

Corruption in Service Sectors: National Household Survey 2021

Extended Executive Summary

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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 these activities the “Corruption in Service Sectors: National Household Survey” is being conducted since 1997 every two-to-three years to assess the nature and extent of corruption that households experience in receiving services from different public and private institutions. The objective of this survey is to attract the attention of the government, relevant authorities of the service sectors covered in the survey, policymakers and other stakeholders to the nature, extent and implications of corruption so that they can take necessary policy measures and specific actions to curb corruption, for which we also propose policy recommendation.

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 analysts on the extent of corruption mainly at administrative and political levels. On the other hand, the household survey conducted by TIB is not a perception or opinion-based survey. It is based on data and information about the practical experience of corruption and irregularities the service recipients go through while receiving services from different sectors.

This 2021 survey is the 9th in the series and represents the respondents experience of corruption in the service sector during December 2020 to November 2021. It shows that 70.9 percent of households experienced corruption during receiving services from different public and private sectors or institutions. Law enforcement agencies (74.4%) are ranked as the most corrupt sector followed by passport (70.5%), Bangladesh Road and Transport Authority (68.3%), judicial services (56.8%), government health (48.7%), local government institutions (46.6%) and land services (46.3%). Overall, the percentage of respondents who experienced corruption at the service delivery level has increased in 2021 compared to 2017 (70.8% in 2021 compared to 66.5% in 2017). However, the incidence of bribery has decreased in 2021 (40.1%) compared to 2017 (49.8%). Among the victims of bribery, 72.1 percent mentioned that they had to pay bribe because service is not available without bribe. This ratio has also decreased compared to 2017 (89%). 59.2 percent of households mentioned that they paid bribe to avoid harassment or trouble, which is higher than that in 2017 (47.1%). The survey results also show that corruption in local government institutions, NGOs, insurance, banking and health sectors increased significantly in 2021 compared to 2017; On the other hand, corruption has decreased in the education, electricity, agriculture and gas sectors. Overall, the results of the survey show worrying indicators of continued institutionalization of corruption in the service sector.

Based on the survey data we have estimated that the total amount of bribe collected by duty bearers at the service level in the sectors included in the survey is about BDT 108,301 million, which is equivalent to 2 percent of the national budget for the fiscal year 2020-21 and 0.4 percent of GDP.

Moreover, the survey shows that bribery is a disproportionately 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 less than BDT 24,000 (2.1%) compared to households whose monthly income is more than BDT 85,000 (0.3%). Households whose heads have no

institutional education are more prone to be victims of corruption than those with highly educated household heads. Similarly, households whose heads are farmers, fishermen, transport workers, small entrepreneurs, teachers, etc. are more vulnerable to corruption than those whose household heads are government service holders and professionals (lawyers, doctors and engineers).

Remarkably, people experience more harassment as a result of corruption in the sectors that are essential for people's fundamental rights, access to basic services and promotion of good governance, such as law enforcement agencies, passport services, BRTA, judicial services, health, local government institutions and land services.

The report stresses the importance of rigorous and effective enforcement of law, enhanced access to information and exemplary accountability of those involved in corruption without fear or favour irrespective of the status and identity of the perpetrators.

This survey was designed and conducted by the research team of TIB with the active support of colleagues from other divisions. I commend their painstaking and highly committed efforts. I thankfully acknowledge the contributions of the 20 field supervisors and 93 enumerators who were employed to conduct the field work of the survey. Their dedicated efforts made the field level data collection possible in time as planned ensuring desired content and quality.

The survey has benefitted from expert services of an esteemed group of nationally and internationally renowned specialists on social science, statistics and survey methodology, who guided the TIB research team in various stages of the survey. This team of experts were composed of 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 the highest standards of excellence of survey methodology and data analysis. TIB is sincerely indebted to them.

We hope that the government and concerned stakeholders would consider the findings of the survey and its recommendations with due importance. TIB welcomes any constructive criticism 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 s/he is also recognised as a household member. |
| Active member of household | Somebody who plays an active role in the family's decision making and plays key roles 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 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. No private sector healthcare services are included in this survey. |
| 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. |
| Local Government Institutions | Public services like birth registration certificate, death registration certificate, citizenship certificate, character certificate, inheritance certificate, social security program, climate change and disaster aid, arbitration, holding tax determination and payment, trade license related services and other services provided by Union Parishad, Municipality, City Corporation, Upazila Parishad and Zilla Parishad. |
| 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, Rapid Action Battalion (RAB), Detective Branch or Central Intelligence Department (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 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 Non Government Organizations (NGOs) at local and national level for development and welfare of citizens especially to 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. provided by Bangladesh Road Transport Authority (BRTA). |
| 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. |
| Climate change and disaster aid | Aid, relief and different form of economic and financial support provided to the citizens by the institutions (Upazila Administration, District Administration, Directorate of Disaster Management, Upazila/District Agriculture Office, Upazila/District Fisheries Office, Upazila/District Livestock Office, Upazila/District Food Office, Military Forces, Para-Military Forces, Office of Women Affairs Officer, Office of Public Health Engineering, etc.) to combat climate change and natural disasters are considered as climate change and disaster aid. Aid disbursed by local government institutions (Union Council, Upazila Parishad, Pourashava, etc.) is not included under climate change and disaster aid and is shown within the local government institutions sector. |
| Others | Services provided apart from the above-mentioned 15 sectors. This includes services provided by institutions such as the mobile banking, online shopping, WASA, Election Commission, Postal Department, Department of Social Services, BTCL, DC office, UNO office etc. |

1. The Context

It is widely recognized 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 the general people and occupy much of the space in mass media. National policies and strategic papers have emphasized establishing good governance, enforcing the law and creating a people-friendly and pro-poor administrative system in order for the 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 influential people at the policy level with the involvement of politics, administration and the private sector. This network of corruption negatively affects the 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 providers. For example, payment of a small amount of money in addition to an official fee to get a service is a common form of corruption at this level. This type of corruption known as petty corruption impacts the 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 is highly detrimental to the human development of common people and the establishment of governance in service sectors.

Transparency International Bangladesh (TIB) has been conducting national surveys in service sectors since 1997 to identify the nature and extent of corruption in service sectors. So far, nine such surveys have been conducted at a regular interval of two to three years. This is the 9th survey in this series. This survey has captured corruption experienced by households while getting services from service sectors from December 2020 to November 2021.

1.1 The Rationale of the Survey

The Bangladesh Constitution, the Eighth Five Year Plan 2022-2026¹, the National Integrity Strategy 2012, the Perspective Plan 2021-2041 and the present ruling party's 2018² election manifesto have pledged zero tolerance to establish good governance and prevent corruption. The present government has made some specific commitments for enhancing good governance and curbing corruption in the election manifesto of 2018, the 8th Five Year Plan and the Perspective Plan. The Government has endorsed the UN Convention against Corruption and thus reiterated its commitment to preventing corruption. The Government has also formulated the 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 a conducive environment for reducing and eliminating corruption. Thus, this survey would be helpful to implement the government's commitment to

¹ To learn more, please visit

http://plancomm.gov.bd/sites/default/files/files/plancomm.portal.gov.bd/files/68e32f08_13b8_4192_ab9b_abd5a0a62a33/2021-02-03-17-04-ec95e78e452a813808a483b3b22e14a1.pdf

² To learn more, please visit

https://pmo.portal.gov.bd/sites/default/files/files/pmo.portal.gov.bd/page/da1ed2d3_23e9_43a5_9859_50df7de24ee4/writeup_election_manifesto_2018_010921.pdf

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 of the issues related to corruption and mobilize the people to raise their voices against it and reinforce policy-level advocacy initiatives.

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

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

1.2 Objectives of the Survey

The overall objective of the survey is to assess the nature and extent of corruption in various service sectors on the basis of the experiences of the households of Bangladesh. The specific objectives are:

- to measure the proportion of households that experienced corruption in accessing services from different sectors or institutions;
- to assess the nature and extent 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.

1.3 Scope of the Survey

The definition of corruption used in this survey is ‘abuse of power for personal gains’ in service sectors. Apart from transactions of unauthorized money (giving bribes or forcing people to pay the 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 16 important service sectors. they include education, health, local government institutions, land services, agriculture, law-enforcement agencies, judicial services, electricity, banking, BRTA, tax and customs, NGOs, passport, insurance, gas and climate change and disaster aid. The sectors have been included on the basis of at least 5 percent of the households had received services during the survey reference period. One sector named climate change and disaster aid is included this year as such services have increased in recent years and there are many corruption allegations against this sector. The services of these sectors have an immense influence on uplifting people’s well-being and social and economic justice.

Moreover, these services have been portrayed as high corruption prone in the research of TIB and mass media. A separate part was added to the questionnaire to record the household's experience in the sectors not listed above. Beyond the above list, the survey has captured data on the following service-providing sectors/authorities (other sectors): mobile banking, online shopping, WASA, Election Commission, post office, Department of Social Services, BTCL, DC Office, UNO Office, etc.

1.4 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. In the first stage, villages or *mohallas* (neighbourhood) for each of the 16 strata were selected randomly from IMPS. The number of strata was determined by dividing 8 divisions into the rural and urban divides. The number of villages or *mohallas* for each of stratum was determined proportionally to the respective population weight after the 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 a systematic random sample technique from selected segment or cluster. Sample size for the survey was determined following 2017 survey parameters at 5 percent margin of error.

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

Where,

n= Sample Size

p= 0.665 (The proportion of households that faced corruption in 2017)

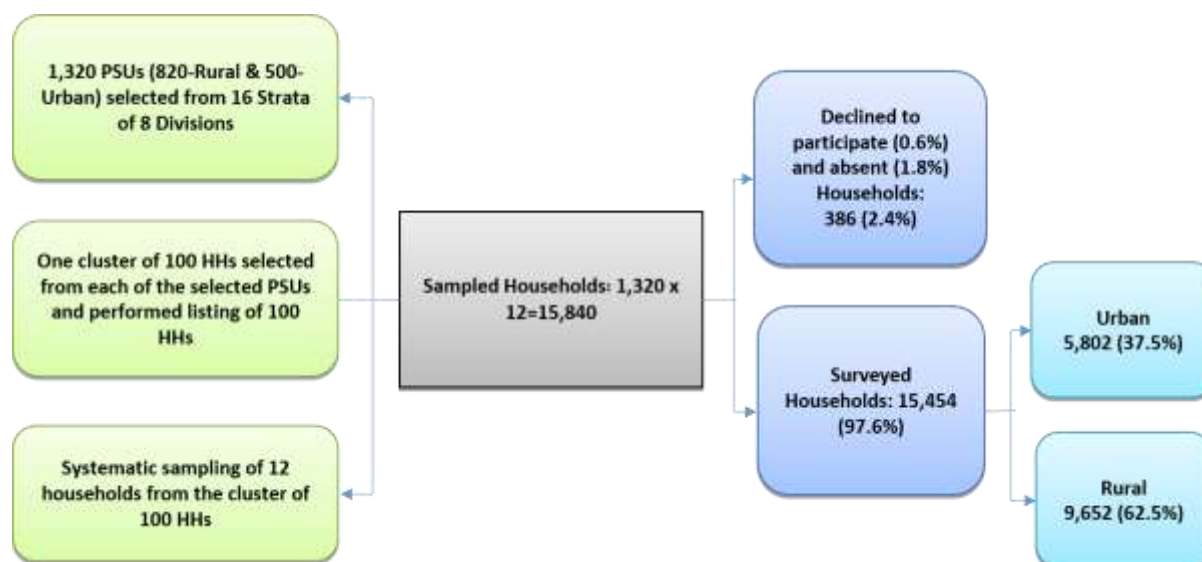
z= 1.96 (Sample variate considering 95 percent confidence interval)

e= 5 percent (margin of error)

design effect= 1.5 (Design effect of the rate of households experienced corruption in 2017)

Using the formula, the number of required households for each stratum is 513 and thus for the whole survey in 16 strata, the required sample household is 8,208. However, to retain the precision level of the 2017 survey, the number of the sample households for 2021 remains the same as in 2017 i.e. 15,840 households. Rural and urban weight considered in this survey was 63 percent and 37 percent respectively. Accordingly, the numbers of rural and urban samples are 9,972 and 5,868 respectively. But as some areas are found as urban areas during the survey and the number of samples obtained in the survey stands at 9,840 in rural areas and 6,000 in urban areas.

