (SE) with regard to the estimated proportion.

Annex 5: Percentage of households became victims of bribery by sectors*

Serial No	Sector	Victims of bribery			Standard Error	Relative Error
		Rural	Urban	Overall		
1	BRTA	68.0	61.7	63.1	5.06	8.01
2	Law Enforcing Agencies	63.6	59.3	60.7	2.23	3.68
3	Passport	71.9	53.7	59.3	3.54	5.97
4	Land Services	37.6	38.0	37.9	2.37	6.27
5	Education (Government & MPO)	36.8	31.7	34.1	1.37	4.03
6	Judicial Service	33.1	32.5	32.8	2.62	8.01
7	Agriculture	33.8	15.9	30.5	2.18	7.14
8	Health (Government)	20.8	19.0	19.8	1.12	5.66
9	Electricity	25.9	10.5	18.6	1.09	5.85
10	Local Government Institution	17.3	19.4	18.3	1.07	5.85
11	Gas	20.2	9.8	11.9	2.70	22.69
12	Tax and Customs	10.7	9.2	9.4	2.63	28.03
13	Insurance	5.1	4.9	4.9	0.84	17.08
14	NGO (specially micro credit)	0.9	2.2	1.5	0.40	25.98
15	Banking	1.1	1.1	1.1	0.22	19.93
16	Others(Election Commission, Postal, WASA, etc)	7.1	5.3	5.7	1.11	19.68
17	**Overall**	54.0	46.6	49.8	0.85	1.70

Percentage balanced with weighted value.

Annex 6: Average bribe/ unauthorised money paid by sectors*

Serial No	Sector	Average bribe or unauthorised money (Tk)			Standard Error	Relative Error
		Rural	Urban	Overall		
1	Gas	24,451**	38,555	33,805	2987.90	11.31
2	Judicial Service	11,511	19,292	16,314	2800.30	5.83
3	Insurance	12,490	16,458	14,865	3456.56	4.30
4	Land Services	7,393	14,315	11,458	1780.12	6.44
5	Law Enforcing Agencies	6,965	6,975	6,972	1146.69	6.08
6	BRTA	6,199	6,354	6,318	836.57	7.55
7	Tax and Customs	928**	6,035	5,213	1325.76	3.93
8	Banking	2,746	4,857	3,985	523.56	7.61
9	Electricity	2,494	4,473	3,032	437.88	6.92
10	Passport	2,994	2,814	2,881	151.84	18.97
11	NGO (specially micro credit)	1,505	1,618	1,589	112.59	14.11
12	Local Government Institution	599	1206	907	124.47	7.28
13	Education (Government & MPO)	548	887	714	74.84	9.54
14	Health (Government)	390	593	498	70.74	7.04
15	Agriculture	435	945	484	70.30	6.89
16	Others (Election Commission, Postal, WASA, etc)	2,234	6,100	5,092	876.87	5.81
17	**Per household average bribe or unauthorised money**	3,930	7,733	5,930	648.74	9.14

Average amount of bribe or unauthorized money balanced with weighted value.
***Average amount of bribe or unauthorized money based on limited data.*

Annex 7: Estimation of households in Bangaldesh in December, 2017

According to Bangladesh Statistics Bureau (BBS) the estimated population of Bangladesh in December 2017 is 16.418 corer.[30] The population growth rate is 1.37%. According to the Population and Houseing Census Report 2011 of BBS, the households in December 2017 was estimated at 3.73143 corer.

Annex 8: Male-female ratio of service recipients and
victims of corruption in different sectors*

Serial No	Sector (total service recipients of the sector)	Percentage service recipients (%)		Victims of corruption (%)	
		Female	Male	Female	Male
1	NGO(n=6998)	77.1	22.9	5.2	5.6
2	Health (n=9506)	56.2	43.8	37.3	38.6
3	Education (n=16411)	54.5	45.5	30.2	29.7
4	Insurance (n=2720)	47.1	52.9	16.0	9.2
5	Banking(n=12311)	30.0	70.0	6.2	3.9
6	Local Government Institution (n=11569)	23.5	76.5	27.7	23.9
7	Gas (n=255)	19.6	80.4	44.5	36.6
8	Passport (n=961)	18.1	81.9	69.3	65.2
9	Law Enforcing Agencies (n=1748)	13.7	86.3	71.4	72.5
10	Electricity (n=9366)	13.8	86.2	34.7	39.0
11	Judicial Service (n=1206)	13.3	86.7	71.8	59.5
12	Land Services (n=2661)	9.3	90.7	47.8	47.3
13	Tax and Customs (n=726)	9.2	90.8	7.1	11.1
14	Agriculture (n=2447)	4.1	95.9	22.9	42.0
15	BRTA (n=604)	2.3	97.7	68.4	65.9
16	Others Others (n=2982)	38.8	61.2	11.1	19.0
17	**Overall (n=40155)**	**45.7**	**54.3**	**31.8**	**45.5**

* Percentage balanced with weighted value.

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[30] For details, see http://www.bbs.gov.bd/WebTestApplication/userfiles/Image/Census2011/Bangladesh_glance.pdf.

Annex 9: Victims of corruption in different sectors by age of service recipients*

Serial No	Sector	Victims of corruption by age of service recipients (%)				
		<=17 Year	18-35 Year	36-54 Year	55-64 Year	65=> Year
1	NGO(n=6998)	32.6	37.8	43.3	45.7	44.1
2	Health (n=9506)	38.4	39.3	35.5	42.5	31.4
3	Education (n=16411)	31.3	27.0	32.0	35.7	39.2
4	Insurance (n=2720)	38.8	30.1	22.4	18.0	20.2
5	Banking(n=12311)	41.8	40.8	38.1	37.8	34.1
6	Local Government Institution (n=11569)	1.4	4.5	5.1	4.8	3.3
7	Gas (n=255)	-	4.8	5.7	5.5	11.6
8	Passport (n=961)	-	36.8	41.3	37.6	53.6
9	Law Enforcing Agencies (n=1748)	-	47.5	49.3	41.9	48.5
10	Electricity (n=9366)	-	8.1	18.3	10.8	6.8
11	Judicial Service (n=1206)	-	78.0	67.9	62.7	58.5
12	Land Service (n=2661)	-	64.6	62.0	51.4	60.5
13	Tax and Customs (n=726)	-	68.2	64.8	56.9	49.9
14	Agriculture (n=2447)	-	48.3	32.6	35.1	39.9
15	BRTA (n=604)	-	72.2	59.8	50.7	-
16	Others Others (n=2982)	-	5.5	10.6	4.2	38.7
17	**Overall (n=40155)**	32.6	37.8	43.3	45.7	44.1

* Percentage balanced with weighted value.
- Limited data.

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