

# **Corruption in Service Sectors: National Household Survey 2023**

## **Extended Executive Summary**

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## **Corruption in Service Sectors: National Household Survey 2023**

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## Preface

To build an effective and sustainable social movement against corruption, Transparency International Bangladesh (TIB) conducts research, civic engagement, and advocacy activities at both national and local levels. As part of these efforts, TIB has been conducting the ‘National Household Survey on Corruption’ to assess the nature and extent of corruption in various public and private service sectors. This survey identifies and publishes the types, prevalence, and levels of corruption experienced by citizens when availing services from different sectors. The primary goal of this survey is to draw the attention of the government, policymakers, the Anti-Corruption Commission (ACC), and other stakeholders so they can consider the survey findings and TIB's recommendations to take effective measures to eliminate corruption.

It is important to note that this household survey is not related to the Corruption Perceptions Index (CPI) published by the Berlin-based Secretariat of Transparency International (TI). Data from this survey, along with other research conducted by TIB, is not considered in the CPI. There are also two major distinctions to highlight: first, the CPI provides a comparative picture of perceived corruption primarily from administrative and political perspectives. In contrast, the TIB-conducted household survey is not based on perceptions or opinions rather, it focuses on the direct experiences of respondents to unveil corruption in specific service sectors. Second, this survey aims to highlight the corruption or irregularities, including bribery, faced by service recipients from service providers while accessing services in the mentioned sectors. Additionally, the CPI primarily offers a perception-based comparative overview of large-scale corruption at the national level.

Since 1997, Transparency International Bangladesh (TIB) has conducted ten national household surveys, the latest being in 2023. The survey of 2023 revealed that 70.9% of households in Bangladesh have experienced corruption in some form while availing services from various public and private sectors or institutions. Passport services (86%) were identified as the most corrupt sector, followed by BRTA (85.2%), law enforcement agencies (74.5%), judicial services (62.3%), land services (51%), public healthcare (49.1%), and local government institutions (44.2%). Overall, 50.8% of households reported paying bribes or being forced to pay unauthorized money to access services. The highest incidences of bribery were reported in passport services (74.8%), BRTA (71.9%), law enforcement agencies (58.3%), judiciary services (34.1%), land services (32.3%), and local government institutions (29.7%).

In this survey, households that had to pay bribes or unauthorized money while availing services from the included sectors/institutions during the period from May 2023 to April 2024 paid an average of 5,680 BDT per household. Among the highest bribe or unauthorized payment-receiving sectors/institutions judicial services (average 30,972 BDT per household), land services (average 11,776 BDT per household), banking services (average 6,681 BDT per household), and BRTA services (average 6,654 BDT per household) were prominent. During the reference period of the survey, the estimated total amount of bribes or unauthorized money transacted across all included sectors/institutions was approximately 10,902 crore BDT, which is 1.4% of the national budget (revised) for the 2023-24 fiscal year and 0.2% of GDP. Analysis of the results from TIB's household surveys since 2010 shows that from 2009 to April 2024, the included service sectors/institutions have collected an estimated total of 146,006 crore BDT in bribes or unauthorized payments.

The survey findings indicate that a higher rate of corruption has been a pervasive phenomenon, particularly in receiving services from the judiciary and law enforcement agencies, which impedes poor people from accessing justice. Along with that, a higher rate of corruption and bribery exists

in land, passports, national identity cards and BRTA services, which distort the rights of people to receive services in their daily life activities. The survey, further, reveals that corruption and bribes are an unfair burden on the poor, low-income, and marginalized groups. The impact of bribes and unauthorized payments is comparatively higher in low-income households. Households with a monthly income below 24,000 BDT spend 0.93% of their annual income on bribes, whereas for households with a monthly income exceeding 85,000 BDT, this rate drops to 0.21%. The survey also unfolds that corruption and bribery experienced by women, religious minorities, Indigenous peoples, and individuals with disabilities create an additional burden on their limited socio-economic capabilities, exacerbating their marginalization. Compared to male service recipients, women are significantly more affected by corruption in local government institutions and the education sector, discouraging their participation in these areas and, in some cases, jeopardizing their progress.

The survey shows that the rate of victims of corruption is higher when receiving services in person compared to online or mixed methods (partially online and partially in person). Although digital services have been introduced in various sectors, the rates of corruption and bribery in these sectors indicate that, on one hand, digital services are flawed, and on the other hand, digitization has been implemented in a way that compels service recipients to use mixed methods to get services and pay bribes, thereby leaving room for corruption and bribery.

Most respondents identified impunity, lack of social awareness, and rewarding corrupt individuals as the main reasons for corruption. Meanwhile, 77.2% of households who were victims of bribery stated that they had to pay bribes because 'services cannot be obtained without paying bribes.' All of these points suggest a concerning institutionalization of corruption and bribery.

Fear of procedural complexities and harassment leads to a noticeable reluctance among households to file complaints despite being victims of corruption. Regarding the process/mechanism for lodging complaints, the majority (59.6%) of households have no idea about it, while those who do (40.4%) have very limited knowledge, particularly about the GRS. On the contrary, for those who registered complaints, in 50.9% of cases no action was taken by the relevant institution and in 19.6% of cases, the complaints were not even accepted. This reflects a strong reluctance and mismanagement in preventing corruption. The majority of households (45%) stated, "the service delivery system itself is corrupt, so we did not find it necessary to complain," which highlights the government's failure to address or prevent corruption. Respondents in the survey emphasized the need for punitive actions against those accused of corruption, strengthening monitoring mechanisms, creating social movements against corruption, and increasing awareness and effectiveness of the complaint mechanisms. For the sake of controlling and preventing corruption, it is essential to ensure the unbiased, effective, and strict enforcement of laws, ensure access to information, and establish democratic accountability at all levels. Progress in combating corruption will remain unattainable unless exemplary punishment is assured without fear or favour regardless of the level of corruption even whomever the individuals involved.

To ensure the scientific standards and methodological excellence of this survey, we associated with a panel of nationally and internationally renowned experts. The panel included Professor Niaz Ahmed Khan, Professor Sekander Hayat Khan, Professor Pk. Motiur Rahman, Professor Mohammad Shuaib, Professor Syed Shahadat Hossain, and Professor A. K. Enamul Haque. Their thoughtful guidance, advice, and insights have ensured the highest reliability in the survey methodology and data analysis. I extend my heartfelt gratitude to them.

The research and report preparation was led by Muhammad Badiuzzaman, Director of the Research and Policy Division of TIB, and completed by TIB researchers namely Shahzada M

Akram, Mohammad Nure Alam, Mohammad Abdul Hannan Shakhider, Kawsher Ahamed, Md. Nuruzzaman Forhad, and Md. Sazadul Islam. Research assistants Sadia Sultana Puspita, Kanij Fatima Maisha, Asif Bin Alam Seum, Fatima Tanzim, Mili Akter, and Sadia Afrin Kona all contributed significantly at different phases of the research, particularly in survey implementation, and data analysis. We extend our gratitude and thanks to the 108 field data collectors, 27 field supervisors, and 5 quality controllers who were temporarily engaged in this research. Their tireless efforts made it possible to complete the data collection within the stipulated time despite multifaceted challenges, including natural disasters (REMAL) and political instability. Significant contributions to field data collection were made by TIB Area Coordinators and members of the Committees of Concerned Citizens (CCC) working in the selected survey areas. We also express heartfelt thanks to TIB colleagues Mahbub Alam, K. M. Rafiqul Islam, Rifat Rahman, and Samsuddoha Safayat, for their assistance in database development, dashboard presentation of the results, and creation of infographics.

I would like to extend special thanks to Professor Dr. Sumaiya Khair, Advisor to TIB's Executive Management, for her valuable feedback and support at various stages to enhance the quality of the research. I am also grateful to colleagues from the Research and Policy Division, as well as other departments, for their guidance and insightful feedback during each stage of the research and report presentation.

The fall of the authoritarian government through an unparalleled sacrifice in the anti-discrimination movement stands as a golden achievement in Bangladesh's history, creating an unprecedented opportunity to build a 'New Bangladesh' through state reform and a new political and social order. We hope that the government and other relevant stakeholders will give due consideration to the findings and recommendations presented in this survey as part of the process of building this 'New Bangladesh'. TIB welcomes any well-thought-out and constructive criticism or suggestions from all concerned.

**Iftexharuzzaman**  
Executive Director

## Glossary of Definitions used in this Survey

<b>Household</b>	A group of people that lives in the same house, shares food and has one of them as the household head.
<b>Head of household</b>	The key player in the economic activities and decision-making of a family who is recognised by other members of the family as head of household.
<b>Household member</b>	People who are residing with a family for at least six months before the survey started (relatives and domestic help) are considered as household members. If a member resides outside the household permanently and yet keeps in touch with the family, plays a role in decision making and is recognised by the family members, then s/he is also recognised as a household member.
<b>An active member of a household</b>	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 is termed as an active member of the household.
<b>Corruption</b>	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 the traditional definition of bribe, unauthorised money/payment, extortion, fraudulence and embezzlement of money are also denoted in this survey as bribe.
<b>Service</b>	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 for fees or free of charge as determined by respective law or rule.
<b>Service Sector</b>	A set of specific services directly provided to the citizens with the aim to fulfil the demand and welfare through public and private institutions.
<b>Health</b>	Healthcare services provided through government institutions such as Community Clinics, Upazila Health Complexes, District General Hospitals, Medical College Hospitals, specialised hospitals or government maternity care are considered in this sector. No private-sector healthcare services are included in this survey.
<b>Education</b>	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.
<b>Local Government Institutions</b>	Public services like birth registration certificates, death registration certificates, citizenship certificates, character certificates, inheritance certificates, social security programs, 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.
<b>Land Services</b>	All kinds of land-related services are provided by the Deputy Commissioner/District Registrar's Record Office, Sub-Registry Office, Upazila Land Office, Settlement Office and Union Land Office.
<b>Agriculture</b>	Services provided by government agencies for fertiliser and seed supply, government subsidy, agriculture-related advice, farm exhibitions and other kinds of services.
<b>Law Enforcement Agencies</b>	All services are provided by law enforcing agencies such as police stations, Special Branch, Traffic Police, Highway Police, Rapid Action Battalion (RAB), Detective Branches or the Central Intelligence Department (CID).
<b>Judicial Services</b>	Judicial services include the services received by clients seeking justice from formal courts by interacting with judges, court officials, lawyers and other relevant persons who provide support at different stages of filing and dealing with litigation.
<b>Electricity</b>	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.