Graph 1: Sampling Procedure at a Glance



During the survey, 386 households were found either absent or declined to respond which cut down the sample size to 15,454 households, which is 97.6 percent of the original sample size. These households represent 9,652 (62.5%) from rural and 5,802 (37.5%) from urban areas and spread over 1,320 PSUs (Primary Sampling Units) in 64 districts. Thus, this survey design ensured national representation of the country covering urban and rural areas of all eight administrative divisions. Moreover, the survey design ensured statistic precision as well reflected in margin of error of main indicators of the survey. For instance, households that experienced corruption and bribes in different service sectors in 2021 margin of error is ± 3.3 percent and ± 2.7 percent respectively.

Table 1: Division-wise Distribution of Sample Households

| Division | Rural | Urban | Overall |
|-------------------------|--------------|--------------|---------------|
| Dhaka | 1,742 | 1,145 | 2,887 |
| Chattogram | 1,519 | 869 | 2,388 |
| Rajshahi | 1,328 | 712 | 2,040 |
| Khulna | 1,182 | 739 | 1,921 |
| Barishal | 826 | 480 | 1,342 |
| Rangpur | 1,192 | 746 | 1,938 |
| Sylhet | 845 | 494 | 1,339 |
| Mymensingh | 982 | 617 | 1,599 |
| Total Households | 9,652 | 5,802 | 15,454 |

1.5 Duration and Reference Period of the Survey

This household survey was conducted between December 13, 2021 to 8 March 2022 across the country. The survey captured information on corruption and harassment experienced by the selected households in receiving services from service sectors during the period from December 2020 to November 2021.

1.6 Survey Management and Quality Control of Data

The data collection team consisted of 20 Field Supervisors and 93 Field Enumerators. The FEs and FSs were recruited through a competitive process. They were given training on survey methodology, processes and questionnaires for 14 days including field orientation at the closest areas. For the field survey, each team consisted of one supervisor and four enumerators (five enumerators in some groups). Each team was assigned to collect data from randomly selected households of the determined PSUs. One researcher from TIB was also assigned to each team for overall guidance on data collection and resolving field problems.

The survey was done through a structured questionnaire. It was finalized and used for the survey after a review done by TIB's research team and a panel of experts. For data collection questionnaires were filled through PACTApp³ by using the digital platform. The use of a 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. During the survey each filled-in questionnaire was checked by the field supervisor for ensuring accuracy. To maintain quality, TIB researchers and supervisors carried out certain monitoring checks during and after field visits for 51.9 percent of filled-in questionnaires (accompany check 21.1%, back check 17.8%, spot check 12.7%, telephone check 8.9%). Any information gaps identified through these checks were corrected accordingly.

The data were collected mainly from the household heads. In the cases where the household head was old aged, another adult member of the household capable of providing information who had an understanding of the overall functioning of the household or was involved in important decisions was interviewed. Up to three visits were made for some households.

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 finalization of the survey report.

1.7 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 analyzed by using SPSS and STATA. As this is a complex survey, weight⁴ was applied to generate overall design-based estimated figures considering the selection probability of households at each stage. Measures of percentages and mean values of different indicators and variables were the key to data analysis. The amount of bribes in the service sectors for all households in

³ PACTApp is a smart phone based application developed by TIB. It has a digital data collection tool like KoBotoobox.

⁴ p_1 =probability of having IMPS PSUs from national population, p_2 =probability of selecting sampled PSUs from IMPS, p_3 =probability of selecting PSUs in a stratum, p_4 =probability of selecting a segment of 100 HHs from HHs in a selected PSU, p_5 =probability of selecting 12 HHs from the segment; $p=p_1 * p_2 * p_3 * p_4 * p_5$; weight=1/p, after that weight was applied to household analysis.

Bangladesh was estimated.⁵ The reliability of estimated figures was assessed through sector-based Standard Error (SE)⁶ values.

2. Socio-economic Profiles of Surveyed Households

Sampled households in the survey were chosen in such a way that it represents Bangladesh well. The female and male ratio of the members of the surveyed household is found 49.77 percent: 50.21 percent and the average household members are 4.55.⁷ By religion, 89 percent of household heads are Muslims, 9.1 percent are Hindus and 1.9 percent are from other religions (especially, Buddhists and Christians). By ethnic identities, 97.5 percent of household heads are Bengalees and 2.5 percent belong to other ethnic groups.⁸ By professional identities, 17.1 percent of household heads are engaged in small businesses, 13.9 percent in private services, 10.4 percent in agriculture/fishing, 9.7 percent in agriculture labourer/day labourer, 3.2 percent in government services and 1.1 percent in teaching and 0.5 percent other professionals (lawyers, doctors, engineers, etc.). Moreover, the average monthly income and expenditures of surveyed households are BDT 25,187 and BDT 22,055 respectively.⁹ Average monthly income of rural and urban areas is BDT 20,029 BDT and BDT 27,928 respectively and average expenditure is BDT 17,186 and BDT 24,644 respectively. All these data of the households in this survey are fully or largely consistent with the National Census 2022.

3. Overall Scenario of Corruption in Service Sectors

The household survey 2021 shows that 99.5 percent of the surveyed households received services from different sectors and 70.9 percent of the service-receiving households were victims of different forms of corruption while taking the services from different sectors covered under this survey. The sectoral analysis shows that the Law Enforcement Agencies (LEAs) placed the highest position in terms of experience of corruption by surveyed households; 74.4 percent of the households that received services from this sector were victims of different forms of corruption. Passport (70.5%) and BRTA (68.3%) placed the second and third positions respectively. The other notable service sectors where the surveyed households experienced corruption considerably include judiciary (56.8%), health (48.7%), local government, (46.6%) and land services (46.3%).

⁵ 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.

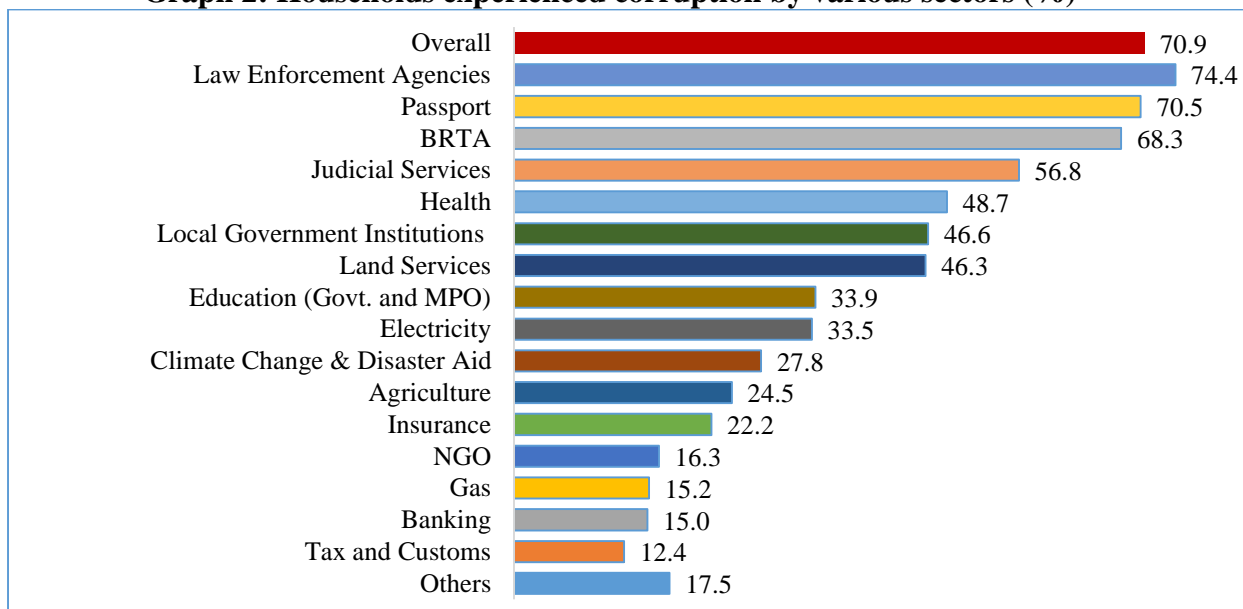
⁶ Real value is found if the entire population is studied. In case of representative sample, the value of a proportion can be more or less than the real value. The difference between these two values is measured through statistical method and this measure is known as SE.

⁷ National rate of female, male and third gender is respectively 50.5 percent, 49.49 percent and 0.01 percent and household size is 4.03, Population and Housing census, 27 July, 2022, BBS.

⁸ National rate of Bengalis and other ethnic groups is respectively 99.01 percent and 0.99 percent, Population and Housing census, 27 July, 2022, BBS.

⁹ HIES 2016, for details <http://hies.bbs.gov.bd/content/files/HIES%20Preliminary%20Report%202016.pdf>

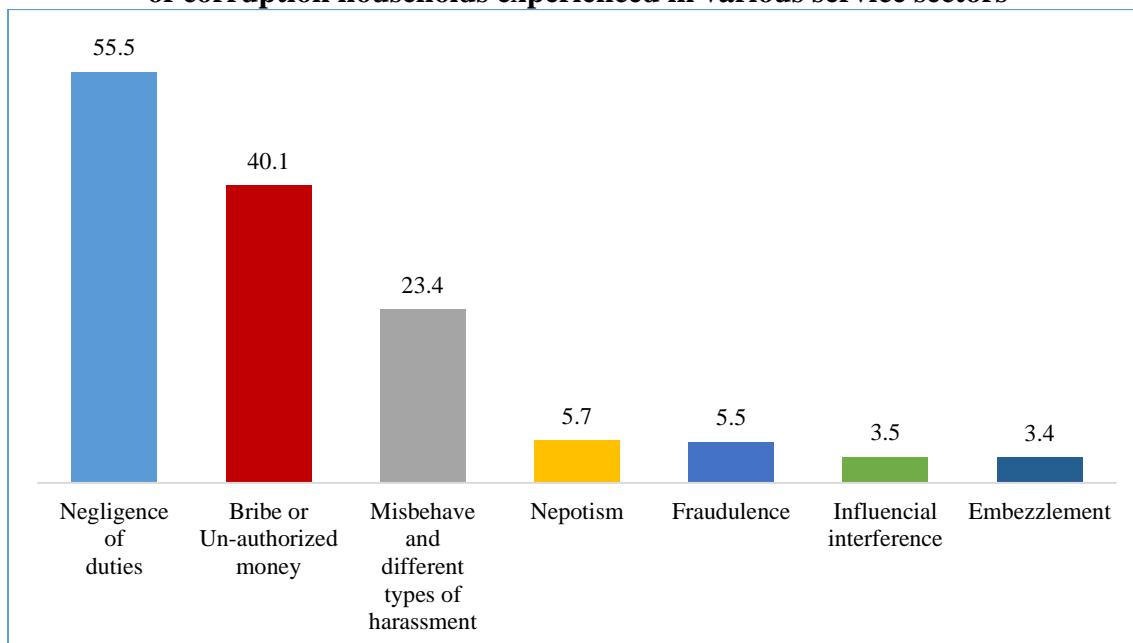
Graph 2: Households experienced corruption by various sectors (%)



3.1 Types of Corruption

Among the service recipient households, overall 40.1 percent experienced bribery or unlawful transaction of money in different sectors. Other major forms of corruption include negligence of duties (55.5%), misbehaviour and different types of harassment (23.4%) (Graph 3).

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



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 40.1 percent of service recipient households paid bribes or were forced to make illegitimate payment (Table 2).

