Corruption in Service Sectors: National Household Survey 2012

Executive Summary

December 2012

Corruption in Service Sectors: National Household Survey 2012

Table of Content

Preface

Transparency International Bangladesh (TIB) is working to develop an effective and sustainable social movement against corruption. In order to achieve this objective TIB is continuing to implement national and local level research, citizens' engagement and advocacy activities. As a part of this the 'Corruption in Service Sector: National Household Survey' is conducted to assess the nature and extent of corruption in different public and private service sectors. The type of corruption or harassment that the people of this country face in receiving services from different service sectors, its type, extent, and quantum are assessed through this survey and publicized before the people. The prime objective of this survey is to attract the attention of the government, policymakers and other stakeholders so that on the basis of the findings obtained from the survey they adopt necessary and effective measures to resist corruption.

It should be mentioned that the household survey conducted by TIB has no link with the Corruption Perception Index (CPI) published by the Berlin-based Secretariat of Transparency International (TI). In this index no information of TIB's survey or research is considered. There are two more basic differences. First, the index presents a comparative scenario of the perception on the extent of corruption within countries mainly at administrative and political arena. On the other hand, the household survey conducted by TIB is not based on perception; rather this survey presents the experience-based information of service recipients facing corruption while receiving services. Second, this survey portrays different types of corruption including bribery with regard to services; while on the other hand, CPI mainly shows a comparative scenario with respect to incidence and extent of large scale corruption at national level as perceived by the respondents.

From 1997 till now, TIB has conducted six national household surveys. It has been observed from the findings of the present one (the national household survey 2012) that 63.7% of the households of Bangladesh have been victims of corruption in some way or the other in receiving services from different public and private service sectors or institutions. Labor migration (77%) happens to be the most corrupt among the sectors studied, followed by law enforcing agencies (75.8%), land administration (59%), judicial services (57.1%), health (40.2%), education (40.1%) and local government (30.9%). The extent of corruption is higher in rural areas. From the survey it is found that the households of Bangladesh have been forced to pay about Tk 2,19,556 million annually in the surveyed service sectors as unauthorized payment, which is 13.4% of the national budget of 2011-12 fiscal year and 2.4% of the GDP. It is further observed that 4.8% of the total annual expenditure of the households of Bangladesh goes to such unauthorized payment. However, this burden is higher for the low-income households (5.5% of their total annual expenditure) than that of higher-income households (1.3% of their total annual expenditure). This emphasizes that the burden of corruption is more on the poor.

The good news is that when compared there has been some progress in most of the sectors than the 2010 survey. If compared using the same indicators, it is observed that 84.2% of the total respondents in 2010 survey faced corruption, which has decreased to 55.8% this year. In respect of sector, the rate of the incidence of corruption has been decreased except in health sector and services from "other" sector (that includes services from various institutions/subsectors not included under any specific sector). The reasons behind such development may attributed to positive impact of advocacy among people at the grassroots, increased scope of transparency and accountability through citizen charter, use of information technology in providing services, anti-corruption orientation of public officials, responsible roles played by elected representatives of local government bodies, and the positive roles played by the media and civil society organizations in creating awareness, increasing flow of information, and help increasing scope for participation in some of the local level bodies.

This survey has been conducted by the members of the staff of the TIB Research & Policy Division. Nonetheless, many members from other Divisions also assisted the researchers through their valuable opinion, advice and critical views in every stage of the research. I gratefully remember the contributions of temporarily employed 91 field enumerators for this research. It has been possible to complete the survey work successfully due to their tireless and dauntless efforts.

In this survey, Prof. Kazi Saleh Ahmed, Prof. M. Kabir, Prof. Salahuddin M. Aminuzzaman, Prof. Pk. Motiur Rahman and Prof. Muhammad Shuaib have worked with us as experts to ensure its scientific value and methodological excellence. Moreover, Professor Syed Saad Andaleeb also especially contributed to the methodological part of the survey. Their thoughtful guidance, advice and opinion have ensured the highest reliability in survey methodology and data analysis. I am sincerely indebted to them.

This survey would never have been completed without the sincere assistance and inspiration of TIB Trustee Board Chair Advocate Sultana Kamal and other members of the Board.

We hope that the government and concerned other stakeholders would consider the findings obtained from the survey and presented recommendations with due importance. TIB welcomes any kind of well-thought and constructive criticisms and advice from all concerned.

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. In this survey, one individual has been considered a member of a household if s/he has been living within this household for at least six months.