<b>Banking</b>	This includes savings and current account operation, personal loans, business loans, loans for house-building, opening LCs, receiving remittance, pay/ money orders, agricultural loans, old age allowance/ pension and other services provided by government scheduled and specialised, private commercial banks, agriculture bank and multi-national banks.
<b>Tax and Customs</b>	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. The nature of service recipients includes both personal and business recipients.
<b>NGO</b>	Services delivered by Non-Government Organizations (NGOs) at the local and national level for the development and welfare of citizens especially to the poor and disadvantaged.
<b>Insurance</b>	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.
<b>BRTA</b>	Services including vehicle registration, issuing of fitness certificates, route permits, tax tokens, insurance document submission, ownership and address change, inclusion in company, collection of lost documents, payment for penalty, submission of vehicle documents, driving license, etc. provided by Bangladesh Road Transport Authority (BRTA).
<b>Passport</b>	Getting a new passport, renewal, addition or deletion of information or change are meant here.
<b>Gas</b>	Connection or reconnection or works related to repair are referred to as the Gas sector.
<b>Climate change and disaster aid</b>	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, Municipality, etc.) is not included under climate change and disaster aid and is shown within the local government institutions sector.
<b>NID</b>	A National Identity Document (NID) is a mandatory document for people who are 18 or above as a citizen of Bangladesh. This document is registered and provided by the Election Commission of Bangladesh.
<b>Others</b>	Services provided apart from the above-mentioned 15 sectors. This includes services provided by institutions such as 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 significant space in mass media. National policies and strategy papers have emphasized establishing good governance, enforcing the law and creating a people-friendly and pro-poor administrative system for the prevention of corruption effectively.

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. Similarly, service recipients in various sectors become victims of different types of corruption and irregularities when they seek to 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 which impacts the everyday life of millions of the common people. 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 household surveys since 1997 to identify the nature and extent of corruption in service sectors. So far, ten such surveys have been conducted at regular intervals of two to three years. This is the 10<sup>th</sup> survey in this series. This survey has captured corruption experience by households while getting services from service sectors during the period from May 2023 to April 2024.

### 1.2 Rationale of the Survey

The Bangladesh Constitution, the Eighth Five Year Plan 2022-2026<sup>1</sup>, the National Integrity Strategy 2012, and the Perspective Plan 2021-2041 have pledged zero tolerance to establish good governance and prevent corruption. As a signatory of the UN Convention against Corruption, Bangladesh is committed to preventing corruption. Moreover, the country has also formulated the National Integrity Strategy 2012 and enacted the Right to Information Act 2009 and the Protection of Whistle-blower Act 2011 with a view to enhancing good governance and curbing corruption. Thus, this survey would be helpful in implementing the country's commitment to eliminate corruption by identifying the nature and extent of corruption in service sectors. This survey is expected to provide support 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. The findings of this survey would also help the people to 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

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<sup>1</sup> 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](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)

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, the United Nations Sustainable Development Goals (SDG) include Target 16.5 of Goal 16 which urged countries to reduce corruption and bribery considerably at all levels by 2030. Bangladesh is committed to attaining this target.

### **1.3 Objectives of the Survey**

The overall objective of the survey is to assess the nature and extent of corruption in various service sectors based on 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;
- Assess the nature and extent of corruption experienced by households in accessing services from different sectors and sub-sectors;
- Portray the degree of corruption against different socio-economic dimensions of surveyed households; and
- Provide policy recommendations to prevent and control corruption in the service sectors.

### **1.4 Scope of the Survey**

The definition of corruption used in this survey is ‘abuse of power for personal gains’ in service sectors. Apart from transactions of unauthorized money (paying bribes or forcing people to pay bribes, embezzlement of money), negligence of duty, nepotism, embezzlement of assets, deception and different types of harassment are included as manifestations of corruption.

The survey covered 17 major service sectors that included education, health, local government institutions, land services, agriculture, law-enforcement agencies, judicial services, electricity, banking, BRTA, tax and customs, NGOs, passport, insurance, gas, climate change and disaster aid and others. The NID as a sector is included this year as services have increased in recent years and there are many corruption allegations about 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. Moreover, the survey has captured data on the following service-providing sectors/authorities included as Other Sectors are mobile banking, online shopping, WASA, Election Commission, post office, Department of Social Services, BTCL, DC Office, UNO Office, and Bangladesh Railway etc.

### **1.5 Survey Methodology and Sampling**

In this survey, the selection of households across the country was conducted using the Integrated Multipurpose Sample (IMPS) developed by the Bangladesh Bureau of Statistics (BBS). A two-stage stratified cluster sampling method was applied. Initially, the country’s eight administrative divisions were divided into 16 strata based on rural and urban considerations. From the 2,766 Primary Sampling Units (PSUs) provided in the IMPS, the required number of PSUs for each stratum was selected randomly. Within each stratum, primary data collection or listing of households was conducted in an equal number of households according to the IMPS. Finally, a predetermined number of households were selected from each stratum based on the listing for the final survey.

### 1.5.1 Sample Size

The sample size for each stratum was determined using the following formula, considering a 5% margin of error:

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

n= sample size

P=0.709 (Proportion of households were victimized by corruption in 2021)

Z=1.96 (Standard normal variate at 95% confidence interval)

e= Margin of error 5%

design effect=3

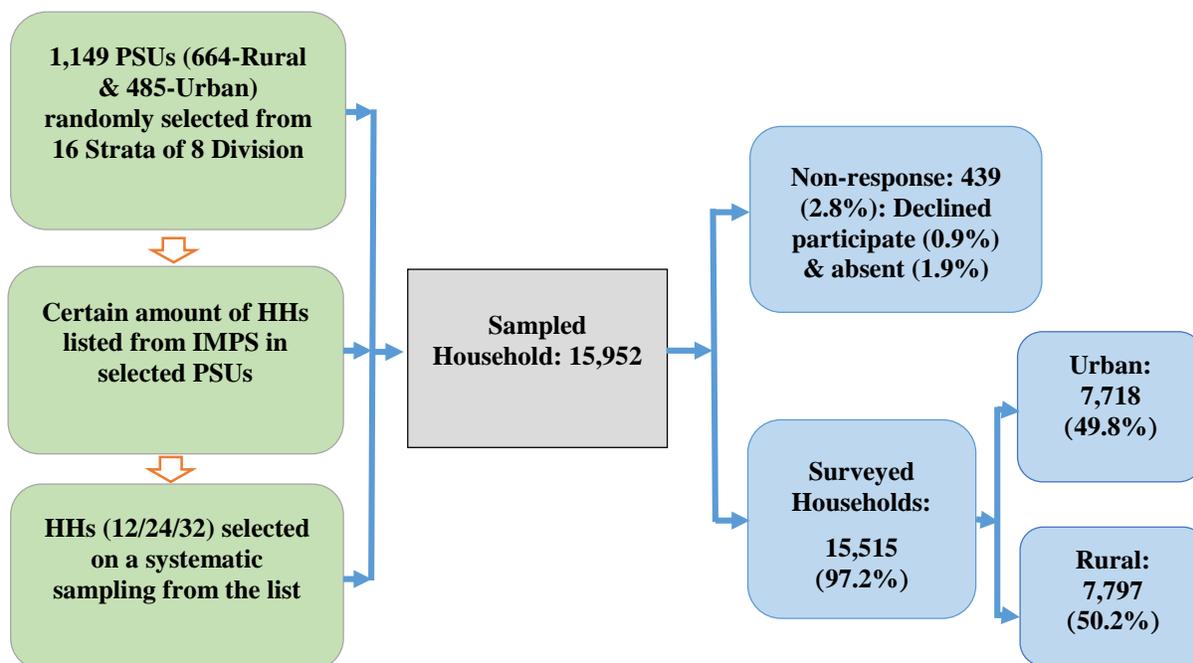
Considering all the above, the sample size per stratum was determined to be 951 households. Considering a 4% non-response rate, the minimum sample size per stratum was adjusted to 990 households. In other words, to achieve a target of 951 households interviews per stratum, a total of 990 households were initially selected for the survey in each stratum. Accordingly, the nationwide target for household visits was set at a minimum of 15,840 households to ensure sufficient data for interviews.

### 1.5.2 Sample Distribution

Initially, 12 households were selected per stratum for the final survey. However, due to the insufficiency of PSUs in some strata as per the IMPS, additional households were selected from some PSUs to meet the required sample size. As a result, in certain urban PSUs, such as those in Rangpur, Mymensingh, and Barisal, 24 households were selected per PSU, while in the urban PSUs in Sylhet, 32 households were selected per PSU. Ultimately, data was collected from a total of 1,149 PSUs, comprising 664 rural PSUs and 485 urban PSUs.

In the National Household Survey 2023, although the initial target was to visit a total of 15,840 households for sampling, the number was increased to 15,952 households during the survey due to the unavailability of adequate PSU in some strata and ease of field operations. Among these, 15,515 households agreed to participate in interviews.

**Figure 1: Sampling Procedure at a Glance**



### 1.5.3 Household distribution

During the survey, 439 households were either absent (1.9%) or refused to respond (0.9%). Consequently, the survey was successfully conducted in 15,515 households, representing 97.2% of the total targeted households. Of these, 7,797 households (50.2%) were in rural areas, and 7,718 households (49.8%) were in urban areas.

These households were distributed across 1,149 PSUs, comprising 664 in rural areas and 485 in urban areas, and spanned 64 districts. This stratification by rural and urban areas across the eight divisions ensures the survey's representativeness and maintains the statistical rigour of the sampling process for Bangladesh.

**Table 1: Division-wise Distribution of Enumerated Households**

Division	Rural	Urban	Overall
Dhaka	957	899*	1,856
Chattogram	971	959	1,930
Rajshahi	969	961	1,930
Khulna	978	973	1,951
Barishal	969	975	1,944
Rangpur	990	995	1,985
Sylhet	988	985	1,973
Mymensingh	975	971	1,946
<b>Total</b>	<b>7,797</b>	<b>7,718</b>	<b>15,515</b>

### 1.6 Duration and Reference Period of the Survey

The survey captured information on corruption and harassment experienced by the selected households in receiving services from service sectors during the period from May 2023 to April 2024. Data collection for this survey was conducted between 13 May 2024 to 3 August 2024.