Table 2: Households' experience bribery and average bribe or unauthorized money (BDT) paid by various sectors

| Sl. No. | Service Sector | Percentage of Households Paid bribe | Average Amount of bribe (BDT) |
|---------|-------------------------------|-------------------------------------|-------------------------------|
| | Overall | 40.1 | 6,636 |
| 1 | Passport | 55.8 | 5,055 |
| 2 | Law Enforcement Agencies | 55.7 | 6,698 |
| 3 | BRTA | 50.2 | 5,147 |
| 4 | Local Government Institutions | 33.5 | 1,012 |
| 5 | Land Services | 31.5 | 7,271 |
| 6 | Judicial Services | 23.7 | 19,096 |
| 7 | Education (Govt. and MPO) | 16.9 | 702 |
| 8 | Tax and Customs | 10.4 | 4,788 |
| 9 | Electricity | 7.9 | 3,286 |
| 10 | Gas | 6.4 | 11,710* |
| 11 | Health (Govt.) | 6.2 | 680 |
| 12 | Insurance | 5.5 | 21,765 |
| 13 | Agriculture | 4.9 | 266 |
| 14 | Climate Change & Disaster Aid | 2.2 | 1,365 |
| 15 | Banking | 1.0 | 4,660 |
| 16 | NGO | 0.4 | 1,879 |
| 17 | Others | 4.2 | 2,711 |

* Calculated based on limited data

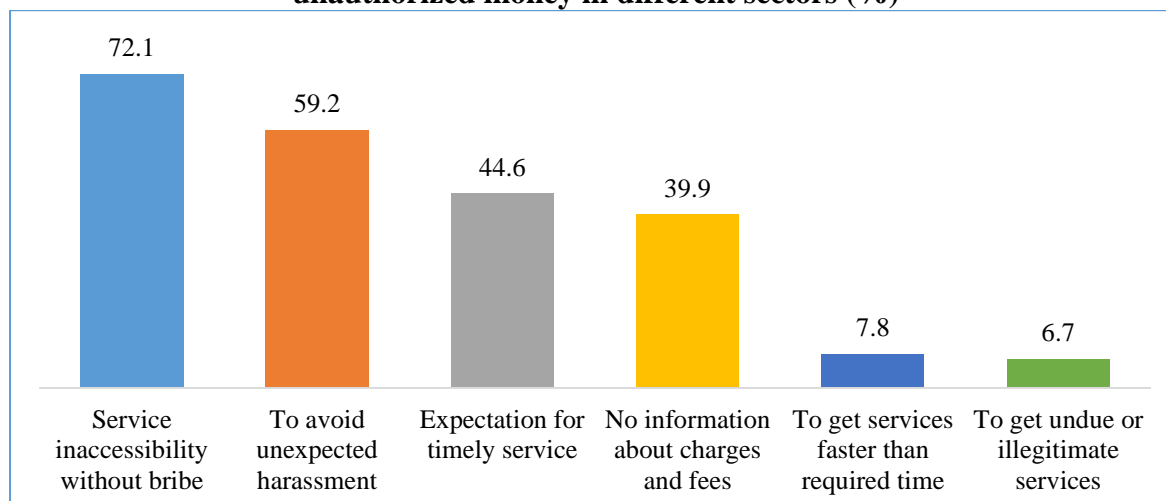
The most corrupt sector in terms of the percentage of households (55.8%) experienced bribery during receiving services is found in Passport service. The Law Enforcement Agencies (55.7%) and BRTA (50.2%) placed second and third positions respectively in terms of the rate of bribery or illegitimate payment.

The households that experienced bribery had to spend BDT 6,636 on an average as bribes or illegitimate payments for receiving different services. The amount is found to be the highest for Insurance services for which the service recipient households had to spend BDT 21,765 on an average, followed by judiciary (BDT 19,096) and gas (BDT 11,710). On the other hand, the households paid or were forced to pay BDT 702 for education and BDT 680 for health. The survey shows that the per capita bribe or illegitimate payment of money in the service sectors is BDT 671.

3.3 Causes of Bribery or Unauthorised Transaction of Money

The households pointed out a number of reasons for which they had to pay bribe to get services. Major causes of bribery or unauthorized money include services are not rendered unless bribe was paid, to avoid difficulties and harassments, to get services on time and not knowing the official charges and fees (Graph 4).

Graph 4: Reasons for which households paid bribes or unauthorized money in different sectors (%)



3.4 Estimated Amount of Bribe or Illegitimate Payment of Money at National Level

Based on the Population Census 2022, the projected households in Bangladesh in November 2021 were about 40.7 million. Considering the total number of households, the total bribe and illegitimate payment of money at national level for the period of December 2020 to November 2021 was estimated at BDT 108,301 million (Table 3). This figure is BDT 1,332 million (1.2%) higher than that of the 2017 survey. In current market value, this amount is equivalent to 0.4 percent of Gross Domestic Product (GDP)¹⁰ and 2 percent of the national budget¹¹ in the fiscal year 2020-2021. It is to be mentioned that the total amount of unauthorized money estimated has been made considering only the sectors included in the survey, that is, it is not estimated on the basis of all service sectors in Bangladesh.

Table 3: Estimated bribe or payment of unauthorized money by various sectors at National Level

| Service Sectors | Nationally Estimated Bribes or Unauthorised Money (Million BDT) | Nationally Estimated Bribes or Unauthorised Money (Million BDT) |
|-------------------------------|---|---|
| | 2017 | 2021 |
| Judicial Services | 12,419 | 16,089 |
| Law Enforcement Agencies | 21,669 | 14,888 |
| Land Services | 25,129 | 13,368 |
| Insurance | 5,099 | 9,325 |
| Local Government Institutions | 3,387 | 7,564 |
| Passport | 4,516 | 6,844 |
| BRTA | 7,102 | 6,404 |
| Electricity | 9,141 | 5,203 |
| Gas | 5,281 | 4,202 |
| Education (Govt. and MPO) | 4,552 | 2,281 |
| Health (Govt.) | 1,602 | 1,921 |
| Banking | 1,129 | 961 |
| Tax and Customs | 1,238 | 921 |
| NGO | 364 | 240 |

¹⁰ The GDP size for FY 2020-21 was BDT 30,873,000 million (source: Bangladesh National Budget 2021-22).

¹¹ The National Budget for FY 2020-21 (revised) was BDT 5,389,830 million.

| Service Sectors | Nationally Estimated Bribes or Unauthorised Money (Million BDT) | Nationally Estimated Bribes or Unauthorised Money (Million BDT) |
|-------------------------------------|---|---|
| | 2017 | 2021 |
| Climate Change & Disaster Aid | -* | 80 |
| Agriculture | 510 | 40 |
| Others | 3,751 | 17,970 |
| Total Estimated Bribe Amount | 106,889 | 108,301 |

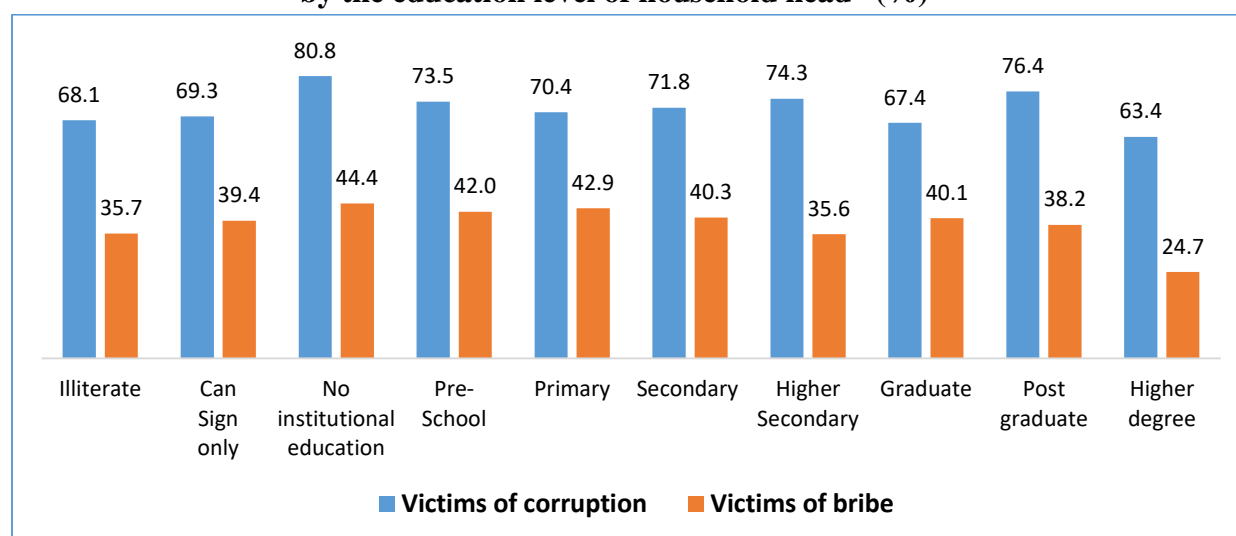
*It is not calculated in 2017 as it is a new sector in 2021

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

Analysis of the survey data shows that there is no significant difference in the incidence of corruption between the service sector of rural and urban households. In rural areas, 71.2 percent of households became victims of corruption; and the corresponding figure in urban areas is 70.7 percent. However, the incidence of bribery is higher in rural areas than in urban areas. In terms of paying bribes, 46.5 percent of households in rural areas paid bribes to get services, while in urban areas this rate was 36.6 percent.

No significant difference (by statistical test) is observed in the incidence of corruption and bribery by gender of the household head. 72.4 percent of female-headed households were victims of corruption and 39.4 percent were victims of bribery, the rate is 70.7 percent and 40.2 percent respectively in case of male-head households. Similarly, no significant variation is observed in the incidence of corruption and bribery by educational qualification of the household head. The rate of corruption and bribery in those households whose heads have higher degrees (second Masters/Ph.D.) is 63.4 percent and 24.7 percent respectively. On the other hand, the rates of corruption and bribery in those households who have no formal education, but can read and write, are 80.8 percent and 44.4 percent, respectively and 76.4 percent and 38.2 percent in the case of household heads who have completed post graduate or equivalent level of education (for details, see Graph 5).

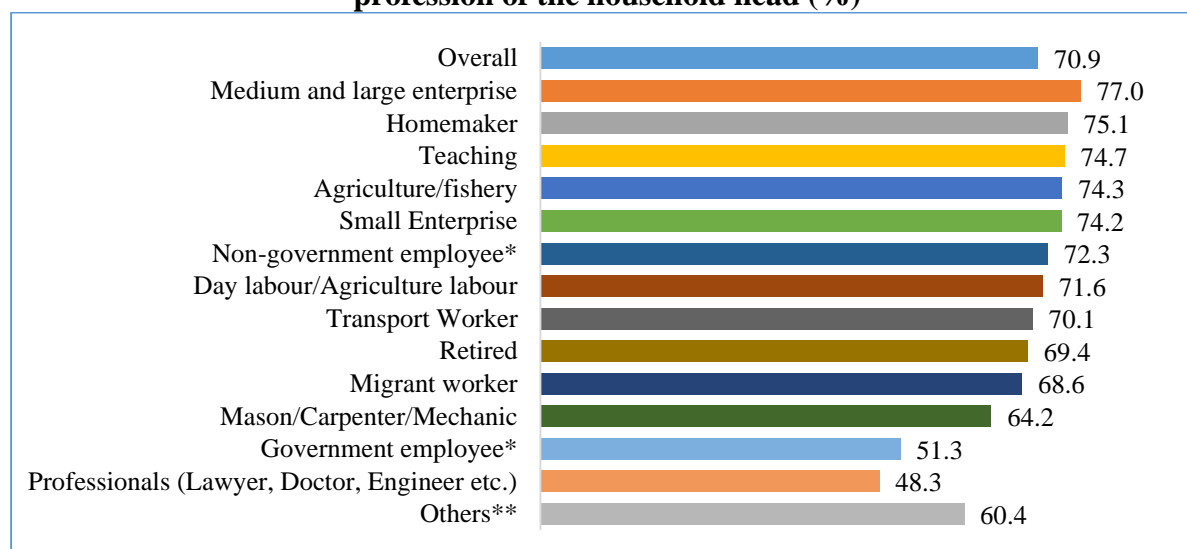
Graph 5: Percentage of households experienced corruption by the education level of household head* (%)



* According to z-test, no significant difference can be observed in the rate of corruption and bribery of the household by the educational level of the household head.

However, some variation is noticeable in the incidence of corruption and bribery in the case of household heads' professions. Other professions have higher rates of corruption and bribery than government employees and various professionals (lawyers, doctors, engineers, etc.). The rate of corruption in the households where the household heads were employed in professional work and government jobs is 48.3 percent and 51.3 percent respectively. This rate is 77 percent for medium and large businesses, 75.1 percent for homemaker, 74.7 percent for teaching (public and private) and 74.3 percent for agriculture/fishery (for details, see Graph 6).