Corruption

The definition of corruption used in this survey is 'Abuse of power for personal benefit'. This includes bribery, extortion, fraudulence, embezzlement of money or property, negligence to duties, nepotism and different kinds of hassles. Unauthorised money/ payment denotes to bribery, extortion, fraudulence and embezzlement of money in this survey. Embezzlement of money or property means absorbing money or property of people illegally abusing one's power.

Service

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

Service Sector

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

Health

Healthcare services provided only through government institutions such as community clinic, Upazila Health Complex, district general hospital, medical college hospital, specialised hospital or government maternity care is considered for analysis of corruption in this sector.

Education

Educational services including admission, fees, examination fees, registration for public examinations, book distribution, stipend and other serivces provided by different public and private educational institutions (general, madrasa, tehcnical) at different levels (primary, secondary, higher secondary, tertiary).

Local Government Institutions

All services provided including certificates (birth and death, citizenship, character, inheritance), social safetynet programs, arbitration, holding tax determination and collection, trade license by union parishads, municipalities, upazila parishads, city corporations and zilla parishads.

Law Enforcing Agencies

All services provided by the law enforcing agencies such as police stattions, Special Branch, Traffic Police, Highway Police, RAB, Detective Branch or CID.

Judicial Service

All services sought and received by an individual from the people from both public and private institutions for operating cases/ lawsuits in all kinds of courts.

Land Administration

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.

Labor Migration

All services taken from individuals and institutions to process migration for taking up contractual jobs abroad. Such stakeholders included are the Bureau of Manpower Employment and Training (BMET), recruiting agencies, BOESL, dalals, friends, relatives and family members who are invloved in different phases.

Agriculture

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

Tax and Customs

Services including income tax, Tax Identification Number (TIN) registration for paying income 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 recipient includes services at both personal and business level.

Banking

Services including savings and current account operation, personal loan, business loan, loan for house-building, opening LCs, receiving remittance, pay/ money order, agricultural loan, old age allwoance/ pension and other services provded by government scheduled and specialised, private commercial banks, agriculture bank and international multi-national banks.

Insurance

Services including life insurance, health indsurance, 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.

Electricity Services provided by different government electricity providing institutions such as PDB, DESCO, DPDC, West Zone Power Company.

NGO Services provided by local and national level NGOs for development and welfare activities. Micro-credit program offered by Grameen Bank is included on the basis of similarity with activities of other NGOs.

Other Services provided apart from the above-mentioedn 13 sectors. This include services provided by institutions such as BRTA, Passport Offices, BTCL, Postal Department, WASA, or services such as recruitment, promotion and tranfer in different organisations, collecting pension and services from any private companies.

1. The Context

It is widely recognized that corruption and its negative impacts are a major obstacle to poverty reduction and development in Bangladesh. Issues around corruption are central to everyday discussions and concerns of general people, and occupy much of the spaces in mass media. National policies including the Poverty Reduction Strategy Paper (PRSP) has emphasized on establishing good governance, application of law, and creating an administrative system as appropriate for the poor in order for effective prevention of corruption. In the general election held in 2008 the central point of electoral manifestos of major political parties, particularly the major party of the present ruling coalition, and the main opposition party, contained a firm commitment to resist 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 the influentials at the level of policy formulation in politics, administration and private sector. This network of corruption negatively affects country's socio-economic aspects both at micro and macro levels. This type of corruption is usually called grand corruption. On the other hand the service recipients in various sectors become victims of different types of corruption and irregularities in receiving their legitimate services from service providers. For example, payment of small amount of money in addition to official charges to get services is a common form of corruption at this level. This type of corruption is known as petty corruption impacting everyday life of millions of common citizens. The present survey captured people's experience of such corruption in receiving services from various service sectors.

A snapshot of the corruption that the households in Bangladesh faced from May 2011 to April 2012 has been captured in this survey. Along with the overall corruption picture of 2012 a comparative picture, where possible, between 2012 and 2010 has been drawn.

1.1 Background

Since 1997 Transparency International Bangladesh has regularly been conducting household survey on corruption. The surveys revealed that experience of corruption in receiving services is common among the households in Bangladesh. Corruption is indeed a major obstacle to human development, social justice and equity. In this context, this household-based survey on corruption will not only be helpful in assessing the extent and nature of corruption but also will assist in identifying the constraints to human development and social justice.

The present government has created conducive environment for reducing and eliminating corruption by establishing the human rights commission, implementing the separation of judiciary and enacting the information rights law. But continued corruption and irregularities in different aspects of administrations preventing the improvement in the service sector scenarios.