## 1.7 Survey Management and Quality Control of Data

The data collection team consisted of 5 Quality Controllers, 27 Field Supervisors and 108 Field Enumerators. The FEs and FSs were recruited through a competitive process. They were given residential training on survey methodology, processes and questionnaire for 13 days including field orientation at the closest areas. Researchers of National Household Survey from TIB was closely monitored each team for overall guidance on data collection and resolving field problems.

The survey was conducted using a structured questionnaire, which was finalized after a thorough review by TIB's research team and a panel of experts. Data collection was carried out through using a digital platform KoboToolbox and the collected data securely stored in TIB's own server, PACTApp<sup>2</sup>. This digital approach facilitated improved data validation in relevant areas, thereby ensuring the quality and reliability of the data.

The supervisors of each team were responsible for collecting data for their respective teams and overseeing and monitoring overall activities. In addition, quality controllers regularly monitored the activities of each team. Subsequently, during the survey period, every completed questionnaire was reviewed by TIB's data analysts, and accuracy was ensured by the field supervisors and quality controllers.

The analysis of the survey data was carried out by TIB's in-house research team. To ensure the scientific validity of the survey, comprehensive support and advice were sought at various stages from six nationally and internationally renowned experts. These experts actively provided guidance at every stage of the process, from preparing the concept note of the research to presenting the results, thereby enriching the survey.

## 1.8 Data Processing and Analysis

In applicable cases, telephone checks were done with the respondents. Finally, data were analysed by using Python, SPSS and STATA. As this is a complex survey, weight<sup>3</sup> 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 Bangladesh was estimated.<sup>4</sup> The reliability of estimated figures was assessed through sector-based Standard Error (SE)<sup>5</sup> values.

## 2. Socio-economic Profile of the Surveyed Households

Sampled households in the survey were chosen in such a way that they represent Bangladesh well. The female and male ratio of the members of the surveyed household is found 48.58 percent, and 51.42 percent and the average number of household members are 4.6.<sup>6</sup> By religion, 91.2 percent

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<sup>2</sup> PACTApp is a smart phone-based application developed by TIB. It has a digital data collection tool like KoboToolbox.

<sup>3</sup>  $p_1$ =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.

<sup>4</sup> 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.

<sup>5</sup> 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.

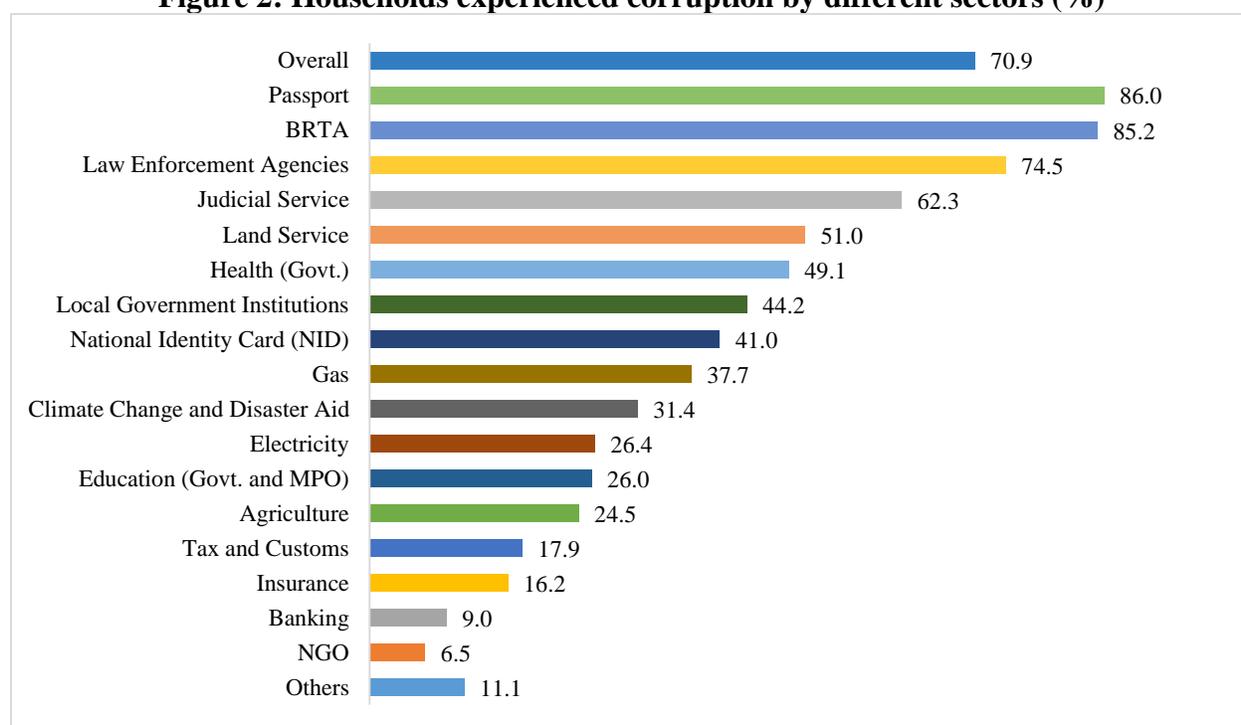
<sup>6</sup> National rate of female, male and third gender is respectively 50.5 percent, 49.49 percent and 0.01 percent and household size

of household heads are Muslims, 8.1 percent are Hindus and 0.7 percent are from other religions (especially Buddhists and Christians). By ethnic identities, 98.6 percent of household heads are Bangalees and 1.4 percent belong to other ethnic groups.<sup>7</sup> By professional identities, 23.4 percent of household heads are engaged in agriculture/fishing, 17.0 percent are engaged in businesses, 9.4 percent in private services, 8.0 percent are transport workers, 7.9 percent in day labourers, 1.4 percent in government services and 1.1 percent in teaching. 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 national household survey of 2023 shows that 96.7 percent of the surveyed households received services from different sectors. Among them, 70.9 percent were victims of different forms of corruption while taking the services from different sectors covered under this survey. The sectoral analysis shows that the Passport placed the highest position in terms of the experience of corruption by surveyed households; 86.0 percent of the households that received services from this sector were victims of different forms of corruption. BRTA (85.2%) and law enforcement agencies (74.5) placed the second and third positions respectively. The other notable service sectors where the surveyed households experienced corruption considerably including judiciary (62.3%), health (49.1%), local government, (44.2%) and land services (51%).

**Figure 2: Households experienced corruption by different sectors (%)**



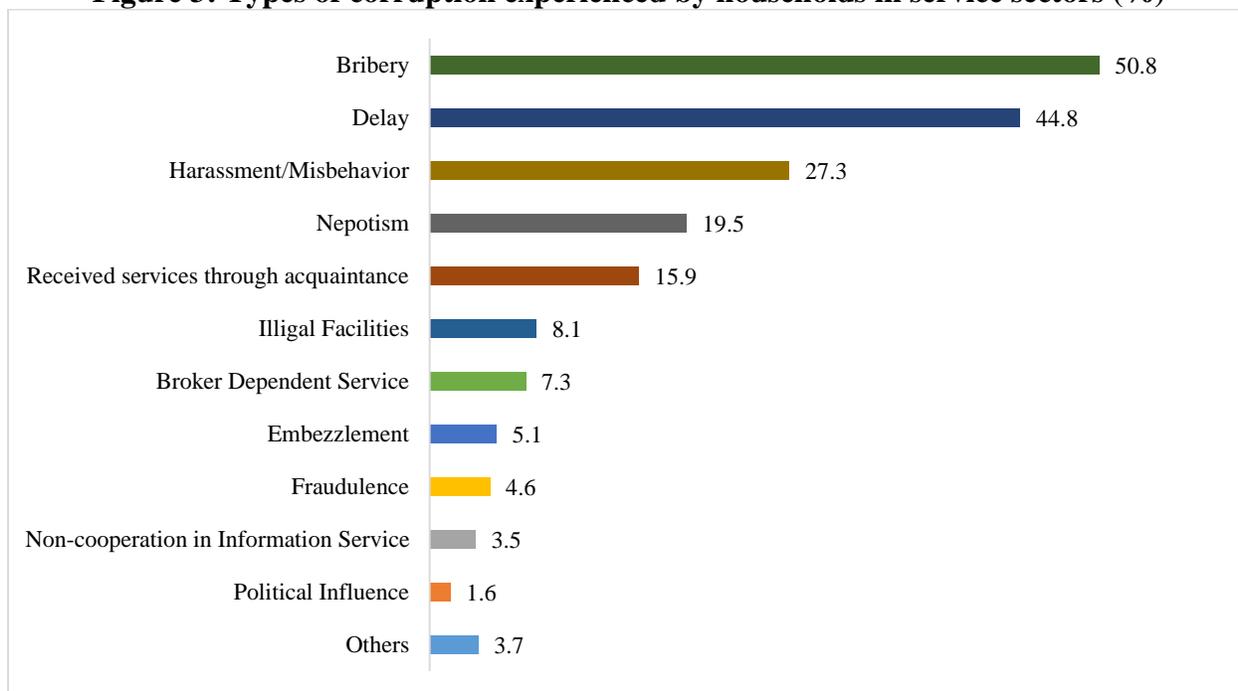
#### 3.1 Types of Corruption

Among the service recipient households, overall 50.8 percent experienced bribery or unlawful transaction of money in different sectors. Other major forms of corruption are delay (44.8%), misbehaviour and different types of harassment (27.3%) (Figure 3).

is 4.03, Population and Housing census, 27 July, 2022, BBS.

<sup>7</sup> 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.

**Figure 3: Types of corruption experienced by households in service sectors (%)**



### 3.2 Bribery or Illegitimate Payment in the Service Sectors

Among various forms of corruption households experienced, the most visible form of corruption is bribery or illegitimate payment. The survey shows that 50.8 percent of service recipient households paid bribes or were forced to make illegitimate payments (Table 2).