Graph 6: Percentage of households experienced corruption by profession of the household head (%)

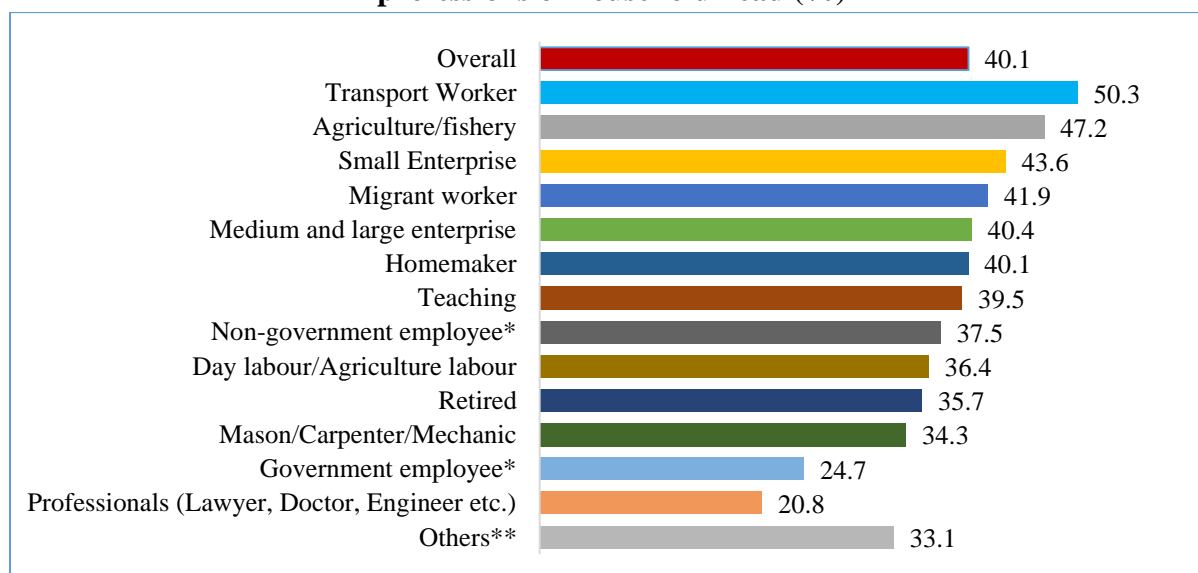


* Except teachers (government and non-government) and different types of professionals (Lawyer, Doctor, Engineer, etc.).

** Fishermen, Tailors, Rickshaw Pullers, Village Doctors, Garments Workers, Barbers, Goldsmiths, Night-guards etc.

Similarly, concerning the rate of bribery victims, transport workers, agriculture/fisheries and small businesses entrepreneurs paid higher amount of bribery or illegal payments than government employees or professionals (lawyers, doctors, engineers, etc.). The rate of bribery among the household heads who were involved in professional work and government jobs is 20.8 percent and 24.7 percent respectively, while this rate is 50.3 percent for household heads involved in transport, 47.2 percent for agriculture/fishery and 43.6 percent for small businesses enterprises (for details, see Graph 7).

Graph 7: Percentage of households experienced bribery by professions of household head (%)

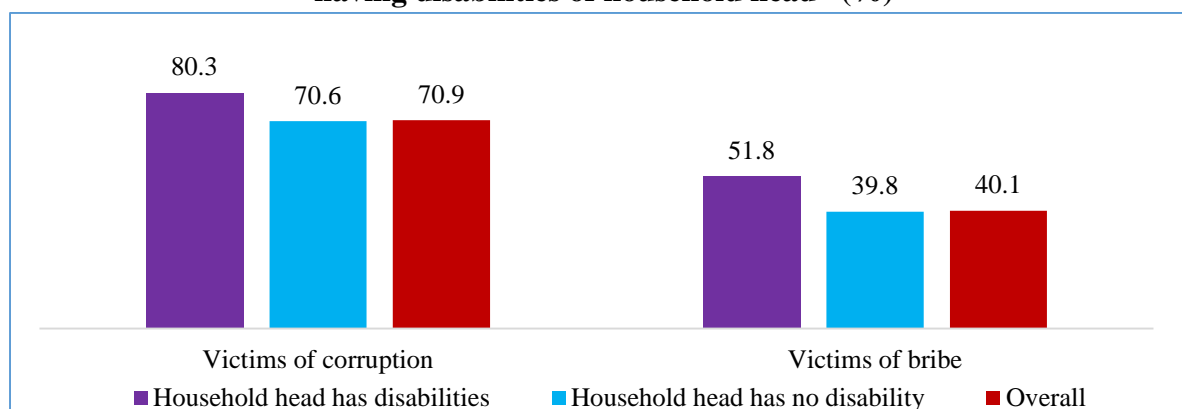


* Except teachers (government and non-government) and different types of professionals (Lawyer, Doctor, Engineer, etc.).

** Fishermen, Tailors, Rickshaw Pullers, Village Doctors, Garments Workers, Barbers, Goldsmiths, Night-guards etc.

Household heads with various physical and mental disabilities are more vulnerable to corruption and bribery. In the survey, the rate of corruption and bribery is 80.3 percent and 51.8 percent respectively where the household heads have any kind of disability. The rate is 70.6 percent and 39.8 percent in the case of the head of household heads without disability (For details, see Graph 8).

Graph 8: Percentage of households experienced bribery by having disabilities of household head* (%)



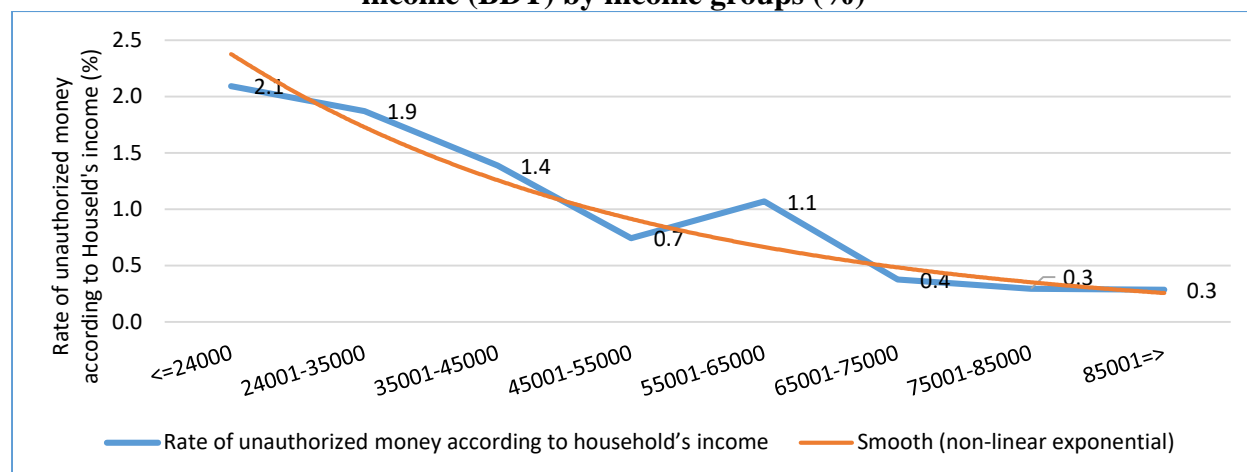
* According to z-test, the tendency of corruption and bribery is relatively high in those households whose heads have disabilities.

The relative burden of bribery among households of lower income categories is much higher compared to those in higher income categories. The households whose monthly income was less than BDT 24,000 had to bear more burden of bribery compared to those households having an income of BDT 85,000 or more.

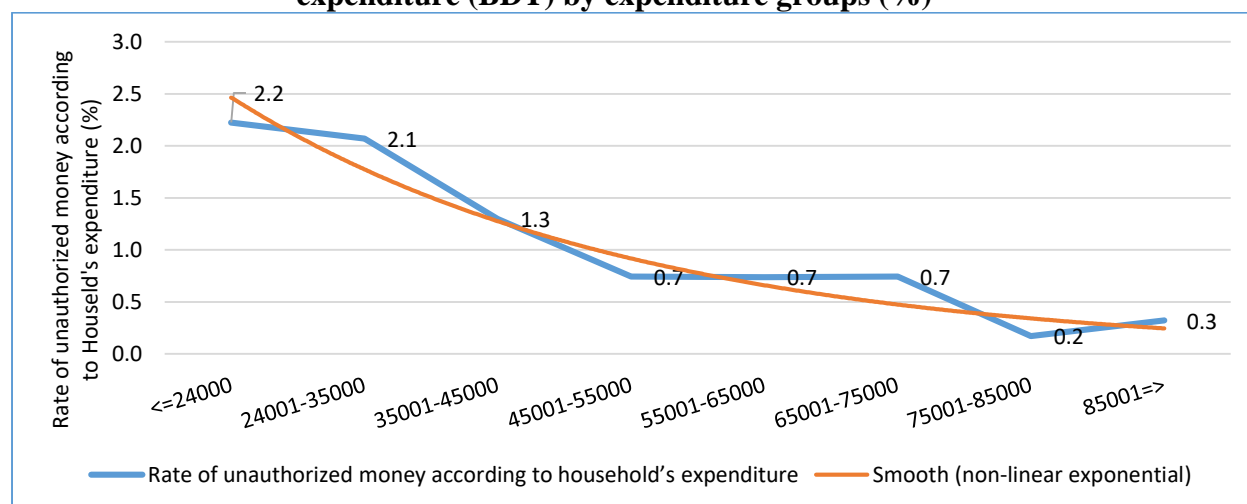
Overall, the households covered in the survey spent 1.6 percent of their annual income and 1.8 percent of expenditure on bribes. The burden of bribes was comparatively higher on the

households having low income and expenditure (for details, see Graph 9 and Graph 10). The survey also shows that the households having monthly income and expenditure less than BDT 24,000 had to spend 2.1 percent of their annual income and 2.2 percent of expenditure as bribes to get different types of services. On the other hand, the households having monthly income and expenditure of BDT 85,000 or above spend 0.3 percent of their annual income and expenditure as bribes.

Graph 9: Burden of bribes as percentage of household income (BDT) by income groups (%)



Graph 10: Burden of bribes as percentage of household expenditure (BDT) by expenditure groups (%)



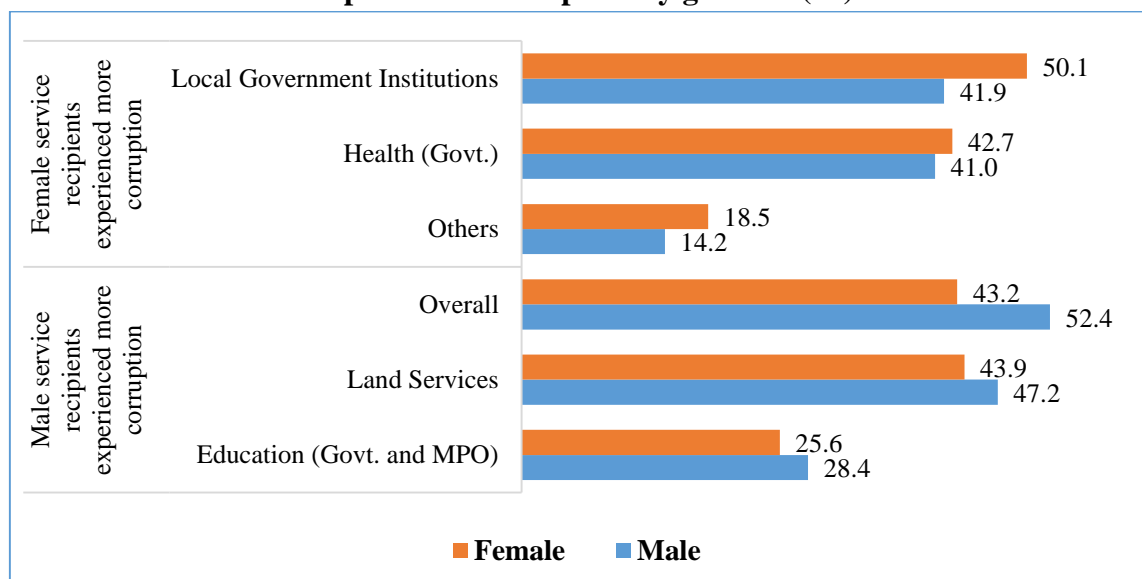
3.6 Service Recipients' Experience of Corruption by Gender and Age

The statistical test shows no significant difference in the incidence of corruption among service recipients by gender. Among the service recipients, 47.3 percent were female and 52.7 percent male. In the survey, 43.2 percent of female service recipients and 52.4 percent of male service recipients became victims of corruption.

It is found that the female service recipients of the surveyed households became victims of corruption at a higher margin in local government institutions (50.1%), health (42.7%) and other (Mobile Banking, Online Shopping, WASA, etc.) sectors (18.5%) compared to the males

(for details, see Graph 11). However, male service recipients in the overall (52.4%), land (47.2%) and education (28.4%) sectors were victims of corruption more than female service recipients.