This survey will assist in taking the anti-corruption commitments and activities of the government forward. Besides, the results of this survey will assist in taking appropriate measures according to the nature of corruption in different service sectors. The findings of this survey will therefore help the people become aware about issues related to corruption and motivate the people to raise their voice against it, and help policy-level advocacy activities.

1.2 Objectives of the survey

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

- to measure the proportion of households experience corruption in accessing services from different sectors;
- to assess the nature and degree of corruption or harassment experienced by households in accessing services from different sectors and sub-sectors; and
- to provide policy recommendations to prevent corruption.

1.3 Scope

The definition of corruption used in this survey is abuse of power for personal gains. Apart from accepting bribe or compelled to pay bribe, negligence of duty, nepotism, embezzlement of money or assets, deception and different types of harassment have been included as defining elements of corruption.

The survey has collected information on 14 service sectors which are meant to play special role in human development, social justice and economic security. The sectors are: Education, Health, Local Government Institutions, Land Administration, Agriculture, Law-enforcement Agencies, Judiciary, Electricity, Banking, Insurance, Tax and Customs, Labor Migration and NGO. To record household's experience on the sectors not listed above a separate part has been added to the questionnaire. Beyond the above list the survey has recorded information on the following service elements (other sectors): Pension, Appointment, Transfer and Promotion, Passport, BTCL, Post Office, Railway, WASA, BRTA etc.

1.4 Survey methods and sampling

In this survey a Three Stage Stratified Systematic Sampling method was used for selecting households. The Integrated Multi-Purpose Sampling Frame (IMPS), developed by the Bangladesh Bureau of Statistics, has been used. A sample size of 7,000 was determined using the following equation[1]:

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

Where,
n= Sample Size
p= the proportion of households paying bribe
z= Sample variation (1.96 at 95% confidence interval)
e= Margin of error[2]

The proportion of rural and urban[3] households was considered as 60% and 40% respectively and accordingly, households at different strata was determined through Square Root Transformation of total households in specific strata which gives a sample size of 7000. From the IMPS' list of 1,000 Primary Sampling Unit (PSU) in 64 districts in the country 350 villages or neighborhoods in the designated PSUs was selected of which 210 was rural and 140 was urban. The households were selected from these villages or neighborhoods which are located in 18 strata[4] (Annex 1). A 10% rate of non-response was considered in determining the total sample size. Accordingly, 22 households from each Union Parishad, 23 from each Municipality and 25 households from each City Corporation area was selected. Based on this the adjusted sample size stands at 7906.[5]

---

[1] In the survey conducted in 2010, the rate of household giving bribe was 71.9% and SE was 1.3, and design effect 1.53. Based on these figures a sample size of 7000 was determined using the equation.
[2] SE of the previous survey (conducted in 2010) is taken as Margin of error for this study.
[3] Statistical Metropolitan Area (SMA), other Municipality, and City Corporations.
[4] According to the IMPS developed in 2001 the number of strata was 16. Later Rajshahi division was divided into two separate divisions, Rajshahi and Rangpur. To adjust with this change the survey used 18 strata.
[5] Considering the non-response factor two households in Union Parishad area, three household in Municipality and Five household in City Corporation area has been taken in addition to the original number of 20 for the purpose of adjustment.

Table 1: Division wise distribution of adjusted samples

Division	Rural	Municipality/City Corporation[6]	SMA	Overall
Dhaka	991	437	568	1,996
Chittagong	748	322	347	1,417
Rajshahi	728	254	142	1,124
Khulna	638	279	244	1,161
Barishal	485	207	-	692
Rangpur	594	299	-	893
Sylhet	440	183	-	623
Total household	**4,624**	**1,981**	**1,301**	**7,906**

In this survey, the total number of households is 7,906 and it was possible to survey 7,554 households (95.5%). The rest 352 households (4.5%) were not surveyed due to the absence of respondents at pre-arranged time and dates (3.2%, 257 households) and expressing inability to provide information (1.3%, 95 households). Among the 7,906 households included in the survey 4,624 households (58.5%) are located in rural areas and 3,282 households (41.5%) are in urban areas.

The following steps were followed for selecting households in the survey:

1. In the first stage, a village or neighborhood attached to a particular PSU was selected from every strata through random sampling.
2. In the second stage, each village or neighborhood attached to a particular PSU was divided into several segments of which one was selected through random sampling. A block of 100 households was formed from the selected segments. An object or some kind of landmark at the north-west corner of the segment was fixed as the starting point of making a list of 100 households. In the cases where the total number of households in a village or neighborhood was less than 100 the block was completed taking households from the next village (located in the same *mouza*).
3. Finally, households were selected from each PSU following Systematic Sampling. 22 households in Union Parishad areas, 23 households in Municipality areas and 25 households in City Corporation areas were selected for the survey. A structured questionnaire was applied to collect information from the selected households.