**Table 2: Rate of bribery and the average amount of bribes paid**

Sl. No.	Service Sector	Percentage of Households Paid bribe	Average Amount of bribe (BDT)
	<b>Overall</b>	<b>50.8</b>	<b>5,680</b>
1	Passport	74.8	4,879
2	BRTA	71.9	6,654
3	Law Enforcement Agencies	58.3	5,221
4	Judicial Service	34.1	30,972
5	Land Service	32.3	11,776
6	Local Government Institutions	29.7	884
7	Health (Govt.)	19.1	600
8	Gas	16.7	*
9	Education (Govt. and MPO)	14.8	711
10	Climate Change and Disaster Aid	8.3	2,656
11	Agriculture	7.1	1,713
12	Electricity	5.8	2,431
13	Tax and Customs	2.3	*
14	Insurance	1.2	*
15	Banking	0.7	6,680
16	NGO	0.5	3,151
17	Others	1.8	2,578

\* Analysis was not conducted due to a limited sample size.

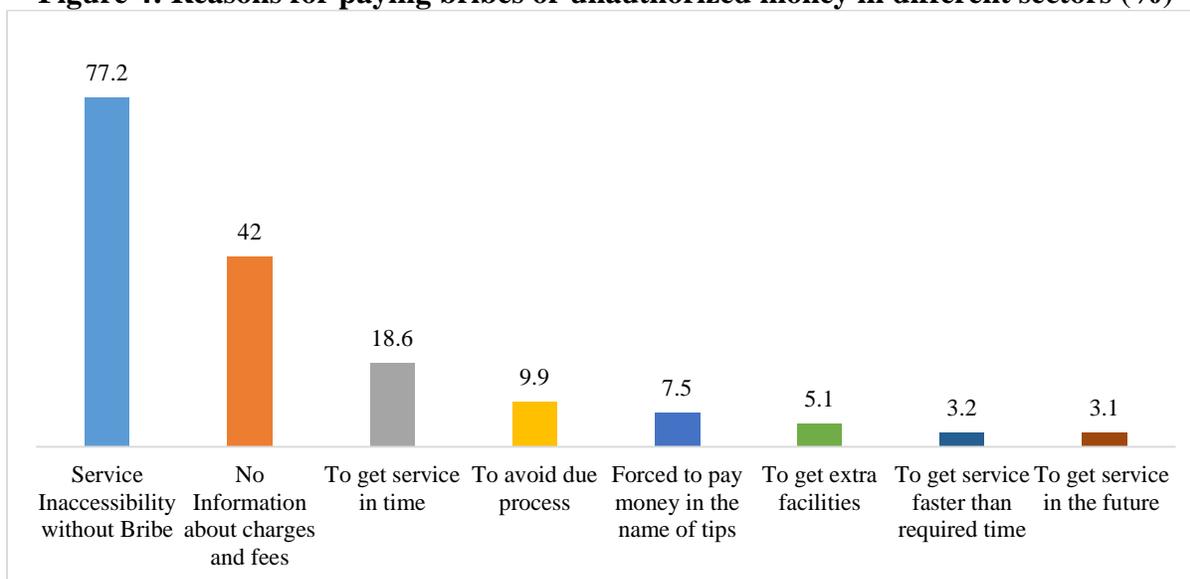
The most corrupt sector in terms of the percentage of households (74.8%) that experienced bribery while receiving services is found in passport service. BRTA (71.9%) and the law enforcement agencies (58.3%) stood in second and third positions respectively in terms of the rate of bribery.

The households that experienced bribery had to pay BDT 5,680 on average as bribes or illegitimate payments for receiving different services. The amount is found to be the highest for the judiciary for which the service recipient households had to spend BDT 30,972 on average, followed by land (BDT 11,776) and banking (BDT 6,681). Additionally, the households paid or were forced to pay BDT 711 for education and BDT 600 for health.

### 3.3 Causes of Bribery or Unauthorised Transaction of Money

The households pointed out a number of reasons for which they had to pay bribes to get services. Major causes of bribery or unauthorized payment include services are not rendered unless a bribe is paid, avoiding difficulties and harassment, getting services on time and not knowing the official charges and fees (Figure 4).

**Figure 4: Reasons for paying bribes or unauthorized money in different sectors (%)**



### 3.4 Estimated amount of bribe or illegitimate payment at the national level

Based on the Population Census 2022, the projected number of households in Bangladesh in April 2024 was approximately 40.3 million. Taking this into account, the total bribes and unauthorized payments at the national level for the period from May 2023 to April 2024 were estimated at BDT 109,023 million (Table 3). At current market value, this amount represents 0.22 percent of the Gross Domestic Product (GDP)<sup>8</sup> and 1.43 percent of the national budget<sup>9</sup> for the fiscal year 2023-2024. It is important to note that this estimate of unauthorized payments is based solely on the sectors included in the survey and does not encompass all service sectors in Bangladesh.

Analysis of the results from TIB’s last six household surveys shows that from 2009 to April 2024, the included service sectors/institutions have amassed an estimated total of 1,46,252 million BDT in bribes or unauthorized payments.

<sup>8</sup> The GDP size for FY 2023-24 was BDT 459 billion (source: Bangladesh National Budget 2023-24).

<sup>9</sup> The National Budget for FY 2023-24 (revised) was BDT 7,61,785 core.

**Table 3: Estimated bribe by various sectors at the National Level**

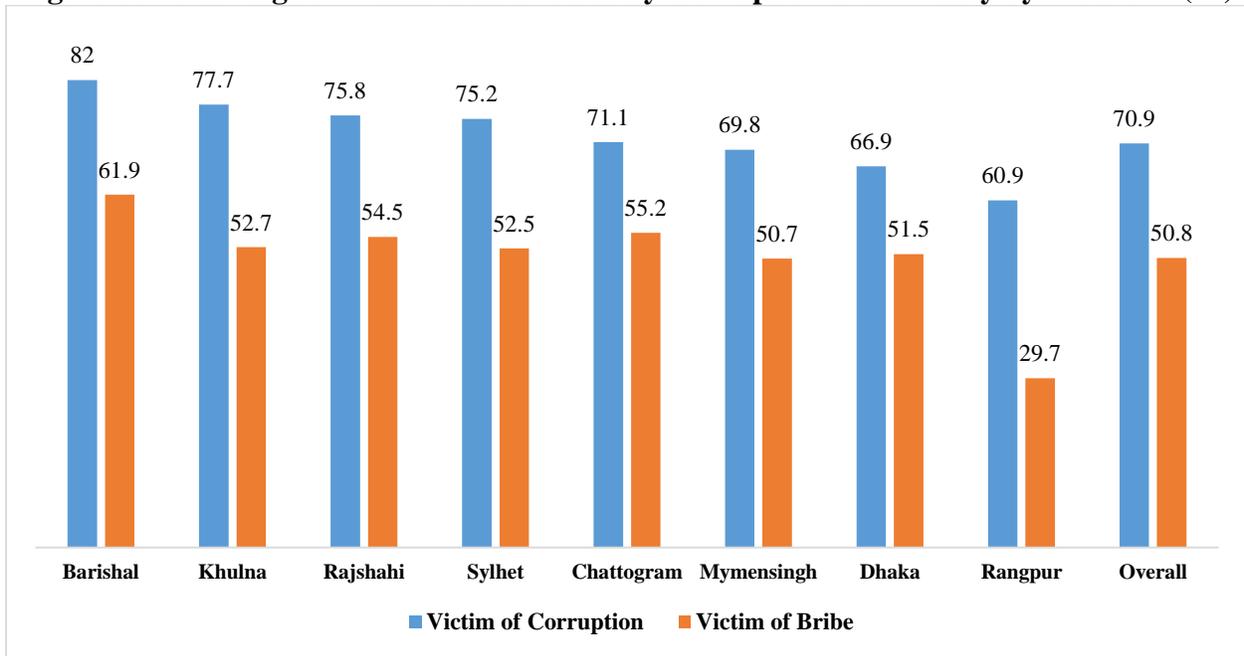
Service Sectors	Nationally Estimated Bribes or Unauthorised Money (Million BDT)
	2023
Land	2,513.0
Judicial Service	2,357.6
Law Enforcement Agencies	1,570.0
Passport	1,350.4
Local Government Institutions	8,40.9
BRTA	675.1
Health (Govt.)	235.1
Banking	128.7
Agriculture	76.4
NGO	29.9
Climate Change and Disaster Aid	23.3
Electricity	309.6
Education	213.9
Others	578.4
<b>Total Estimated Bribe Amount</b>	<b>10902.3</b>

### 3.5 Corruption and Irregularities by Location, Indigenous Communities, Persons with Disabilities, Gender, and Income Class

The analysis of survey data reveals no significant difference in the incidence of corruption between rural and urban households. The rate of corruption victims is 71.8% in rural areas compared to 69% in urban areas. However, when it comes to bribery in service-related sectors, rural areas show a higher prevalence. In rural areas, 52.4% reported paying bribes, whereas the rate in urban areas is slightly lower at 47.4%.

An analysis of households experiencing of corruption and bribery by division reveals that households in Barishal (82%) and Khulna (77.7%) divisions were subjected to corruption at higher rates compared to other divisions. In terms of bribery, households in the Barishal division experienced the highest rate (61.9%), followed by households in the Chattogram division (55.2%) (Figure 5).