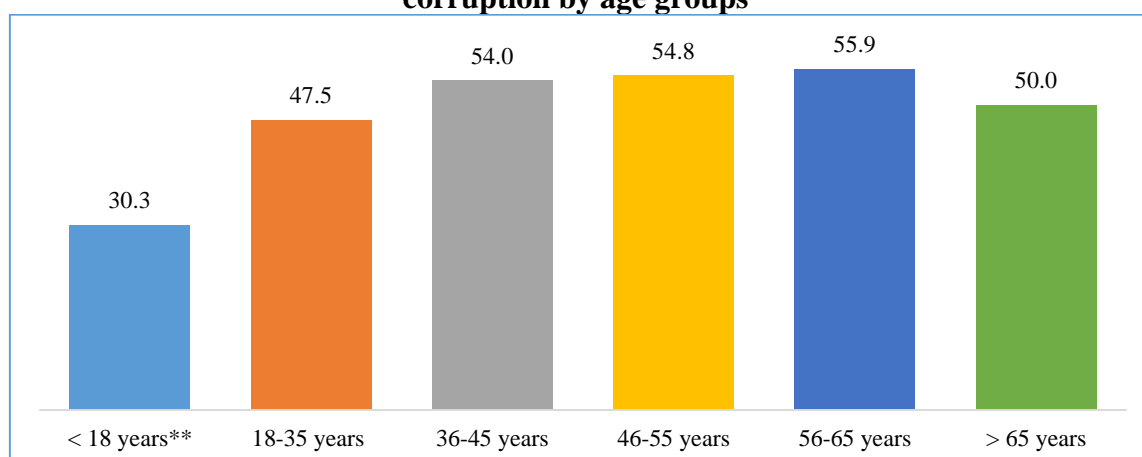
Graph 11: Percentage of service recipients (on behalf of households) experienced corruption by gender* (%)



* According to Chi-square test, overall and in the above sectors, the variation in the rate of corruption of men and women can be observed

According to Chi-square test, in terms of experiencing corruption by age group of service recipients, it can be seen that service recipients in the age group of 18-35 years are less victims of corruption than other age groups. 30.3 percent of service recipients whose age was 18 or less experienced corruption, this rate became 55.9 percent for the 56-65 age group and 50 percent for the 65 or above age group (for details, see Graph 12).

Graph 12: Percentage of service recipients experienced corruption by age groups*



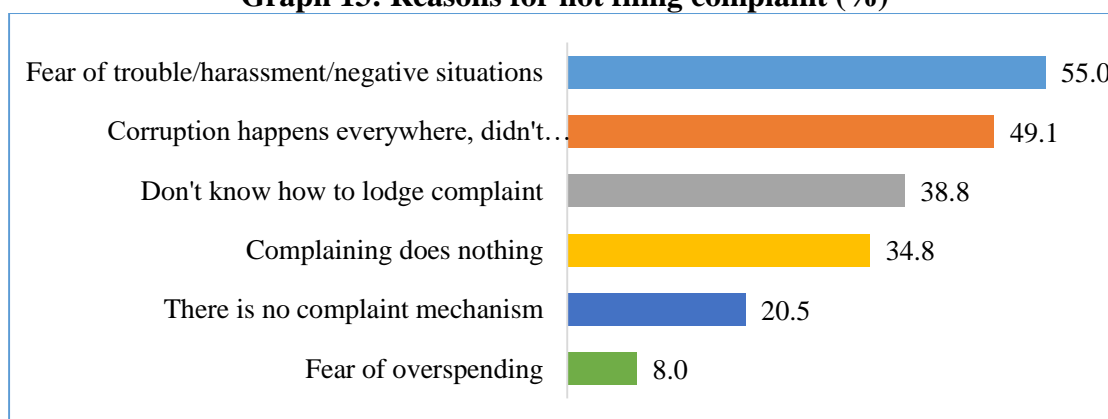
* According to Chi-square test, the 18-35 age group, service users are less victims of corruption than other age groups.

** Service recipients below 18 years of age (13.7% of total beneficiaries) availed education, health, birth registration services and other services from local government institutions.

3.7 Information related to the filing of the complaint against corruption

In the case of households who were victims of corruption, overall 79.14 percent did not make any complaints, 18.94 percent did complain and 1.92 percent of households' complaints were not accepted by the authorities. Among the households who filled complaints, 97.5 percent complained to the concerned authorities, 0.2 percent complained to Anti-Corruption Commission (ACC) and 3.5 percent complained to other persons (Chairman, Councillor, Journalist, etc.) or institutions (Police Station, UNO office, DC office, etc.). In 72.3 percent cases no action was taken by the authority/institution and in 14.8 percent cases appropriate action was taken by the authority/institution.

Graph 13: Reasons for not filing complaint (%)



On the other hand, those who did not complain cited multiple reasons (for details, see Graph 13). Among the reasons for not filing a complaint are fear of trouble, harassment and negative outcomes (55%) and not feeling the need of lodging a complaint as corruption is everywhere (49.1%). In addition, 38.8 percent of households mentioned that they do not know how to lodge a complaint.

3.8 Comparison between 2017 and 2021

The rate of victims of corruption among service recipient households was 66.5 percent in 2017, which rose to 70.8 percent in 2021 (for details, see Table 4). The NHS 2017 and NHS 2021 surveys show that the corruption rate increased in health, local government institutions, insurance, NGO and banking sectors. Corruption changes in law enforcement agencies, passport, BRTA, judicial services, land services, tax and customs and other services (mobile banking, online shopping, WASA, etc.) are not significant, they remain the same. Corruption has decreased in education, electricity, agriculture and gas sectors. Among the sectors where the rate of corruption victims decreased, the highest change was found in gas sector (23.1%) and the lowest in the electricity sector (5.4%). On the other hand, the level of corruption increased in 2021 compared to 2017 in 5 sectors, ranging from a minimum of 6.2 percent (health) to a maximum of 19.9 percent (local government institutions).

Table 4: Comparison of household experiences of corruption between 2017 and 2021

| Service Sectors | Percent of Households | |
|--------------------------|-----------------------|-------------|
| | 2017 | 2021 |
| Overall | 66.5 | 70.8 |
| Law-enforcement Agencies | 72.5 | 74.4 |

| Service Sectors | Percent of Households | |
|-------------------------------|-----------------------|------|
| | 2017 | 2021 |
| Passport | 67.3 | 70.5 |
| BRTA | 65.4 | 68.3 |
| Judicial Services | 60.5 | 56.8 |
| Land Services | 44.9 | 46.3 |
| Tax and Customs | 11.1 | 12.4 |
| Health (Govt.) | 42.5 | 48.7 |
| Local Government Institutions | 26.7 | 46.6 |
| Insurance | 12.3 | 22.2 |
| NGO | 5.4 | 16.3 |
| Banking | 5.7 | 15.0 |
| Education (Govt. and MPO) | 42.9 | 33.9 |
| Electricity | 38.9 | 33.5 |
| Agriculture | 41.6 | 24.5 |
| Gas | 38.3 | 15.2 |
| Others | 22.0 | 17.5 |

* Due to covid-19 there has been a change in the pattern of service and irregularity & corruption and there has been a change in the habits of people in accessing services. For comparison estimates in 2021 were calculated based on the same set of indicators used in the 2017 survey. Through the use of z-test, 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 2017 and 2021.

Overall, the bribery or unauthorized payment of money declined from 49.8 percent to 40.1 percent between 2017 and 2021 (for details, see Table 5). The rate of victims of bribery or unauthorized payments declined in 7 sectors, which is lowest in NGO sector (1.1%) and highest in Agriculture (25.6%). On the other hand, the rate of victims of bribery increased in one sector, which is in local government institutions (15.2%).

Table 5: Comparison of household experiences of bribery between 2017 and 2021

| Service Sectors | Percent of Households | |
|-------------------------------|-----------------------|-------------|
| | 2017 | 2021 |
| Overall | 49.8 | 40.1 |
| Passport | 59.3 | 55.8 |
| Law-enforcement Agencies | 60.7 | 55.7 |
| BRTA | 63.1 | 50.2 |
| Land Services | 37.9 | 31.5 |
| Tax and Customs | 9.4 | 10.4 |
| Insurance | 4.9 | 5.5 |
| Banking | 1.1 | 1.0 |
| Local Government Institutions | 18.3 | 33.5 |
| Judicial Services | 32.8 | 23.7 |
| Education | 34.1 | 16.9 |
| Electricity | 18.6 | 7.9 |
| Gas | 11.9 | 6.4 |
| Health | 19.8 | 6.2 |
| Agriculture | 30.5 | 4.9 |
| NGO | 1.5 | 0.4 |
| Others | 5.7 | 4.2 |

* For comparison estimates in 2021 were calculated based on the same set of indicators used in the 2017 survey. Through the use of z-test, it is found that estimates marked in **red** denote significant increments, those marked in **green** denote a significant decrease and those marked in **black** denote no significant changes between 2017 and 2021.

4. Sector-wise Corruption

4.1 Law Enforcement Agencies

The main tasks of the law enforcement agencies are to maintain law and order in society and to ensure the security of the citizens' and their properties. For this purpose, they maintain peace and order of the state, provide security services to various stakeholders of the society, detect and prevent crimes and bring the criminals under the purview of the law.

Services received from the law enforcement agencies: Among the surveyed households 10 percent received services from different law enforcement agencies, among whom 9 percent household are from rural areas and 10.5 percent from urban areas have received the services of different law enforcement agencies. Among them, most of the households received services from the Police Station (66.7%), followed by Special Branch (21%), Traffic Police (13.3%) and Highway Police (1.2%).

Corruption experiences of households with the law enforcement agencies: While receiving services, 74.4 percent households were victims of corruption. The urban households (75.2%) experienced more corruption than those of rural areas (72.7%). Major types of corruption experienced by the households (55.7%) is bribery, followed by misconduct (11.9%), intimidation (8%), filing false cases (5%), delaying or showing negligence to take general diary or statement (4.1%), not taking steps after getting complain (3.6%), etc. Those who paid a bribe or were forced to pay a bribe paid BDT 6,698 on an average.

Agency-wise corruption experiences of households: The highest proportion of households experienced corruption from the Traffic Police (92%), Highway Police (89.1%), police station (67.4%) and the lowest from the Special Branch (17.3%).¹²

Among the households that received services from the law enforcement agencies, the highest percentage of them paid bribes to the Traffic Police (85.6%) and the lowest to the Police Station (55.7%). However, the highest amount of bribe had to pay to the Police Station (BDT 8,709 on an average) and the lowest to the Special Branch (BDT 1,531 on an average). In terms of the amount of bribe money, Highway Police occupied the second position (BDT 6,633 on an average) among all law enforcement agencies.

Service-wise corruption experiences of households: The highest percentage of households experienced corruption for arrest-related interactions (92.8%) followed by traffic-related services (90.6%), police verification of passports (84.4%) and FIR (80.1%). The households experienced bribing in the highest margin for traffic services (83.7%) followed by police verification of passports (71.4%) and arrest-related interactions (67.8%). However, the least percentage of households had to pay a bribe for filing general dairy (37%). The highest amount of bribe money was paid for filing FIR or cases (BDT 10,554 on an average) and the lowest for police verification of passports (BDT 1,384 on an average).

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 manifold. 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,

¹² 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.

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.

Services that households received for passport: Six percent of the surveyed households received passport services in the survey of 2021. Among them, 72.5 percent households received services from regional passport offices and 27.6 percent from divisional passport and visa offices. On the other hand, 75.7 percent of the households received new passports and 24.7 percent renewal services among the passport service recipients. Among the service recipient households, 90.2 percent applied for ordinary passport and 9.8 percent for emergency passport.

Corruption experiences: Among the household that received passport services, 70.5 percent experienced corruption and 55.8 percent experienced bribery. Some households experienced other types of corruption that include delay (24.4%), broker dependent service (16%), harassment (10.5%), negligence to duties (5.5%) and deception (3.6%) etc. The households that paid bribe for passport services paid BDT 5,055 on an average.

Office-wise corruption experiences: The households that experienced corruption in receiving passport services experienced the most in the regional passport offices (73.4%). This figure is 62.6 percent for the divisional passport and visa offices. Among the households that received services from regional passport offices, 60.5 percent experienced bribery and they had to pay BDT 4,703 on an average. On the other hand, 54.3 percent households that received services from divisional passport and visa offices experienced bribery and they paid BDT 6,360 on an average.