1.5 Duration of the Survey
This household survey was conducted between May 15, 2012 and July 04, 2012 in 64 districts. The survey collected information on corruption and harassment the selected households experienced during the period from May, 2011 to April, 2012.

1.6 Survey Management and Quality Control of Data
Information was collected by 13 information collection teams composed of total 91 enumerators. Each team collected information from the selected households in 4 to 7 districts. Through a structured questionnaire interview was taken mainly from the household head. In the cases where the household head were not found despite three visits another adult member capable of providing the information or involved in decision making was interviewed.

For carrying out fieldwork, information collectors and supervisors having a minimum of a graduation degree were given appointment after completing a competitive examination. Candidates having practical experience were given preference for the position of information collectors and for the supervisors at least two years of experience and knowledge of survey was mandatory. The successful candidates were provided with four-day training. The training included a detail discussion on the questionnaire and how to fill-up the questionnaire for different service sectors properly. Afterwards, the draft questionnaire was field tested in nearby areas as part of the training. The questionnaire was

---

[6] Other Municipality and City Corporations which are not included in Statistical Metropolitan Area (SMA).

fine-tuned based on the experience of field-test and the skill of the data collectors and supervisors was strengthened through reflecting on their performance in the questionnaire-testing. The daft questionnaire was finalized and used for the survey after field-test, and a review held by TIB's research team and a team of advisors.

During the survey, a researcher from TIB was engaged for overall monitoring and supervision of each team and their information collection process. In addition the supervisors of each team constantly monitored the questionnaire fill-up activities. To maintain the quality, TIB researchers and supervisors carried out certain monitoring checks (accompany check 33.7%, back check 33.6%, spot check 29.7%, telephone check 5.1%) for a proportion of filled-in questionnaires (29.2%) selected randomly. Any information gaps identified through these check were corrected accordingly. The planning of the survey and data analysis was carried out by the TIB's research team. Besides, a committee of experts consisting of six reputed researchers provided advice and assistance to the TIB research division on issues around methodology and questionnaire preparation.

1.7 Data Processing and Analysis
The main task in data processing was eliminating information errors in filled-in questionnaires. Once the information collection was done a team comprising ten skilled enumerators was dedicated to questionnaire editing and re-coding. The team identified and eliminated errors from all 7,906 questionnaires. After this, five data entry operator did the data entry job. Once the data base was prepared 10-30% of the questionnaires from each service sector were checked to find out and remove entry errors.

Finally, data was analyzed using statistical packages. As this is a Design Based Survey, weight was applied to generate overall estimated figures considering selection probability of households at each stage.[7] A measure of percentage and mean value of different indicators and variables was the key to data analysis. The amount of bribe in the service sectors for all households in Bangladesh was estimated.[8] The reliability of estimated figures was assessed through sector-based Standard Error (SE)[9] value[10].

2. Corruption and Irregularities in Service Sectors: Overall Scenario
The survey shows that 99.7% of the households surveyed received services from different sectors and 63.7% of these households experienced one or the other forms of corruption (Annex 3). From sectoral analysis we find that the level of corruption was highest in labor migration – 77% of the households who received services from this sector were victims of one or the other form of corruption. Law enforcing agencies (75.8%) and land administration services (59%) occupied the second and the third position respectively in the level of corruption. Service recipient households in important sectors like education (40.1%) and health (40.2%) were victims of corruption and irregularities.

---

[7] Weight= 1/p, where p=p1*p2*p3; p1=probability of selecting a PSU under a domain, p2=Selection probability of a block, p3=selection probability of a household in a block. Afterwards weight was applied at the household level for analysis.

[8] 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.

[9] 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.