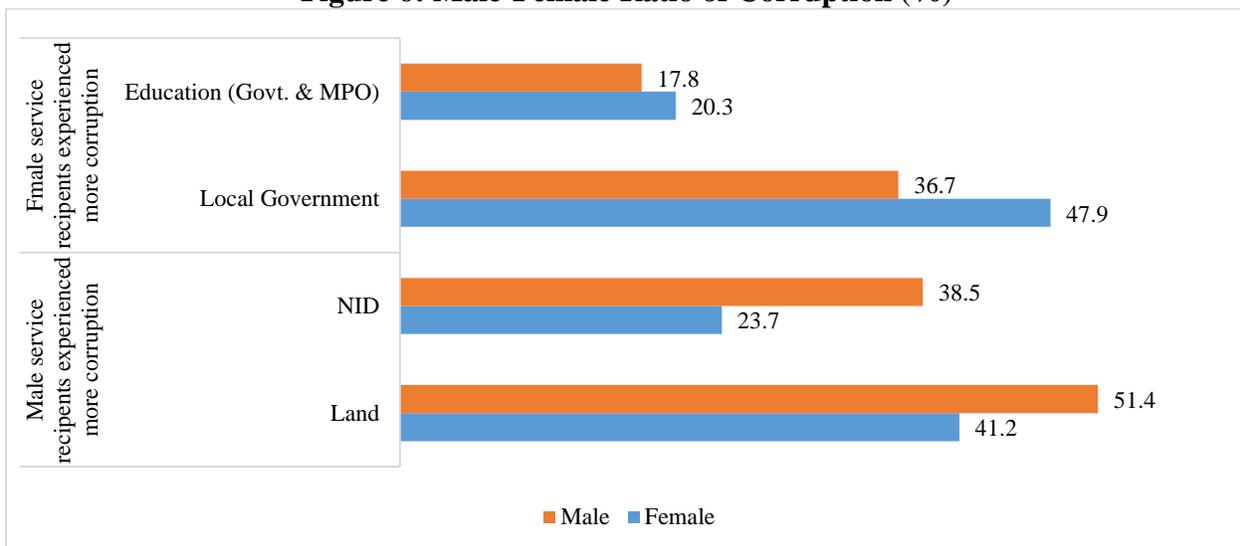
**Figure 5: Percentage of Households affected by Corruption and Bribery by Division\* (%)**



In the survey, 34.6% of female service recipients, 37.8% of indigenous service recipients, and 35.8% of individuals with disabilities reported experiencing some form of corruption while accessing various services. Additionally, 17.4% of female service recipients had to pay or were forced to pay bribes or unauthorized payments, compared to 23.1% for Indigenous recipients and 18.1% for individuals with disabilities.

It is noteworthy that, according to statistical tests, there is no significant difference in the rates of corruption and bribery between indigenous people and individuals with disabilities versus Bengali and non-disabled service recipients. However, significant differences were observed based on gender. In certain sectors (e.g., local government institutions, and education services), female service recipients experienced higher rates of corruption than their male counterparts. Conversely, in other sectors (e.g., Land services, NID services), male service recipients were more likely to face corruption than females (Figure 6).

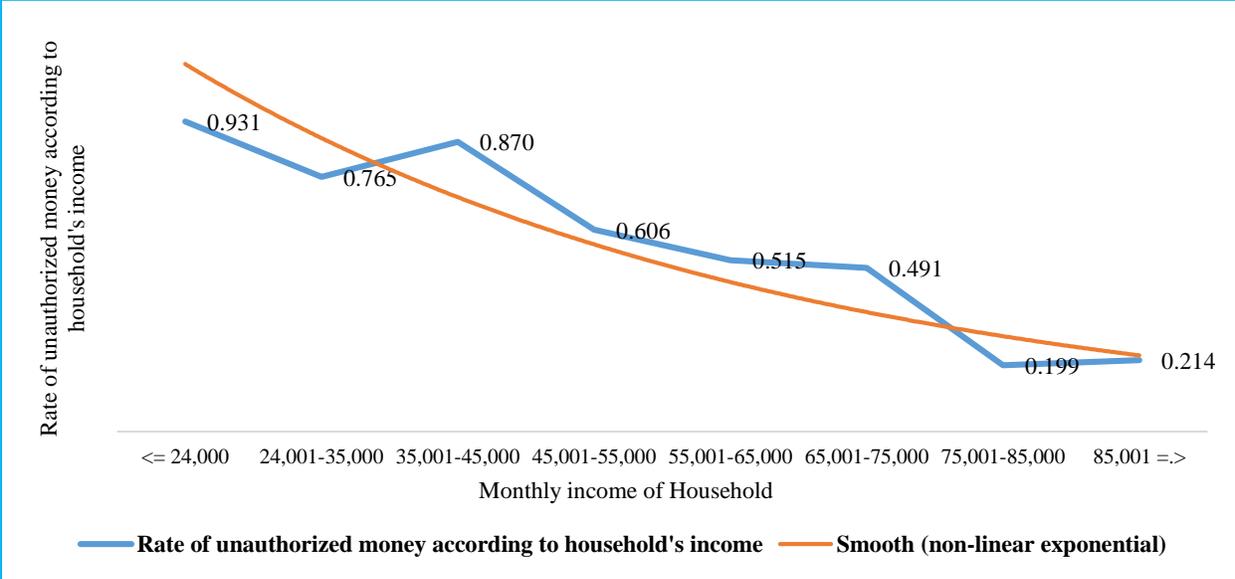
**Figure 6: Male-Female Ratio of Corruption (%)**



Similarly, in terms of the rate of households affected by bribery, households headed by individuals engaged in government employment have a higher rate of paying bribes or unauthorized payments compared to those headed by individuals involved in agriculture, fisheries, or small businesses. The rates of bribery victimization for households headed by government and private-sector employees are 53.5% and 46.9%, respectively. In comparison, the rates are relatively higher for households headed by expatriates (59.9%) and agriculture (49.9%).

Although the percentage of corruption victimization is relatively consistent across income groups, the relative burden of bribes or unauthorized payments is higher for poorer households. An analysis of bribe amounts across eight different income and expenditure categories shows that households with a monthly income of less than 24,000 BDT bear a heavier burden compared to those with a monthly income and expenditure of 85,000 BDT or more. On average, households included in the survey spend 0.93% of their annual income on bribes. In contrast, households with a monthly income of 85,000 BDT or more spend only 0.21% of their annual income on bribes (Figure 7).

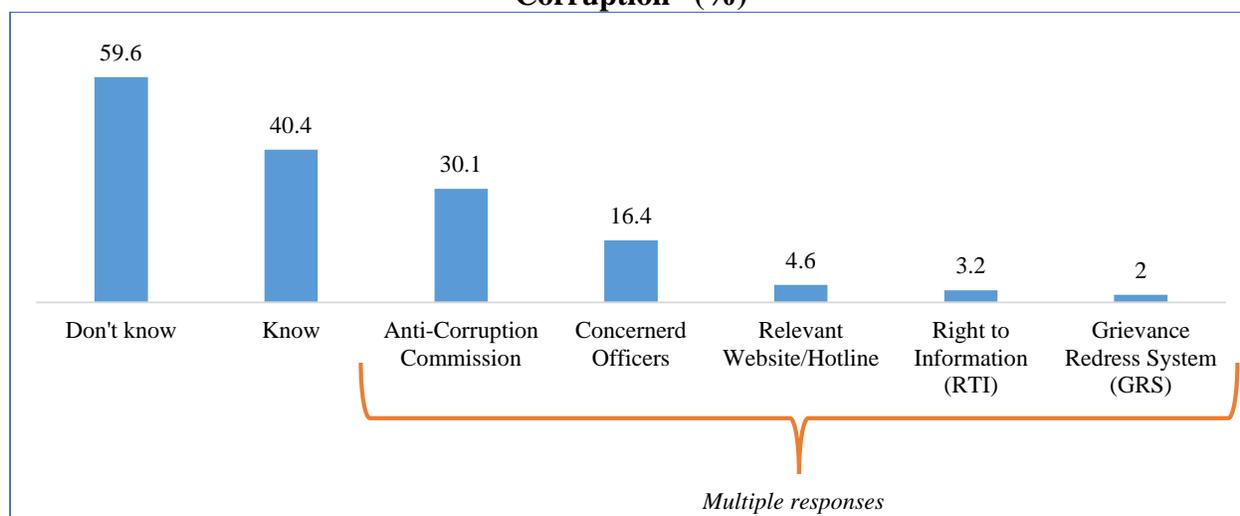
**Figure 7: Burden of Bribes as Percentage of Household Income by Income Groups (%)**



**3.7 Information Related to Complaint against Corruption**

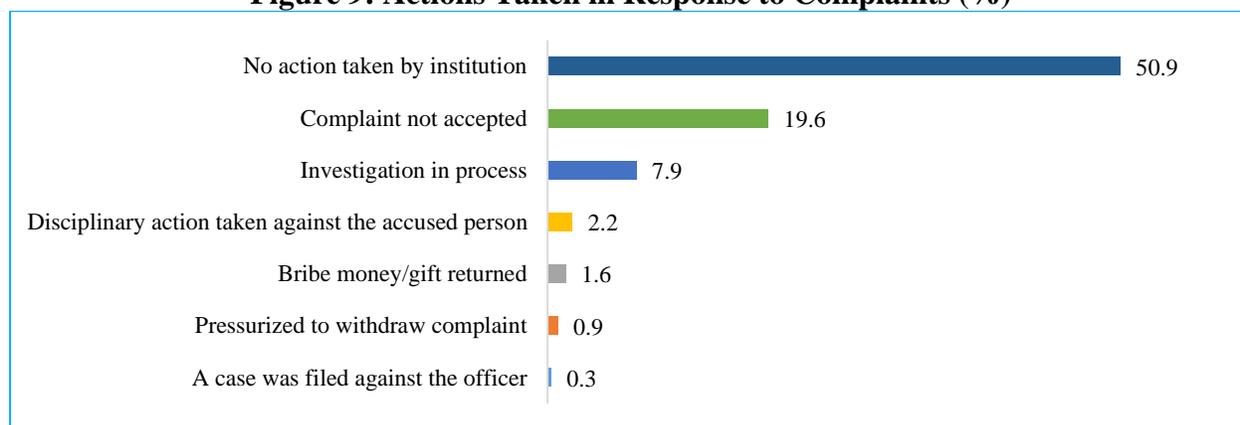
The majority (59.6%) of households included in the survey are unaware of the various mechanisms available for filing complaints about corruption, while 30.1% know about the Anti-Corruption Commission (ACC), 16.4% are aware of filing complaints to the relevant officials, and 4.6% know about using the websites or hotlines of the respective institutions (Figure 8).