Service-wise corruption experiences: Among the households that applied for new passport, 70.3 percent experienced corruption. This figure is 70 percent for the renewal services. The new passport recipient households that had to spend bribe or unauthorised money paid BDT 5,390 on an average as bribe, which is BDT 3,940 on an average for the passport renewal service. The households that applied for emergency passport (91.7%) experienced corruption in higher margin compared to those who applied for ordinary passport (68.1%). The households that applied for emergency passport and had to spend unauthorised money amounting to BDT 3,803 on an average, which is BDT 5,174 on an average for those applying for ordinary passport.

4.3 Bangladesh Road Transport Authority (BRTA)

BRTA is the authority that regulates the transport sector of Bangladesh by providing services to vehicle owners and drivers. Every year, this institution collects a huge amount of revenue (BDT 35,438 million in the financial year 2020-21) through 547 branches of 18 banks and 24 specialized booths for the collection of various fees including driving licenses and motor vehicle tax.¹³ There are allegations that a syndicate has developed involving BRTA officials, drivers, 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 corruption in BRTA offices.¹⁴

¹³ To learn more on BRTA, please visit

http://brta.portal.gov.bd/sites/default/files/files/brta.portal.gov.bd/annual_reports/c8d0f843_d1a2_422c_b2cf_53091eb73ff9/2021-10-14-11-07-6ef3ef102029c76005cf0002de39c8a6.pdf, on July 14, 2022.

¹⁴ 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.

Households receiving BRTA services: Among the surveyed households, 6.3 percent received services from BRTA, 84.1 percent of whom were vehicle drivers and 23.4 percent were vehicle owners. The services received by the vehicle drivers include issuing driving license (36.7%), renewal of driving license (27.1%) and appearing examination for getting driving license (7.1%). On the other hand, the services received by the vehicle owners include vehicle registration (14.7%), issuing and renewal of route permits (3.8%) issuing and renewal of fitness certificates (2.6%), submitting the documents of vehicles (1.4%) and tax token (1%) etc.

Corruption experiences: Among the households that received services from BRTA, 68.3 percent experienced corruption. The incidence of bribery is higher in rural areas (76.8%) than in urban areas (66.6%). The corruption victims rate is higher (72.3%) for vehicle drivers than vehicle owners (44.6%) in accessing services from BRTA. Among the service recipient households, 50.2 percent had to pay bribes or unauthorized money. Other types of corruption that the households experienced include delay (30.1%), being forced to take service through brokers, or being harassed by brokers (25.9%), misconduct (6.8%). The average amount of bribe that the households paid for BRTA services is BDT 5,147.

Service-wise corruption experiences: The households that received driving license (36.7%), 83.1 percent of them experienced corruption, which is the highest among the BRTA services. Among the households that received driving license, 66 percent had to pay bribe for driving license related services and had to pay BDT 5,952 on an average. For vehicle registration services, 40.3 percent households experienced corruption, while 25.7 percent households had to pay bribe for receiving this service and had to pay BDT 4,814 on an average.

4.4 Judicial Services

In order to establish the rule of law, to ensure justice and to resolve disputes among people, different courts have been established in the country including the Supreme Court, the High Courts, Lower Courts and Tribunals. People need to receive services from these courts and relevant stakeholders to deal with their cases and for getting justice. However, due to corruption and irregularities at different stages of conducting the cases, the litigators have to go through various types of hassles and sufferings which is one of the obstacles to accessing judicial services.

Households receiving judicial services: The survey reveals that 6.3 percent of the surveyed households received judiciary related services from different courts. The highest percentage of households received judicial services from the Judge Courts (66.1%), followed by the Magistrate Courts (29.3%), the High Court Division (1.4%) and Special Courts & Tribunals (4%).

Corruption experiences in judicial services: Among the households that received judicial services, 56.8 percent experienced corruption. Moreover, 23.7 percent of households had to pay bribes and had to pay BDT 19,096 on an average. Other notable corruption types are intentional delay by lawyers (38.9%), demanding extra money by the lawyers or their assistants (26.1%), harassment by lawyer's assistant (22.9%), lawyers not giving enough time (19.9%), non-cooperation by concerned employees of the court (17.6%), lawyers not following up the case (15.7%), failing to maintain the COVID-19 health protocol in court or courtroom (15.3%) and not informing about litigation to the client (14.8%).

Court-wise corruption experiences: Among the households that receive services from the Judicial Magistrate court/Criminal court, 55.9 percent of them experienced corruption. In order to receive judicial services from the Judge Court, 48.8 percent of households faced corruption

while 49.3 percent experienced corruption from Special Tribunals and 44.6 percent faced corruption from the High Court. Among the households 21.7 percent paid a bribe or illegal payment at the Judge Court while 22.6 percent paid a bribe at the Magistrate Court to receive the services. They paid BDT 33,703 and BDT 18,854 respectively as a bribe or illegal payment on average.

Reasons for paying bribes: The households that paid a bribe or made illegal payment for the judicial services, most of them (80.7%) reported that services were not rendered unless a bribe was paid, followed by to avoid harassment or unnecessary difficulties (68.9%), receiving services on time (55.7%), not knowing the official fees (27.8%), getting the hearing fast (22.2%) and influencing the judgement (9.9%). Apart from that 6.6 percent of households paid a bribe or illegal payment to get bail while 4.7 percent and 4.3 percent of households gave bribe or illegal payment for documents (copy of verdict) and summon or notice respectively.

4.5 Health

The main objectives of the National Health Policy are to ensure access to primary health and emergency medical services for all, increase access to quality healthcare for beneficiaries on an equitable basis, reduce the public expenditure on healthcare and protect the public from catastrophic health expenditure, etc. One of the objectives of this policy is to establish medical treatment as a right for people at all levels of society according to the constitution and international conventions. The government has provided healthcare services through various levels of hospitals and health centers for the people's health, nutrition and family welfare. However, due to corruption, irregularities and negligence of duties, people are deprived of the required services and the implementation of various programs of the government is also disrupted. In addition, the health sector of Bangladesh, like the rest of the world, is facing new challenges due to the COVID-19 epidemic that exists for more than two years.

Households receiving healthcare services: Among the surveyed households 92.9 percent received health services, among whom 90.6 percent received services from government healthcare institutions, 44.2 percent from private institutions and 0.9 percent from NGOs. However, the experience of the service recipients from only government health facilities has been considered in this survey.

Corruption experiences: Among the households that received health services, 48.7 percent were the victims of corruption. This rate was 44.8 percent in the rural area and 50.9 percent in the urban area. Among the service recipient households, 31.3 percent complained about not following hygiene rules properly and 25.8 percent complained about not providing relevant information regarding the COVID-19 vaccine before vaccinating and not taking any action despite informing the post-vaccination side effects. About 6.2 percent of the service recipients had to pay bribe while receiving health services and the average amount was BDT 680.

Institution-wise corruption experiences: By institution, the highest number of households received healthcare services from the Upazila Health Complex (32.2%), but the corruption rate was highest at the District Sadar/General Hospital (52.4%). The highest incidence of bribery was in Medical Universities (12%). According to the survey, the average amount of bribes was comparatively highest in District Sadar/General Hospital (BDT 704) and lowest in Community Clinics (BDT 17).

Service-wise corruption experiences: The households that received services from government health facilities experienced corruption while receiving different services. The corruption rate was the highest in the case of receiving diet service (66.4%) followed by

trolley/wheelchair services (56.5%), stitching, bandage and dressing (55.1%), surgical operations services (48.5%) and COVID-19 vaccine registration or vaccination (42.8%). The service recipients using trolleys/wheelchairs were the most (43.6%) victims of bribery or unauthorized payments, with an average bribe of BDT 141. However, the highest amount of bribe or unauthorized payment was paid for delivery services and C-section services (an average bribe of BDT 2,256 per household).

4.6 Local Government Institutions (LGIs)

The role of LGIs in improving people's socio-economic conditions and local development is undeniable. The importance of local government institutions is immense in decentralizing the government system, institutionalizing participatory democracy and providing basic services to the people at the local level. At present, there are 4,567 Union Parishads, 492 Upazila Parishads, 64 District Councils, 328 Municipalities, 12 City Corporations and one Hill District Regional Council for the Chittagong Hill Tracts.¹⁵ Even though many changes have been made in the local government system since independence and many positive steps have been taken during the current government, the success and achievements of the institutions are being hindered due to the existence of corruption and irregularities. The activities covered in this survey include issuing various types of certificates and licenses, providing various services under social security programs, adjudication and arbitration services, tax collection, etc.

Types of LGIs: Among the surveyed households, 53.1 percent received services from LGIs, of whom 54 percent received services from Union Parishads, 12.6 percent from Municipalities, 33.9 percent from City Corporations, 0.2 percent from Upazila Parishads and 0.1 percent from District Councils.

Corruption experiences in the LGIs: Among the households that received services from the LGIs, 46.6 percent experienced corruption. Among the service recipient households, 33.5 percent paid bribe or unauthorized money, 20.5 percent experienced negligence to duties, 5.4 percent were victims of interference from the influential, 2.8 percent were victims of embezzlement and 3.4 percent were victims of deception. The victimized households had to pay on an average BDT 1,012 as bribe or unauthorized money.

Institution-wise corruption experiences: Among the households that received services from LGIs, the highest percentage (48.2%) of households experienced corruption and became victims of bribery (37%) while receiving services from Union Parishad. Victimized households had to pay BDT 875 on an average as bribe or unauthorized money. The percentage of corruption and bribery rate followed by City Corporation where 47.4 percent of households experienced corruption, 30.8 percent became victims of bribery and the victim households had to pay BDT 1,269 on an average.

Service-wise corruption experiences: The highest percentage (65.6%) of households experienced corruption and became victims of bribery (56.2%) during collecting certificates. Subsequently, 50.8 percent of households were victims of corruption in issuing and renewal of trade licenses.

4.7 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

¹⁵ Local Government Division, *Annual Report 2020-2021*.

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.¹⁶ However, people experience different types of corruption while receiving services from these offices.

Land services that households received: Among the surveyed households 14.9 percent received land services from different institutions. Most of the service recipient households received services from Union Land Offices (65.3%).

Corruption experiences in land services: Among the households receiving land related services, 46.3 percent were victims of corruption, among whom 31.5 percent experienced bribery, 17.7 percent delay, 9.1 percent harassment from brokers and 5.4 percent nepotism etc. The average amount of bribe that the households paid in different land services is BDT 7,271 on an average.

Institution-wise corruption: Among the households that experienced corruption in receiving land services, the highest portion of them experienced corruption in Upazila Land Office (73.5%), followed by Upazila Settlement Office (67.4%), District Record Room (61.9%), Upazila Sub-registry (57.1%) and Union Land Office (32.6%).

The households that had to pay bribe for receiving land services, the highest portion of them paid bribe in Upazila Land Office (51.1%), followed by District Record Rooms (48.7%), Upazila Settlement Office (48.7%), Sub-registry Office (35.9%) and Union Land Office (21.5%). The highest average bribe was paid for the service of Sub-Registry Office, which is BDT 8,845 on an average, followed by Upazila Land Office (BDT 7,849 on an average), Union Land Office (BDT 4,134 on an average), Upazila Settlement Office (BDT 2,367 on an average) and District Record Rooms (BDT 2,232 on an average).

Land service-wise corruption: Among the service recipient households, 79.7 percent faced corruption for taking mutation services while 69.3 percent for collecting and searching of documents or land records, 67.5 percent in land survey, 55.7 percent in registration and 27.9 percent for Land Development Tax services.

Among the households, 65.2 percent paid bribe for mutation, 53.3 percent for collecting and searching documents or land records, 47.7 percent for land survey, 34.3 percent for land registration and 15.6 percent for land development tax services. The highest average bribe incurred for mutation service, which is BDT 9,825 on an average, followed by registration (BDT 9,696 on an average), land survey (BDT 2,716 on an average), Land Development Tax (BDT 2,602 on an average) and collection and search of documents or land records (BDT 2,055 on an average).

4.8 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.¹⁷ 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, due to COVID-19 epidemic from March 2020 and closure of schools, education was disrupted for about 37 million children. The

¹⁶ Ministry of Land, Ministry of Law and Parliamentary Affairs, Ministry of Public Administration.

¹⁷ 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)).

government has introduced a 'Blended Method' education, but benefits of the methods didn't reach all levels. However, even though various initiatives have been taken by the government to improve the education sector due to the COVID-19 pandemic, irregularities and corruption are still a big challenge.