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

Figure 1: The rate (%) of Corruption and Irregularities Faced by Households in Different Service Sectors
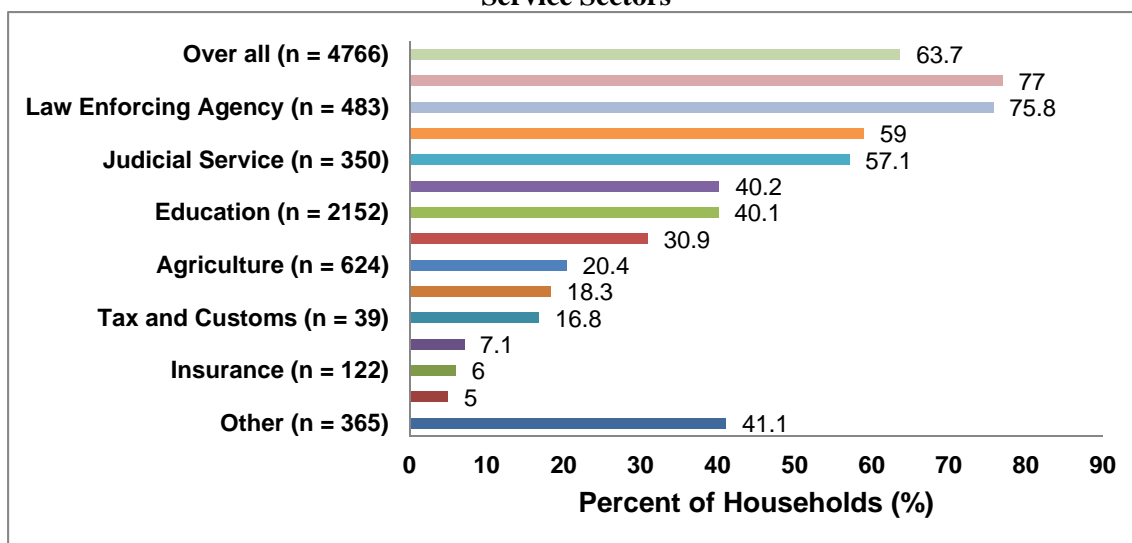
2.1 Unauthorized Money

Among various forms of corruption in the service sectors in Bangladesh most significant is the payment of unauthorized or unregulated money. The survey shows that 53.3% of total households who received services from the service sectors paid bribe and unregulated money (table 2).

Table 2: Bribe and Unauthorized Money Paid by Households in Different Service Sectors

Service Sector	Rate of Unauthorized Payment (%)	Average Amount of Unauthorized Money (Taka)
Labor Migration	77.0	1,99,676
Law-enforcement Agency	66.9	7,080
Land Administration	54.8	7,807
Judiciary	38.1	11,711
Education	30.7	100
Local Government	25.5	396
Health	21.5	258
Agriculture	16.2	245
Tax and Customs	12.4	3,482
Electricity	12.0	1,725
Banking	4.9	2,318
Insurance	3.2	9,222
NGO	1.6	831
Others	34.0	10,193
Overall	**53.3**	**13,084**

As we see in this table, the households receiving services related to labor migration paid or were forced to pay unauthorized money at the highest rate (77%). Law-enforcement agency and Land Administration have occupied the second and third position in receiving bribe – where 66.9% and 54.8% of service receiving households, in these two sectors, respectively paid or were forced to pay bribe or unregulated money.

Service recipient households had to pay on average Tk 13,048 in unregulated way for receiving different services within the survey duration. The amount was found the highest in the case of Labor and Migration where on average Tk 1,99,676 was paid in unregulated way.[11] In receiving services

---

[11] The government fixed the highest amount for migration cost which is Tk 84,000 for male and Tk 20,000 for female. Any amount paid in addition to the fixed amount was considered unauthorized in estimating the amount of money paid in unregulated way. Whether the visa was legal was also considered in estimating the amount of money paid in unregulated way for the purposes of migration.

related to judiciary and insurance households paying unregulated money had to pay on average Tk 11,711 and Tk 9,222 respectively. In important sectors such as the health and the education the average amount of unregulated money was Tk 258 and Tk 100 respectively.

2.2 Nationally Estimated amount of Unauthorized Money

According to the 2011 population census the total number of households in Bangladesh is about 31.8 million. Considering the total number of households, an estimate was done on the amount of bribe and illegal money paid nationally in different service sectors by the households between May 2011 and April 2012. According to the estimate the households in Bangladesh paid Tk 219.556 billion during this period as bribe or illegal money in various service sectors. The amount is equivalent, in current market value, to 2.4% of GDP[12] in 2011-12 and to 13.6% of national budget[13].