**Figure 8: Level of Awareness of Various Mechanisms for Lodging Complaints against Corruption\* (%)**



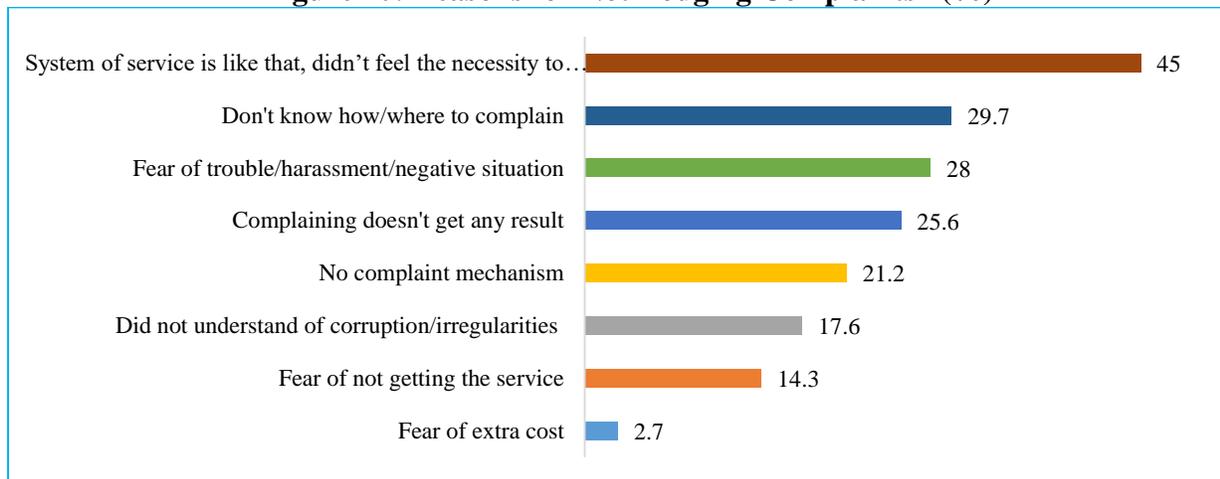
On the other hand, among households affected by corruption, 91.5% did not lodge any complaints, while the remaining 8.5% lodged complaints through various channels. Of the households that lodged complaints, 87.8% reported their grievances to concerned officials, 16.5% to public representatives, and 0.6% to the ACC. Regarding actions taken in response to the complaints, 50.9% of cases saw no action from the respective institutions, and in 19.6% of cases, the complaints were not even acknowledged. Additionally, 7.9% of cases led to the initiation or continuation of investigative processes, while punitive action was taken against the accused in only 2.2% of cases (Figure 9).

**Figure 9: Actions Taken in Response to Complaints (%)**



Households that experienced corruption but did not file complaints cited multiple reasons for their inaction (Figure 9). Among the reasons, the majority (45%) stated, “The service system itself is corrupt, so I did not feel the need to file a complaint”, while 29.7% mentioned, “I do not know how or where to file a complaint.” Additionally, 28% refrained from filing complaints due to fear of hassle, harassment, or negative consequences, and 21.2% stated that there were no mechanisms available for lodging complaints, which prevented them from taking action despite being victims of corruption (Figure 10).

**Figure 10: Reasons for Not Lodging Complaints\* (%)**



\* Multiple responses.

## 4. Sector-wise Corruption

### 4.1 Passport Services

In recent years, the number of people travelling abroad for education, employment, medical treatment, Hajj, and tourism has increased significantly. As a result, the demand for passport-related services has risen considerably. To make passport services more accessible and user-friendly, various reform measures have been implemented over the years. These initiatives have raised public expectations for obtaining passports efficiently and conveniently. However, irregularities and corruption remain prevalent in passport services. In the 2023 survey, 9.3% of households reported availing passport services. Among these households, 86.0% experienced some form of corruption, and 74.8% reported incidents of bribery. Other forms of corruption included delays (46.5%), reliance on brokers (39.4%), harassment (18.1%), and negligence of duties (9.8%). Households that paid bribes for passport services reported an average bribe amount of BDT 4,879.

Households that experienced corruption while obtaining passport services faced it most frequently at regional passport offices (86.4%). Among these households, 76.6% reported paying bribes, with an average amount of BDT 4,915. For households applying for new (MRP) passports, 84.3% encountered corruption. Those who paid bribes or unauthorized fees spent an average of BDT 4,812. Households applying for emergency passports reported higher corruption rates (77.6%) compared to those applying for ordinary passports (67.4%). Those applying for emergency passports paid an average unauthorized amount of BDT 4,946.

### 4.2 Bangladesh Road Transport Authority (BRTA)

The Bangladesh Road Transport Authority (BRTA) oversees the regulation of the country's transport sector, providing services to vehicle owners and drivers. However, allegations persist of a syndicate involving BRTA officials, drivers, vehicle owners' associations, local political leaders, and elected representatives, resulting in widespread corruption and irregularities in its service delivery. This survey sheds light on the nature and extent of corruption within BRTA offices. Among the surveyed households, 3.7% reported availing services from BRTA, of which 78.9% were vehicle drivers and 25.7% were vehicle owners. Services accessed by drivers primarily included obtaining driving licenses (44.4%) and renewing driving licenses (30.2%), among others.

Among households that received services from BRTA, 85.2% experienced corruption. The incidence of bribery was slightly higher in urban areas (86.6%) compared to rural areas (84%). Vehicle drivers reported a higher rate of corruption (89.1%) than vehicle owners (83.3%) when accessing BRTA services. Of the households receiving BRTA services, 71.9% had to pay bribes or unauthorized payments. Other forms of corruption included being forced to use brokers or being harassed by them (36.6%), delays (35.2%), and misconduct (12.5%). The average bribe paid for BRTA services was BDT 6,654. Households obtaining new driving licenses reported the highest rate of corruption among BRTA services, with 88% experiencing corruption. Additionally, 79.4% of these households paid bribes for driving license-related services, with an average payment of BDT 6,172.

### **4.3 Law Enforcement Agencies**

The primary responsibilities of law enforcement agencies are to maintain societal law and order and ensure the safety of citizens and their property. To achieve these objectives, they uphold peace and order, provide security services to various societal stakeholders, detect and prevent crimes, and bring offenders to justice. Among the surveyed households, 13.1% reported receiving services from law enforcement agencies, with 12% from rural areas and 15.4% from urban areas. Most households accessed services from police stations (75.2%), followed by the Special Branch (14.5%) and Traffic Police (10.6%). During their interactions with law enforcement agencies, 74.5% of households reported experiencing corruption. Urban households (75.1%) faced slightly higher percentages of corruption than rural households (73.4%). The most common type of corruption was bribery (58.3%), followed by harassment (22.3%). Households that paid or were forced to pay bribes spent an average of BDT 5,221. The highest rates of corruption were reported for services provided by the Special Branch (90.5%), Traffic Police (80.1%), Highway Police (74.8%), and police stations (70.2%).

Among households receiving services from law enforcement agencies, the highest percentage reported paying bribes to the Special Branch (80.0%), while the lowest percentage paid bribes to the Traffic Police (57.9%). However, the Police Station demanded the highest average bribe amount (BDT 5,882 per household), while the Special Branch required the lowest (BDT 1,231 per household). In terms of average bribe amounts, the Traffic Police ranked second among all law enforcement agencies, with households paying an average of BDT 5,129.

The highest percentage of households reported experiencing corruption during police verification for passports (84.5%), followed by traffic-related services (81.7%), arrest-related interactions (74.7%), and filing FIRs (70.0%). Bribery was most prevalent in police verification for passports (75.1%), followed by police clearance services (69.1%) and traffic services (60.1%). The lowest percentage of households paid bribes for filing general diaries (38.7%). In terms of bribe amounts, the highest average payment was for arrest-related interactions (BDT 16,065 per household), while the lowest was for filing general diaries, with an average payment of BDT 1,009.

### **4.4 Judicial Services**

To uphold the rule of law, ensure justice, and resolve disputes, various courts have been established in the country, including the Supreme Court, High Courts, Lower Courts, and Tribunals. Individuals often require services from these courts and associated stakeholders to address legal matters and seek justice. However, corruption and irregularities at different stages of the legal process create significant obstacles for litigants, subjecting them to numerous challenges and hardships, which hinder access to judicial services. The survey found that 6.5% of households received judiciary-related services from different courts. Among these, the highest percentage of households accessed services from the Judge Courts (65.7%).

Among households that accessed judicial services, 62.3% reported experiencing corruption. Additionally, 34.1% of households were compelled to pay bribes, with an average amount of BDT 30,972. Other significant forms of corruption included negligence (31.5%), harassment (31.0%), fraud (17.5%), nepotism (10.0%), and political interference (6.0%). Of the households receiving services from Judge Courts, 60.2% experienced corruption. Corruption was reported by 64.1% of households accessing services from Judicial Magistrate Courts/Criminal Courts, while 68.0% of households experienced corruption when dealing with Special Tribunals. Bribery or unauthorized payments were most prevalent at the Special Court (42.1%) and Magistrate Court (38.0%).

#### **4.5 Land**

Land management plays a vital role in facilitating the transfer and registration of private or state-owned land, conducting land surveys, and maintaining accurate records. Despite some level of digitalization in land services, corruption remains a significant issue for individuals seeking assistance from land offices. Among the surveyed households, 18.4% reported receiving land-related services from various institutions. The majority of these households accessed services from Union Land Offices (62.9%). Of the households utilizing land services, 51% reported experiencing corruption. Among them, 32.3% faced bribery, 48.4% encountered delays, and 27.6% suffered harassment from brokers, among other issues. On average, households paid BDT 11,776 in bribes for various land services.

Among households that experienced corruption while receiving land services, the highest proportion reported corruption at Upazila Land Offices (82.9%). Of those who paid bribes for land services, the largest share (62.7%) did so at Upazila Land Offices. The highest average bribe amount was reported for services at Sub-Registry Offices, with an average payment of BDT 13,746. Among service recipients, corruption was most prevalent in mutation services (89.7%), followed by document collection and land record searches (70.3%), land registration (63.6%), and land development tax services (32.1%).

Among the households, 77.4% paid bribes for mutation, and 46.9% for collecting and searching documents or land records. The highest average bribe incurred for registration (BDT 19,037 per household), followed by, mutation service (BDT 12,719 per household), Land Development Tax (BDT 3,574 per household) and collection and search of documents or land records (BDT 1,699 per household).

#### **4.6 Health**

The government has provided healthcare services through various levels of hospitals and health centres 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. Among the surveyed households 81.6 percent received health services, among whom 61.4 percent received services from government healthcare institutions, 65.1 percent from private institutions, 1.2 percent from NGOs and 0.4 percent from abroad. However, the experience of the service recipients from only government health facilities has been considered in this survey. Among the households that received health services, 49.1 percent were the victims of corruption. This rate was 49.7 percent in the rural area and 47.6 percent in the urban area. Among the service recipient households, about 19.1 percent of the service recipients had to pay bribes while receiving health services and the average amount was BDT 600.