Education services received by households: Among the surveyed households, 72.2 percent received services from different educational institutions, which is 71.8 percent of rural household and 72.4 percent of urban household. The highest portion of households (46.1%) received education services from the government institutions, 44.9 percent from private institutions, 28.8 percent from registered institutions (MPO), 1.8 percent from NGO-run institutions and 1.6 percent from autonomous institutions. On the other hand, the highest percent of households (56.1%) received services at primary level, 46.4 percent at secondary level, 13.6 percent at higher secondary level, 14.8 percent at graduate and post-graduate level and 1.4 percent received services at pre-primary level. Households that received services from non-government/private owned education institutions are not included in the survey.

Among the surveyed households, 80.7 percent households have students in national curriculum (Bangla), 20.8 percent in Madrasa curriculum, 8.8 percent in course curriculum of university level, 1.1 percent in national curriculum (English), 0.6 percent in international curriculum and 1.7 percent in curriculum of technical and vocational education.

Corruption experiences: Among the households that received services from different government and private (registered/MPO) educational institutions, 33.9 percent were victims of corruption. This rate is 32.4 percent of rural areas and 34.8 percent of urban areas. Among them 16.9 percent had to pay unauthorised payment, while this rate is 19.9 percent of rural areas and 15 percent of urban areas. The households had to pay bribe worth BDT 702 on an average while this rate is BDT 796 for urban areas and BDT 583 for rural areas.

Corruption experiences based on institution type: Households that received service from different types of education institutions, experienced corruption more at government and non-government registered institutions (MPO) than the autonomous institutions. Of the service recipient households 18 percent experienced corruption at autonomous education institution while 33.3 percent at the non-government registered institutions (MPO). Similarly, the highest 18 percent of the households whose members received service from the non-government registered institutions (MPO) had to pay more unauthorised money or bribe (BDT 727 on an average) than other institutions.

Corruption across different education levels: The households that experienced corruption in education sector experienced more at secondary (38.1%) and higher secondary level (31.2%) compared to the pre-primary (29.6%), primary level (25.3%) and higher level (graduate and post-graduate level) (24.5%). However, the highest rate of household victims of bribe are at the pre-primary level (23.9%) than the secondary level (18.5%). On the other hand, 7.4 percent of the households whose members were studying at graduate or post graduate level had to pay bribe and paid the highest average per household bribe (BDT 1,239 on an average).

Education system-wise corruption experience: The rate of corruption experience while receiving service from different institutions of national curriculum (English) (9.7%) is lower than that of national curriculum (Bangla). Households receiving service from education institutions of national curriculum (Bangla) experienced corruption (34%) and 26.8 percent experienced corruption in the madrasa education system. Though the rate of bribe victim households in Madrasa Education is higher (17.6%) and the households whose members

received education from subject based curriculum/University education system had to pay more amount of bribe (BDT 861 on an average) than other education system.

Education service-wise corruption experiences: Among the households that experienced corruption in attaining education services, 61 percent were victim of corruption while collecting TC/Certificate/Mark sheet from institutions, 60.4 percent were compelled to receive private coaching or tuition services, 33.6 percent in class/online class, homework and class assignment and 19.5 percent were victims of corruption while getting registration services from different types of education institutions. The lowest rate of households that's members received free books is 5.7 percent.

The highest proportion of households (59.6%) had to pay bribe or unauthorised payment for TC/Certificate/Mark sheet and they had to pay BDT 236 on an average. For exam registration (form fill-up), 11.6 percent paid bribe or unauthorised payment (BDT 907 on an average) and 10.7 percent paid bribe or unauthorised payment for admission/re-admission (BDT 699 on an average).

4.9 Electricity

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), Bangladesh Rural Electrification Board (BREB), Dhaka Electric Supply Company Ltd (DESCO), Dhaka Power Distribution Company Ltd. (DPDC), Northern Electricity Supply Company Ltd (NESCO) and West Zone Power Distribution Company Ltd (WZPDCL). In the last few years, distribution of networks and production of electricity have expanded throughout the country. The total coverage of electricity is claimed to be 100% of the population. The length of distribution line in June 2022 stood 0.63 million kilometres and the number of beneficiaries became 42.9 million.¹⁸ 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: During the survey's reference period 50 percent surveyed households had direct interaction with different power distribution entities for different services.¹⁹ Among them, 52.2 percent interacted with BREB, 19.4 percent with BPDB, 8.1 percent with DESCO, 7.3 percent with WZPDCL, 7.2 percent with NESCO and 6 percent with DPDC. From these institutions 12 percent households received services related to new connection, re-connection, maintenances and purchase of equipment. On the other hand, 94.1 percent households received other services including meter reading and billing.

Corruption experiences in electricity sector: Among the interacting households, 33.5 percent were victims of corruption and 7.9 percent paid bribe, 17.5 percent experienced bills issued without reading meter, 11.9 percent paid extra bill compared to electricity use, 5.3 percent household's extra bill later were not adjusted later, 3.6 percent delays and 3.4 percent negligence to duties. The households that had to pay bribe paid on an average BDT 3,286.

Institution-wise corruption experiences in electricity sector: Among the households that received services from NESCO, 42.8 percent experienced corruption, 38 percent experienced corruption in DESCO. In regard to bribery, 8.8 percent households had to pay unauthorised

¹⁸ 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>; website accessed on July 14, 2022

¹⁹ 96.1% households have electricity connection and 4.2% unconnected households apply for new connections

money for services from DESCO and 8.7 percent households from BREB. The average bribe amount spent the highest for the services of NESCO is BDT 2,820, for WZPDCL is BDT 2,671, for BREB, these figures is BDT 2,503 and BDT 2,323 for BPDB.²⁰

Service-wise corruption experiences: Among the surveyed households that got electricity connection or changed or installed electrical equipment, 66.9 percent became victims of corruption and 60.2 percent had to pay bribe. Of the surveyed households that took meter reading and billing related services, 28.8 percent became victims of corruption and 0.7 percent had to pay bribe. The households that received connection related services paid BDT 3,388 on an average as bribe, while the households that received meter reading and billing related services paid BDT 2,069 on an average as bribe.

4.10. Climate Change and Disaster Assistance

The adverse effects of global climate change have appeared as a challenge in Bangladesh, which is at risk to natural disasters. Due to climate change, the magnitude of these disasters is increasing. The government has taken various initiatives to strengthen disaster management activities. Despite government laws, policies and orders/directions on what to do to deal with disasters, deficits of governance have been identified in dealing with the recent disasters. In this survey, only government initiatives on climate change and disaster assistance are included. Services provided by government institutions (e.g. Upazila administration, department of disaster management, district administration, military forces, para-military forces, etc.) except for climate change and disaster assistance provided by local government institutions, are included in this sector.

Services received by households: Among the surveyed households 8.7 percent received climate change and disaster assistance services, of them 8.6 percent in rural areas and 8.8 percent in urban areas, while 38.2 percent of the beneficiaries of climate change and disaster assistance received services from the upazila administration, 28.8 percent from the department of disaster management, 26.6 percent from district administration, 7 percent from military and para-military forces and 2.9 percent from other institutions. Overall, 29.9 percent of climate change and disaster assistance recipients were females. Analysis of the type of climate change and disaster assistance shows that 75.7 percent of households received relief assistance, 30.3 percent of households received rehabilitation assistance and 1.1 percent received health and medical assistance.

Irregularities and Corruption experiences: Among the service recipient households 27.8 percent became victims of irregularities and corruption, of whom 29.3 percent were women and 25.7 percent of men who received services have been victims of various types of irregularities and corruption. Among the service recipient households who were the victim of various types of irregularities and corruption, 2.2 percent of them were forced to pay bribes or unauthorized payments. It is noted that all the households that paid bribes or illegal money while receiving the service had to pay an average of BDT 1,365.

Corruption based on types of institutions: Among the organizations providing climate change and disaster assistance services, most of the households have been victims of corruption (44.4%) and bribery (3%) by the department of disaster management. However, the number of households that experienced bribery by upazila administration and district administration is equal (1.9%).

²⁰ For other institutions, bribe or additional payment was not calculated for limited number of data.

Experience of irregularities and corruption by types of services: Variations in irregularities and corruption was observed across services from climate change and disaster assistance. The largest number of households (35.6%) experienced corruption while receiving health and medical assistance and 26.1 percent had to pay bribes or unauthorized payments to receive this service. While taking other services, 33.3 percent of households experienced corruption and 2.4 percent of households have had to pay bribes or unauthorized payments to get these services.

4.11 Agriculture

According to the Bangladesh Bureau of Statistics, 13.02 percent of the country's GDP in 2019-20 came from the agriculture sector (crop production, forestry and fisheries)²¹ and 43 percent of the total labour force of the country is directly or indirectly dependent on this sector.²² A number of development initiatives have been taken including ensuring the supply of agricultural inputs, fertilizers and seeds; expansion of irrigation facilities; adaptation of crop protection measurement; ensuring quality control and fair price of agricultural products and providing agricultural advice, etc. But due to inadequate monitoring systems, farmers have to suffer various forms of irregularities and corruption to get the services.

Agriculture services received by households: Among the surveyed households 6.5 percent received agriculture services. The maximum number of households (56%) received agricultural services from District/Upazila Agriculture Office. On the other hand, the highest number of households received services from seed dealers (62.7%).

Corruption experiences in the agriculture sector: Of the households that received services from this sector, 24.5 percent faced corruption and 4.9 percent of households paid bribe or unauthorized money for receiving services. The victimized households had to pay on an average BDT 266 as bribes or unlawful payments.

Institution-wise corruption experiences: The households that received services from District/Upazila Agriculture Offices had to face more corruption (31.9%). Moreover, 12.8 percent of households had to pay unlawful extra money to the dealers for getting service.

Service-wise corruption experiences: By service, the highest percentage of households became victims of corruption (57%) and had to pay bribes (25.5%) while receiving incentives for farmers during COVID-19. The highest amount of bribes or unauthorized money had to pay for getting fertilizers (BDT 252 on an average) and on an average BDT 158 had to pay for getting seeds.

4.12 Insurance

In Bangladesh, 81 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 34 life insurance companies and 45 general insurance companies. According to 2017-18 report, these companies are operating their activities through 7,903 number of branches²³. People are increasingly taking services from insurance companies but they face various kinds of corruption while accessing services.

²¹<http://www.bbs.gov.bd/site/page/3e838eb6-30a2-4709-be85-40484b0c16c6/Yearbook-of-Agricultural-Statistics> accessed on 13 August 2022.

²²http://bbs.portal.gov.bd/sites/default/files/files/bbs.portal.gov.bd/page/b343a8b4_956b_45ca_872f_4cf9b2f1a6e0/2020-02-02-10-36-84ecf771aa4c2e480f245fb79538ce14.pdf accessed on 13 August 2022.

²³http://www.idra.org.bd/sites/default/files/files/idra.portal.gov.bd/annual_reports/70176b12_fb3a_4392_b654_4

Insurance services received by households: Members of 14.8 percent of the households included in this survey received services from insurance companies. Among them, 15.6 percent received services from government, 84.2 percent from private and 1 percent from foreign companies. Among the service recipient households, 62.1 percent received life insurance related services and 35.2 percent deposit related services.

Corruption experiences in insurance sector: Among the households that received services from this sector, 22.2 percent became victims of corruption. The types of corruption include negligence to duties of concerned insurance officials (5.1%), fraudulence (2.7%), bribe or embezzlement (5.5%) and in case of depositing the premium/instalment not maintaining the social distance and hygiene rules (10.1%). The households that had to spend unauthorised money paid BDT 21,765 on an average.

Company-wise corruption experiences: Among the households that received services from government insurance companies, 15.9 percent were victims of corruption and 4.3 percent paid bribe or unauthorised money. In the case of private companies, 23.5 percent were victims of corruption and 5.6 percent paid bribe or unauthorised money. The amount of bribe money paid to government insurance companies was BDT 7,340 on an average and to private insurance companies BDT 30,502 on an average.

Insurance type-wise corruption experiences: Among the households that received life insurance services, 29.7 percent were victims of corruption. 9.6 percent experienced corruption in Deposit Insurance Scheme, 3 percent in vehicle insurance, 23.3 percent in education insurance and 0.4 percent in other types of insurance. Among the households that received life insurance service, 7 percent were victims of bribe, 2.9 percent for Deposit Insurance Scheme and 3 percent vehicle insurance services. The life insurance service recipients experienced bribery or embezzlement of their money amounting to BDT 21,133 on an average and the corresponding figure for Deposit Insurance Scheme was BDT 41,723 on an average.