Table 3: National Estimation of Unauthorized Money

Service Sectors	National Estimation of Total Unauthorized Money (Crore Taka)	National Estimation of Unauthorized Money Per Household (Taka)
Labor and Migration	14,631.1	1,43,494
Land Administration	2,261.2	4,275
Law-enforcement agency	1,337.3	4,562
Judiciary	1,169.0	4,266
Electricity	295.8	204
Insurance	195.9	254
Banking	160.2	113
Local Government	150.2	99
Health	70.3	55
Education	70.3	31
Agriculture	40.8	40
Tax & Customs	34.3	431
NGO	15.7	13
Others	1,487.3	3,407
Overall	**21,955.6**	**6,900**

2.3 Corruption: In the Context of Class, Gender and Location

According to the survey the average amount of unauthorized money paid in service sectors is Tk 1,452 per annum. Analysis of survey data shows that rural households experience corruption, in receiving services, at higher rate than urban households. While the rate of corruption victim is 59.9%% in urban areas the households in rural areas experience corruption at a rate of 65.4%. The difference is even higher in cases of paying unauthorized money. 56.7% of rural households paid unauthorized money compare to 46% in urban areas.

The survey also shows differences in the trend of becoming victims of corruption and harassment based on the level of income and expenditure. An analysis of eight income and expenditure groups shows, households earning and spending less than 16,000 taka experience corruption and irregularities in service sectors at a rate of 65.2% and 65.0% respectively. On the other hand the households belonging to income and expenditure group of 64,000+ taka experience corruption and irregularities in service sectors at a rate of 68.8% and 100.0% respectively. The general trend is that the rate of victims increases towards higher income and expenditure groups (Figure-2 & 3 below). However, it is also observed that higher income groups, on an average, receive services from more sectors compared to lower income households (e.g. households belonging to income group Tk16000 and below take services, on an average, from 4 sectors whereas households from the income group Tk64000+ receive from 6 sectors). Even for the same sector, it is observed for most of the sectors, that higher income groups receive services at a higher rate than lower income groups. Further, higher income groups take services from sectors for which corruption rates are higher (e.g. Land administration, Judiciary), in

---

[12] The size of GDP in current market value in 2011-12 is Tk 9,147.84 billion (source: *Bangladesh Economic Review*, 2012).
[13] The National Budget (revised) in 2011-12 is Tk 1,612.13 billion.

comparison lower income households receive services from sectors more relating to their basic needs (e.g. Health, Education, Local government) for which corruption rates are comparatively low. These reasons may help explain why higher income households tend to become victims of corruption at a higher rate. Additionally, it may intuitively be argued that higher income households are likely to show higher tendency to pay unauthorized money to receive services in quick and easy manner (about 42% respondents who paid bribe reported that they did it, among other reasons, to get services before stipulated time). However, this is subject to further research to make any conclusion.

Figure 2: The rate (%) of corruption victims in different income groups
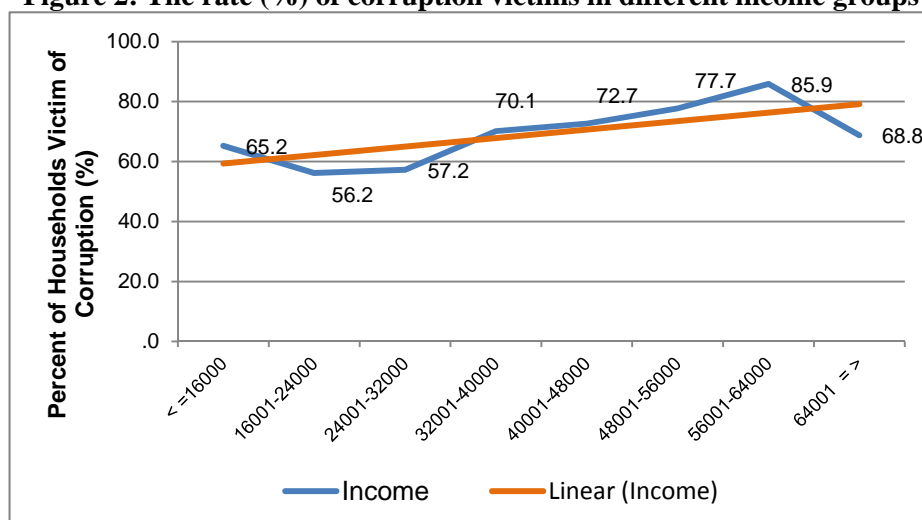
Figure 3: The rate (%) of corruption victims in different expenditure groups
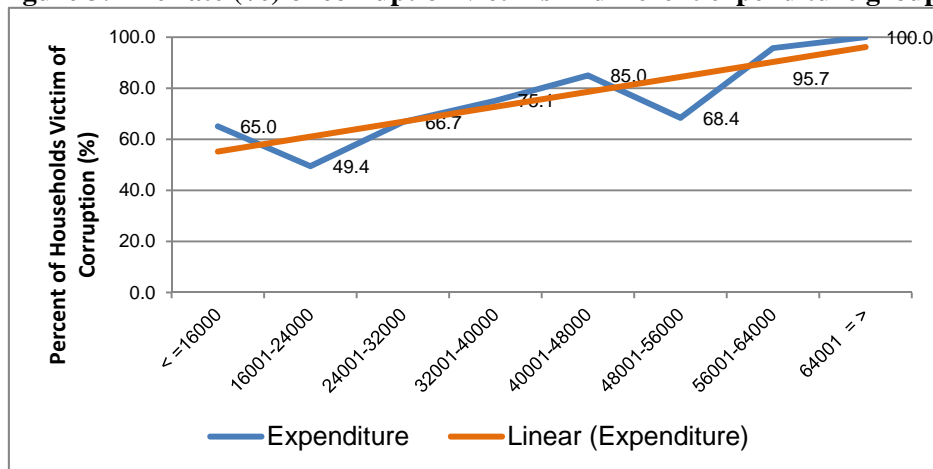
Though the rate of becoming victims of corruption is relatively lower among poorer households the burden of corruption is relatively more on them. If we compare the ratio of the unauthorized money paid to household income/expenditure, it is higher for the poor households (Figure-4, Figure-5), hence they bear greater burden of corruption. According to the survey households earning and spending less than 16,000 taka spent 4.5% and 5.5% (in a year) of their annual income and expenditure respectively in paying unauthorized money. For the households earning and spending more than 64,000 taka, the rate is 1.7% and 1.0% of their annual income and expenditure respectively. In general, the households surveyed spent 4.8% of their annual expenditure for paying unauthorized money.