By institution, the highest number of households received healthcare services from the Upazila Health Complex (34.9%), but the corruption rate was highest at the Medical college/university

Hospital (56.1%). The highest incidence of bribery was in community clinics (23.8%). According to the survey, the average amount of bribes was comparatively highest in specialized hospitals (BDT 4178 per household) and lowest in Community Clinics (BDT 37 per household). 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 trolley or wheelchair service (73.2%). The service recipients taking the same service were the most (70.4%) victims of bribery and the service users paid the most bribe with an average bribe of BDT 555.

#### **4.7 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. Even though many changes have been made in the local government system since independence and many positive steps have been taken during the former government period, the success and achievements of the institutions are being hindered due to the existence of corruption and irregularities. Among the surveyed households, 77.7 percent received services from LGIs. Among the households that received services from the LGIs, 44.2 percent experienced corruption. Among the service recipient households, 29.7 percent paid bribes, 18.1 percent experienced negligence to duties, 8.6 percent experienced harassment, 1 percent were victims of interference from the influential and 5.1 percent were victims of embezzlement. The victimized households had to pay an average of BDT 884 as a bribe or unauthorized money.

Among the households that received services from LGIs, the highest percentage (55.6%) of households experienced corruption and became victims of bribery (34.9%) while receiving services from City corporations. Victimized households had to pay BDT 1,392 on average as a bribe or unauthorized money. The highest percentage (76.9%) of households experienced corruption and became victims of bribery (64.5%) during collecting certificates.

#### **4.8 National Identity Card (NID)**

The National Identity Card (NID) is a mandatory document for Bangladeshi citizens to perform various essential daily activities. In 2016, electronic chip-embedded smart ID cards were introduced as a new feature of the NID service. Subsequently, in 2020, various NID-related services started being provided online. Despite these initiatives, irregularities and corruption persist. Among surveyed households, 14.4 % availed of NID-related services. In rural areas, 14.4% of households accessed these services, compared to 14.3% in urban areas. Overall, 41% of households that accessed NID services experienced corruption. This rate was 39.9% among rural households and 43.4% among urban households. Among households using NID services 16.1% paid or were forced to pay bribes. In rural areas, 15.6% of households accessing NID services paid or were compelled to pay bribes, compared to 17.2% in urban areas. On average, households that paid bribes or unauthorized fees spent 3,051 BDT.

Among different types of National Identity Card (NID) services, households faced the highest level of corruption (76.4%) when availing of information update services. Households availing of information update services were forced to pay an average of 4,014 BDT in bribes or unofficial payments. Similarly, households seeking information update services were the most likely to pay or be compelled to pay bribes or unofficial fees, with 36.5% reporting such incidents.

## 4.9 Gas

Gas is an important fuel for industrial production and domestic uses. The dependency on gas to meet the growing demand of the population is enormous. Six companies under the aegis of Bangladesh Mineral Oil and Gas Corporation have given 4.32 million gas connections up to December 2023 – most of which belong to domestic users. Gas related services include new connections, repairing of connections, meter readings and billing. In the survey's reference period, 1.3 percent of households had direct interaction with gas distribution companies for receiving gas related services.

Among the households that received gas related services, 37.7 percent experienced corruption. The bribe rate for this sector is 16.7 percent. The households that received services from Titas Gas Distribution Company (40.6%) experienced corruption and bribes (16.8%) in higher margins compared to other distribution companies.

## 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 of 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 laws, policies and orders/directions on what to do to deal with disasters, deficits of governance have been identified in dealing with recent disasters. In this survey, only government initiatives on climate change and disaster assistance are included. Among the surveyed households, 2.5 percent received climate change and disaster assistance services, of them 2.7 percent in rural areas and 2.1 percent in urban areas.

Among the service recipient households, 31.4 percent became victims of corruption. Among the service recipient households who were the victim of various types of irregularities and corruption, 8.3 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 2,656. Among the organizations providing climate change and disaster assistance services, most of the households have been victims of corruption (89%) and bribery (25.5%) by the Upazila/Zila fishery office. Variations in irregularities and corruption were observed across services from climate change and disaster assistance. The largest number of households (47.8%) experienced corruption while receiving health and medical assistance and 27.1 percent had to pay bribes or unauthorized payments to receive this service.

## 4.11 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, the distribution of networks and production of electricity have expanded throughout the country yet there have been irregularities from the service provider of this sector. During the survey's reference period 53.7 percent of surveyed households had direct interaction with different power distribution entities for different services. Among them, 83.6 percent with Rural power development board, 9.8 percent with BPDB, 4.3 percent with WZPDCL, and 1.2 percent with NESCO. Among the interacting households, 26.4 percent were victims of corruption and 5.8 percent paid bribes, 26.6 percent experienced bills issued without a reading meter, 58 percent paid

extra bills compared to electricity use, 18.8 percent of household's extra bills were not adjusted later, 24.5 percent delays. The households that had to pay bribes paid on an average of BDT 2,431.

Among the households that received services from NESCO, 27.3 percent experienced corruption. Regarding bribery, 8.6 percent of households had to pay unauthorised money for services from BPDB and 5.6 percent of households from NESCO. The average bribe amount spent the highest for the services of BPDB is BDT 4,857, and for WZPDCL is BDT 2,756. Among the surveyed households that got electricity connections or changed or installed electrical equipment, 57.3 percent became victims of corruption and 41 percent had to pay bribes. Of the surveyed households that took meter reading and billing related services, 21.7 percent became victims of corruption and 1 percent had to pay bribes. The households that received connection related services paid BDT 2,709 on average as a bribe, while the households that received meter reading and billing related services paid BDT 878 on average as a bribe.

#### 4.12 Education

Education is the most crucial factor for the socio-economic and cultural development of a country. It is the country's basic responsibility to provide education to all citizens.<sup>10</sup> Since the independence of Bangladesh, there has been incremental progress in the field of education due to various initiatives taken by the state. One of the goals of SDG is to ensure education to all during 2030. There are some hinders like irregularities and corruption which are making the progress slower. Among the surveyed households, 67.8 percent received services from different educational institutions, which is 68.9 percent of rural households and 65.3 percent of urban households. The highest portion of households (47.8%) received education services from the government institutions. On the other hand, the highest percent of households (62.8%) received services at the secondary level. Among the surveyed households, 79 percent of households have students in the national curriculum (Bangla), 29.2 percent in the Madrasa curriculum, 6.7 percent in course curriculum of university level, 0.7 percent in the English curriculum and 2.4 percent in the curriculum of technical and vocational education. Households that received services from non-government/private owned education institutions are not included in further analysis.

Among the households that received services from different government and private (registered/MPO) educational institutions, 26 percent were victims of corruption. This rate is 26.6 percent in rural areas and 24.4 percent in urban areas. Among them, 14.8 percent had to pay bribe. The households had to pay bribes worth BDT 711 on average while this rate is BDT 696 for urban areas and BDT 756 for rural areas.

Of the service recipient households 9.4 percent experienced corruption at autonomous education institution while 25.5 percent at non-government registered institutions (MPO). Similarly, the highest 13.2 percent of the households whose members received service from non-government registered institutions (MPO) had to pay more bribes (BDT 1,048 on average) than other institutions. The households that experienced corruption in the education sector experienced more at the secondary (26.4%) and higher secondary level (20.4%) compared to the pre-primary (9.6%), and primary level (18.5%). However, the highest rate of household victims of bribes is at the secondary level (13.8%) than the pre-primary level (7.9%). On the other hand, 13.3 percent of the households whose members were studying at a higher secondary level had to pay the bribe and paid the highest average per household bribe (BDT 1,139 on average). The rate of corruption experienced while receiving service from different institutions of the national curriculum (English)

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<sup>10</sup> 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).

(4.3%) is lower than that of the national curriculum (Bangla) (26.4%). Also, the rate of bribe victim households in the national curriculum (Bangla) is higher (15.1%) and the households whose members received education from the curriculum of the technical and vocational education system had to pay more amount of bribes (BDT 973 on average) than other education system. Among the households that experienced corruption in attaining education services, 39.6 percent were victims of corruption while collecting TC/Certificate/Mark sheets from institutions. The highest proportion of households (34.1%) had to pay a bribe or unauthorised payment for TC/Certificate/Mark sheet and they had to pay BDT 400 on average.

#### **4.13 Agriculture**

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. However, due to inadequate monitoring systems, farmers have to suffer various forms of irregularities and corruption to get the services. Among the surveyed households, 15.2 percent received agriculture services. The maximum number of households (49.2%) received agricultural services from the District/Upazila Agriculture Office. Of the households, that received services from this sector, 24.5 percent faced corruption and 7.1 percent of households paid a bribe or unauthorized money to receive services. The victimized households had to pay an average of BDT 1,713 as bribes or unlawful payments.

The households that received services from BADC had to face more corruption (32.4%). Moreover, 18.9 percent of households had to pay unlawful extra money to the government-authorized retailer to get service. The highest amount of bribes or unauthorized money had to be paid for getting fertilizers (10.3%) and on average BDT 7,605 had to be paid for getting seeds.

#### **4.14 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. Only 2.3 percent of the surveyed households received tax and customs related services from different tax and customs offices. Among them, 77.4 percent belonged to the individual and 22.6 percent were commercial service recipients.<sup>11</sup> Of the households that received tax and customs services, 76.3 percent received services related to income tax.

Among the tax and customs service recipient households, 17.9 percent were victims of corruption. Among them, 2.3 percent paid a bribe. Among the households that received tax and duty-related services, 16.4 percent were victims of corruption while accessing income tax services. The income tax payer households paid bribe of 1.8 percent.

#### **4.15 Insurance**

For the development of Bangladesh's economy, the insurance business is a flourishing sector. People are increasingly taking services from insurance companies but they face various kinds of corruption while accessing services. Members of 11.9 percent of the households included in this survey received services from insurance companies. Among them, 10.8 percent received services from government, 89 percent from private and 0.8 percent from foreign companies. Among the service recipient households, 55.9 percent received life insurance related services and 42.1 percent deposit related services.

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<sup>11</sup> Household being owner of the business entity.

Among the households that received services from this sector, 16.2 percent became victims of corruption. The types of corruption include delay (6%), harassment (4.9%), bribe or embezzlement (4.9%). Among the households that received services from private companies, 17.2 percent were victims of corruption and 1.4 percent paid a bribe or unauthorised money. In the case of government insurance, 9.3 percent were victims of corruption.