4.13 Non-Government Organisations (NGOs)

The local, national and international NGOs have played a commendable role in Bangladesh, from the reconstruction of post-independence Bangladesh to the socio-economic development. At present the total number of registered NGOs in Bangladesh is 2,529 (national 2,268 and international 261).²⁴ Most of the poor and marginalized communities in this country are benefited from the services and awareness-raising programmes of NGOs. NGOs are now playing a significant role in education, health, women's empowerment, legitimate rights and social justice for marginalized people, social development, rural development, environmental protection, food security, poor and marginalized people-friendly policy and law making, etc.

Services received by households: Among the surveyed households 39.7 percent received services from NGOs. Most of the beneficiary households are involved in small and medium credit and savings activities of various NGOs (96.6%). Household members also received services from NGOs including income-generating activities (1.5%), education (1.4%), relief and rehabilitation (1.2%) and other services²⁵ (1.1%). The majority of households received

9182edcb009/16c37364977660815afc1b251c7ee2cb.pdf (Published on 21-10-2019) collected from website on 14-07-2022.

²⁴ NGO affairs Bureau, updated on 1st of November 2021, Available at <http://www.ngoab.gov.bd/site/page/f7b78fbe-5cb4-479b-ab51-416351d08f5b/->, accessed on July 14, 2022.

²⁵ Other services include health, pure water, hygienic toilet, legal assistance, insecticide-treated nets, solar panel, awareness program, etc.

services from national-level NGOs (68.8%), followed by local (26.8%) and international (10.1%) NGOs.

Irregularities and Corruption experiences in NGOs sector: Among the service recipient households 16.3 percent became victims of corruption. Among the service received from NGOs, 0.4 percent became victims of bribery and unauthorized payment. Moreover, 8.3 percent of households were forced to pay the instalments during the COVID-19 pandemic, 8.1 percent faced absence of hygiene rules during relief/aid distribution, 1.4 percent received less amount of relief than the allocations, 1 percent experienced deception and 0.9 percent of households faced verbal abuses/intimidation/physical assault.

Experience of corruption based on NGO types: Among the households that received services from local and national NGOs, 15.5 percent and 15.1 percent of them experienced corruption, respectively. The households had to pay on an average BDT 1,879 as bribe or unauthorised money for receiving services from these NGOs.

4.14 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 4.33 million gas connections up to December 2020 – most of which belong to domestic users.²⁶ Gas related services include new connection, repairing of connection, meter reading and billing.

Gas services received by households: In the survey's reference period, 3.6 percent households had direct interaction with gas distribution companies for receiving gas related services. The interacting households took most services from the Karnaphuli Gas Distribution Company Ltd. (42%), followed by the Titas Gas Distribution Company Ltd. (38.2%), the Bakhrabad Gas Distribution Company Ltd. (8.3%), the Sundarban Gas Company Ltd. (6.8%), the West-zone Gas Distribution Company Ltd. (2.6%) and the Jalalabad Gas Transmission and Distribution Company Ltd. (2.1%).

Corruption experiences in gas sector: Among the households that received gas related services, 15.2 percent experienced corruption. Different forms of corruption that households' experienced include bribery or unlawful payment (6.4%), negligence to duties (5.2%), delay (3.3%), non-compliance of hygiene rules/lack of social distancing measures (3.1%) and non-cooperation to deliver information (3%) etc. The households that had to pay bribe spent on an average BDT 11,710.

Institution-wise corruption: The households that received services from Titas Gas Distribution Company (23.6%) experienced corruption in higher margin compared to other distribution companies. This is followed by Bakhrabad Gas Distribution Company (16%) and Karnaphuli Gas Distribution Company (6.8%). On the other hand, the households experienced bribery in higher margin in the services of Bakhrabad Gas Distribution Company (14.5%) compared to other companies, followed by Jalalabad Gas Transmission and Distribution Company Ltd. (10.8%), Titas Gas Distribution Company (6.8%) and Karnaphuli Gas Distribution Company (4.6%).

²⁶Annual Report 2020, *Petrobangla*, https://petrobangla.org.bd/sites/default/files/files/petrobangla.portal.gov.bd/annual_reports/b01f8121_46b5_4cd0_96be_bc5b43cb2010/2022-03-27-10-27-5bf851d9f53edf0db83f223675765243.pdf ; website accessed on July 14, 2020

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 (66.5%) and 32.6 percent households had to pay bribe for such services. On the other hand, 5.1 percent and 1.2 percent service recipient households experienced corruption and bribery in meter-reading and billing services respectively.

4.15 Banking

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, three specialised banks, 43 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 56.2 percent households received services from banking sector. Among them, 48.7 percent received services from state owned commercial banks, 54.6 percent from private commercial banks, 5.8 percent from Krishi Bank and Rajshahi Krishi Unnayan Bank, 2.8 percent from other specialised banks and 3.3 percent from Grameen bank. Moreover, the households received different services like cash withdrawal (37.2%), utility bill (28.9%), cash deposit (31.7%), DPS (7.6%), salary, allowance, pension withdrawal (13.8%), personal loan, home loan, car loan, business loan and agricultural loan (9.6%) etc.

Corruption experiences in banking sector: Fifteen (15.0) percent of the surveyed households that received services from the banking sector were victims of corruption, among whom 1 percent paid bribe or unauthorised money, 3.7 percent faced unnecessary delay, not maintaining social distance and proper hygiene rules (10.2%) inside the bank and 1.8 percent did not get proper assistance. Among the service recipient households that paid bribe or unauthorised money had to pay BDT 4,660 on an average. This amount is BDT 5,751 on an average for rural areas and BDT 2,135 for urban areas.

Institution-wise corruption experiences: Among the households that received services in this sector experienced corruption in the Krishi Bank and Rajshahi Krishi Unnayan Bank (11.4%). They also experienced corruption in non-scheduled banks (8.9%), state owned commercial banks (12.8%), Grameen bank (5.6%) and private commercial banks (16.3%).

Service-wise corruption experiences: Among the households that received different loan services (personal loan, home loan, car loan, business loan and agricultural loan), 44 percent experienced corruption and in case of account opening service, 53.1 percent are experienced of corruption. For remittance withdrawal, 9.9 percent service recipients faced corruption and 8.4 percent for fixed deposit services.

4.16 Tax and Customs

Taxes and customs revenues are the primary sources of internal revenue generation for the government. The government collected taxes through different types of direct taxes like income tax, travel tax and indirect taxes like Value Added Tax (VAT), import taxes and supplementary duties. The government has taken quite a few positive initiatives at the institutional level to strengthen the tax and customs revenue collection management, including submission of

income tax returns at the one-stop service centre, the introduction of spot assessment of income tax, a pamphlet on income tax, making the 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. Despite these initiatives, service users are exposed to corruption and irregularities in various tax and customs related services.

Tax and customs services received by households: Only 4.6 percent of the surveyed households received tax and customs related services from different tax and customs offices. Among them, 80.3 percent belonged to the individual and 21.8 percent were commercial service recipients.²⁷ Of the households that received tax and customs services, 85.7 percent received services related to income tax.

Corruption experiences in tax and customs: Among the tax and customs service recipient households, 12.4 percent were victims of corruption. Among them, 10.4 percent paid a bribe and 9.2 percent experienced other types of corruption like delay, harassment on the pretext of law, non-cooperation in giving information, influence peddling, red-tapism etc. For accessing tax and customs services the households paid a bribe of BDT 4,788 on an average.

Service-wise corruption experiences: Among the households that received tax and duty-related services, 18.1 percent were victims of corruption while accessing product duty services. In order to receive income tax-related services 12.8 percent of households faced corruption. The income tax payer households paid bribe of BDT 5,045 on an average. In terms of receiving product duty services (land port and airport), the highest number of households (12%) paid a bribe or illegal payments.

4.17 Others

Rates of other services received by households: Sectors other than the specific sectors included in this survey has been brought under ‘Others’ as a service sector. Among the households included in this survey, 44 percent took services from other sectors. These include Agent/Mobile Banking (78.6%), Online Shopping (11%), Water and Sewerage Authority (WASA) (10.4%) and the Election Commission (7.3%).

Corruption experiences in other sectors: Among the service recipient households from other sectors and services, 17.5 percent were victims of corruption. In attaining other services, 4.2 percent households had to pay bribe on an average BDT 2,711. Other types of corruption that the households experienced in other sectors include negligence of duty (6.4%), deception (5.6%) and delay (4.0%), etc.

Institution-wise corruption experiences: Among the service recipient households in other sectors and services, service recipients of WASA experienced corruption the most (56.6%), followed by the Election Commission (52.3%), E-commerce (38.1%), the Department of Social Services (26%) and Post Offices (24.9%).

In case of bribery experience, the households that received services from the Election Commission experienced the most (13.8%), followed by the Department of Social Services (7.4%), E-commerce (5.1%), WASA (2.4%), the Post Offices (1.9%) and the Agent/Mobile Banking (1.6%).

²⁷ Household being owner of the business entity.

5. Conclusion and Recommendations

The 2021 survey on corruption in service sectors shows that overall 70.9 percent of households have been victims of corruption while taking services from 17 sectors (16 specific and others). In this regard, the seven most corrupt sectors are law enforcement agencies (74.4%), passport (70.5%), BRTA (68.3%), judicial services (56.8%), health (48.7%), local government institutions (46.6%) and land services (46.3%). The overall bribery rate in 2021 is 40.1 percent, with the top three sectors receiving bribes being passports, law enforcement agencies and BRTA. Among the victims of bribery (72.1%) mentioned that “service not available without bribery” as the reason for paying bribes, which means that bribery continues to be institutionalized.

In 2021, each household paid on an average of BDT 6,636 as bribe. The three highest amount of bribery taking sectors are – insurance, judicial and gas services. The estimated total amount of bribery at the national level is around BDT 108,301.1 million, which is 2 percent of the national budget (revised) for the fiscal year 2020-21 and 0.4 percent of the GDP of Bangladesh.

Overall, the rate of corruption in the service sectors has increased compared to 2017. In 2021, while the rate of corruption in the same sectors was found to be 70.8 percent, in 2017 this rate was 66.5 percent. Compared to 2017, the rate of bribes or unauthorized payments has decreased in 2021 but the amount of bribes has increased. On the other hand, corruption has increased in the service sectors as a whole due to the increase in other irregularities and corruption. Although the digitalization process is underway in various sectors, it is not fully effective in some service sectors and thus corruption in some sectors remains the same (law enforcement agencies, passport, BRTA, etc.) and has increased in some sectors (local government institutions, NGOs, insurance, etc.). In addition, compared to 2017, the rate of bribery increased in some sectors (local government institutions) and decreased in some sectors (agriculture, education and health) in 2021.

No significant variation was observed in the incidence of corruption by socio-economic status of the households, but the households staying in rural areas had a higher incidence of bribery. In 2021, the incidence of bribery in the service sectors was higher in rural areas than in urban areas (36.6% vs. 46.5%). The burden of corruption is higher on low-income households than on high-income households. Low-income households are forced to pay a higher proportion of their annual income in bribes than high-income households in order to receive services. The survey result also shows that female service recipients were victims of corruption more than male service recipients in some sectors (health, local government institutions, other sectors) and male service recipients were victims of corruption more than women in certain sectors (education, public services). In addition, service recipients aged 36 and above are relatively more victims of corruption compared to service recipients below 35 years.

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

Overall Recommendations

1. Legal accountability should be ensured for those involved in corruption in various service sectors irrespective of their positions and identities. The Anti-Corruption Commission (ACC) has to play an active role in addition to departmental actions where applicable.

2. All services should be digitalized to reduce direct contact between the service provider and the service recipient. 'One stop' service should be introduced in the service sectors and its implementation should be ensured.
3. Each service-providing institution should develop and implement the Code of Conduct for Service Providers in line with the National Integrity Strategy 2012.
4. Rewards and punishments should be applied based on the professional standards of the officers and employees involved in providing services in various institutions. Giving integrity awards to people accused of corruption must be stopped.
5. In order to increase the transparency and accountability of the service providing institutions, people's participation such as public hearings should be ensured.
6. Information regarding service charges should be updated in the concerned service sector's citizen charter and should be placed in visible places.
7. There should be wide publicity about the government's Grievance Redress Mechanism (GRS).
8. Deficiencies in sectors where service delivery is hampered due to manpower, infrastructure and logistics should be eliminated.
9. An environment of social movement should be enhanced to increase public awareness and participation against corruption.
10. Political will and its effective implementation must be ensured at all levels to prevent corruption.