Figure 4: The rate of bribe/unauthorized money paid by different income groups (%)
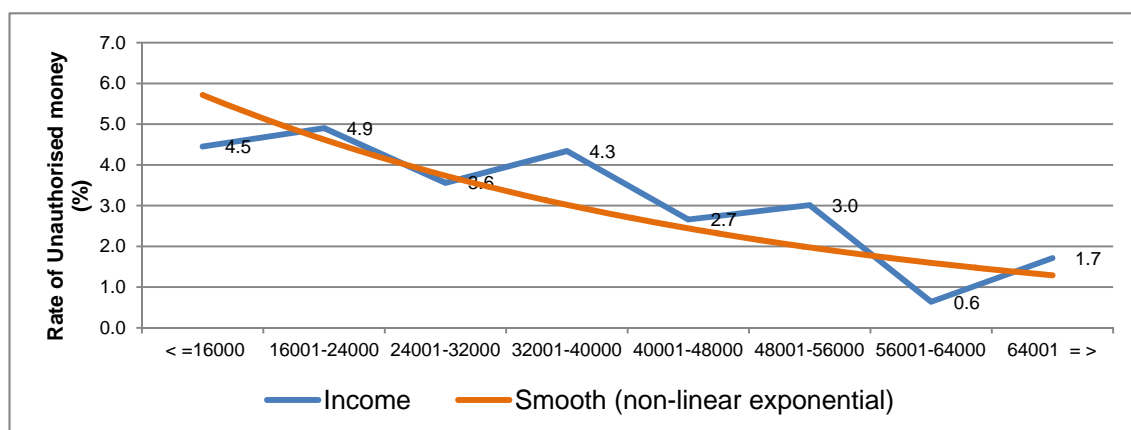
Figure 5: The rate of bribe or unauthorized money paid in different expenditure group (%)
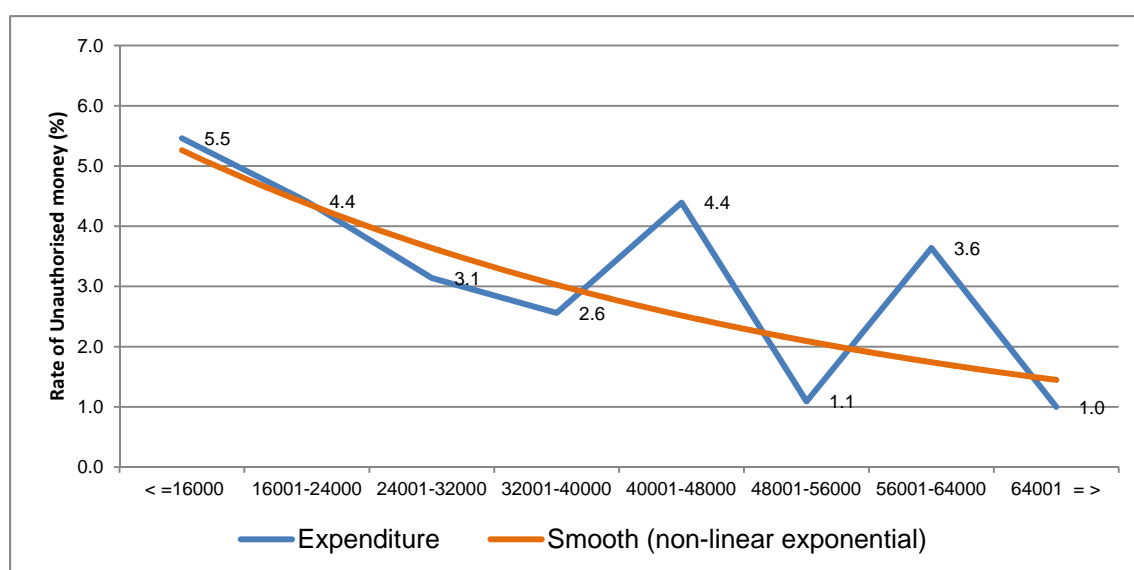
Among the service recipients 44.1% are female and 55.9% are male. It is observed that women become victims of corruption at higher rate in some particular sectors, such as education, NGO, banking, electricity and labor migration (Annex 6). However, over all, considering all the sectors together, the rate of victims among the women service recipients is 26.8% compared to 35.6% among the male service recipients. Males are also victims of corruption at a higher rate compared to females in sectors like Law-enforcement agency, Judiciary, Land administration, Agriculture, Tax and Customs etc.