#### **4.16 Banking**

The banking sector of Bangladesh is one of the major sectors, which contributes significantly to the national economy. At present a total of 67 banks (state-owned commercial banks, specialised banks, private commercial banks and foreign commercial banks are operating under the control and supervision of Bangladesh Bank. Members of 63.9 percent of households received services from the banking sector. Among them, 46.8 percent received services from state-owned commercial banks, 52.4 percent from private commercial banks, 9.5 percent from Krishi Bank and Rajshahi Krishi Unnayan Bank, 1.2 percent from other specialised banks and 4.7 percent from Grameen bank. Moreover, the households received different services like cash withdrawal (33.3%), cash deposit (24.9%), personal loan (10.2%), salary, allowance, pension withdrawal (8.1%) etc.

9 percent of the surveyed households that received services from the banking sector were victims of corruption, among whom 0.7 percent paid a bribe or unauthorised money, 6.4 percent faced unnecessary delay and 1.2 percent did not get proper assistance. Among the households that received services in this sector experienced corruption in the other specialized banks (14.1%). They also experienced state-owned commercial banks (10.8%), Grameen Bank (5.8%) and private commercial banks (4.6%). Among the households that received agricultural loan services 29.4 percent experienced corruption and in the case of account opening service, 6.7 percent experienced corruption. For remittance withdrawal, 6.3 percent of service recipients faced corruption and 4.4 percent for deposit services.

#### **4.17 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 2,638 (national 2,364 and international 274).<sup>12</sup> Among the surveyed households, 50.4 percent received services from NGOs. Most of the beneficiary households are involved in small and medium credit and savings activities of various NGOs (96.9%). Household members also received services from NGOs including income-generating activities (1.9%). The majority of households received services from national-level NGOs (82.6%), followed by local (15.9%) and international (1.4%) NGOs.

Among the service recipient households, 6.5 percent became victims of corruption. Among the services received from NGOs, 0.5 percent became victims of bribery and unauthorized payment. The households had to pay an average BDT 3,151 to receive services from NGOs. Moreover, 43.5 percent of service recipients took service or were bound to take service from their acquaintance, 22.7 percent were victims of delay and 15.2 percent of households faced harassment. Among the households that received services from local and national NGOs, 6 percent and 6.6 percent of them experienced corruption, respectively. The households had to pay an average of BDT 10,063 and BDT 1,216 as bribes or unauthorised money for receiving services from these NGOs.

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<sup>12</sup> NGO affairs Bureau, updated on 1st of November 2021, Available at <http://www.ngoab.gov.bd/site/page/f7b78f8be-5cb4-479b-ab51-416351d08f5b/>, accessed on July 14, 2022.

#### 4.18 Others

Sectors other than the specific sectors included in this survey have been brought under ‘Others’ as a service sector. Among the households included in this survey, 60.3 percent took services from other sectors. These include Mobile Financial Services, Online Shopping, Water and Sewerage Authority (WASA) and the Election Commission.

Among the service recipient households from other sectors and services, 11.1 percent were victims of corruption. In attaining other services, 1.8 percent of households had to pay bribes of an average of BDT 2,578. Other types of corruption that the households experienced in other sectors include not delay (26.9%), giving the proper product (17.7), deception (17.1%) etc.

Among the service recipient households in other sectors and services, service recipients of the Election Commission experienced corruption the most (43.1%), followed by the Bangladesh Railway (35.4%) and, the Department of Social Services (24.2%). In the case of bribery experience, the households that received services from the Election Commission experienced the most (9.4%).

#### 5. Conclusion and Recommendations

The survey of 2023 revealed that 70.9% of households in Bangladesh have experienced corruption in some form while availing services from various public and private sectors or institutions. Passport services (86%) were identified as the most corrupt sector, followed by BRTA (85.2%), Law Enforcement Agencies (74.5%), Judicial Services (62.3%), Land Services (51%), Public Healthcare (49.1%), and Local Government Institutions (44.2%). Overall, 50.8% of households reported paying bribes or being forced to pay unauthorized money to access services. The highest incidences of bribery were reported in Passport services (74.8%), BRTA (71.9%), Law Enforcement Agencies (58.3%), Judicial Services (34.1%), Land Services (32.3%), and Local Government Institutions (29.7%).

Among the households that paid bribes, 77.2% cited the reason as “services cannot be obtained without paying a bribe,” highlighting a concerning institutionalization of bribery practices. In this survey, households that had to pay bribes or unauthorized money while availing services from the included sectors/institutions during the period from May 2023 to April 2024 paid an average of BDT 5,680 per household. Among the highest bribe or unauthorized payment receiving sectors/institutions judicial services (average BDT 30,972 per household), land services (average BDT 11,776 per household), banking services (average BDT 6,681 per household), and BRTA services (average BDT 6,654 per household) were prominent. During the reference period of the survey, the estimated total amount of bribes or unauthorized money transacted across all included sectors/institutions was approximately BDT 10,902 crore, which is 1.4% of the national budget (revised) for the 2023-24 fiscal year and 0.2% of GDP. Analysis of the results from TIB’s household surveys since 2010 shows that from 2009 to April 2024, the included service sectors/institutions have collected an estimated total of BDT 146,252 crore in bribes or unauthorized payments.

The survey findings indicate that corruption has been a common phenomenon, particularly in receiving services from the judiciary and law enforcement agencies, which impedes poor people from accessing justice. Along with that, a higher rate of corruption and bribery exists in Land, Passport, National Identity Card (NID) and BRTA services which distort the rights of people to receive services in their daily life activities. The survey, further, reveals that corruption and bribes disproportionately burden the poor, low-income, and marginalized groups. The impact of bribes and unauthorized payments is comparatively higher in low-income households. Households with

a monthly income below BDT 24,000 spend 0.93% of their annual income on bribes, whereas for households with a monthly income exceeding BDT 85,000, this rate drops to 0.21%. The survey also reveals that corruption and bribery experienced by women, religious minorities, Indigenous peoples, and individuals with disabilities create an additional burden on their limited socio-economic capabilities, exacerbating their marginalization. Compared to male service recipients, women are significantly more affected by corruption in local government institutions and the education sector, discouraging their participation in these areas and, in some cases, jeopardizing their progress.

The survey shows that the rate of victims of corruption is higher when receiving services in person compared to online or mixed methods (partially online and partially in person). Although digital services have been introduced in various sectors, the rates of corruption and bribery in these sectors indicate that, on one hand, digital services are flawed, and on the other hand, digitization has been implemented in a way that compels service recipients to use mixed methods to get services and pay bribes, thereby leaving room for corruption and bribery.

Most respondents identified impunity, lack of social awareness, and rewarding corrupt individuals as the main reasons for corruption. Meanwhile, 77.2% of households who were victims of bribery stated that they had to pay bribes because “services cannot be obtained without paying bribes.” All of these points suggest a concerning institutionalization of corruption and bribery.

Fear of procedural complexities and harassment leads to a noticeable reluctance among households to file complaints despite being victims of corruption. Regarding the process/mechanism for lodging complaints, the majority (59.6%) of households have no idea about it while those who do (40.4%) have very limited knowledge, particularly about the Anti-Corruption Commission (ACC) and Grievance Redress System (GRS). On the other hand, for those who registered complaints, in nearly 50% of cases no action was taken by the relevant institution and in about 20% of cases, the complaints were not even accepted. This reflects a strong reluctance and mismanagement in preventing corruption. The majority of households (45%) stated “the service delivery system itself is corrupt, so we did not find it necessary to complain,” which highlights the government's failure to address or prevent corruption. Respondents in the survey emphasized the need for punitive actions against those accused of corruption, strengthening monitoring mechanisms, creating social movements against corruption, and increasing awareness and effectiveness of the complaint mechanisms. For the sake of controlling and preventing corruption, it is essential to ensure the unbiased, effective, and strict enforcement of laws, ensure access to information, and establish democratic accountability at all levels. Progress in combating corruption will remain unattainable unless exemplary punishment is assured without fear or favour regardless of the level of corruption even whomever the individuals involved.

## **Recommendations**

Based on the survey findings, the following recommendations are proposed for implementation at the policy-making and institutional levels:

1. Legal actions must be taken against individuals involved in corruption within service sectors. In this regard, the Anti-Corruption Commission (ACC), as well as the relevant departments and institutions, should play an active role where applicable.
2. Services must be fully digitized to eliminate the need for direct interaction between service recipients and providers. A ‘one-stop’ service should be implemented in all service-providing institutions, and its effective execution must be ensured.
3. Each service-providing institution must develop a modern code of conduct for service providers, detailing how services should be delivered, the timeframe for service delivery,

and the appropriate behaviour towards service recipients. Additionally, a system should be established to collect feedback from service recipients after every service interaction, which will serve as a key basis for evaluating the performance of service providers.

4. Promotion and placement of employees involved in service delivery across different institutions must be based on merit and performance. Conversely, individuals accused of corruption should be barred from receiving promotions, transfers, or rewards.
5. The citizen charters of relevant service-providing institutions must be regularly updated with information on service fees and the time required to receive services and displayed in prominent locations. Additionally, the institutions' social media platforms should be made effective, ensuring active participation from service recipients.
6. In sectors where service delivery is hindered due to shortages of personnel, infrastructure, and logistics, these gaps must be addressed. Training programs should also be implemented to enhance the skills of employees.
7. To eliminate customer harassment and strengthen grievance redress mechanisms in service sectors:
  - Conduct widespread awareness campaigns about the Grievance Redress System (GRS).
  - Install complaint boxes in all relevant service-providing institutions and establish mechanisms to receive complaints via SMS, email, websites, and other channels.
  - Maintain a register to document complaints, regularly review them, and take prompt and effective action.
  - To build trust among service recipients, regularly update and publish information about the actions taken and outcomes of submitted complaints on websites or notice boards of concerned organizations.
  - Conduct participatory activities such as public hearings and social audits regularly to enhance the transparency and accountability of service-providing institutions.
8. All officials and employees of service-providing institutions must be required to update their asset declarations annually. Any complaints regarding the submitted asset declarations must be investigated, and appropriate legal action should be taken if any discrepancies are found.
9. To increase public awareness and participation in the fight against corruption, social movements at the local level must be strengthened.

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