2.4 Comparison of the findings of survey conducted in 2012 and 2010
The rate of corruption victims among service recipient households was 84.2% in 2010 which has decreased to 55.8% in 2012 (table 4). Results of two survey year (2010 vs. 2012) are compared based on identical indicators. For example, education sector in showed significant improvement in 2012 in terms of corruption rate which is only 14.8% when calculated based on the same set of indicators used in 2010. Improvements are also observed in terms of other sectors, except for Health and "Others sector" for which the rate increased.

Table 4: The rate of corruption victims in different service sectors
(a comparison between 2012 and 2010 survey findings)

Service Sectors	The percentage rate of households	
	2012	2010
Law-enforcement Agency	75.8	79.7
Land Administration	59.0	71.2

Service Sectors	The percentage rate of households	
	2012	2010
Judiciary	57.1	88.0
Health	40.2	33.2
Local Government	30.9	43.9
Agriculture	20.4	45.3
Electricity	18.3	45.9
Tax and Customs	16.8	51.3
Education	14.8*	15.3
Banking	7.1	17.4
Insurance	6.0	19.2
NGO	5.0	10.1
Others	54.9	34.1
Overall	**55.8**	**84.2**

* For comparison, all data in 2012 was analyzed based on the same set of indicators used in 2010 survey

Labor migration, which was included in the 'others sector' in 2010 survey, became the most corrupt sector among the sectors showed tendency of corruption. In general the reason for the improvement in corruption scenario can be: increased anti-corruption awareness among the people, digitalization of some of the service sectors (such as the judiciary, land, tax and customs, banking, local government) to make service transactions easier, providing anti-corruption training to government officials, responsible role played by public representatives in some of the local government institutions, and increased participation of people for transparency and accountability in service sectors as a result of the role played by citizen forums, media and NGOs at the local level.

However, the amount of unauthorized money paid for receiving services has increased as revealed in 2012 survey. The reasons can be: higher amount of unauthorized money demanded by the service providers to cover the increased risk of corruption, inflation, the additional amount consumed by the middlemen in mediating unauthorized money transactions.

3. Sector-wise Corruption

3.1 Labor Migration

Labor migrants are those who go abroad taking job for a limited period of time, and return to his/her own country after completion of the contract. From Bangladesh labor migration started formally in 1976. Bangladeshis go to almost all the countries of the world as short-term migrants, but the major destination is the Middle East – almost half of the total Bangladeshi labor migrants have gone to Saudi Arabia. During the period January 2009 to December 2011, a total of 14 lac 34 thousand 633 Bangladeshis went to different labor receiving countries. During the period January 2009 to November 2011, the total amount of remittance received from abroad was US$ 32,752.34 million, while in the 2011-12 fiscal year the amount was US$ 10,840 million.

More than half of the labor migration from Bangladesh takes place on individual initiative. In such cases the work visa is bought through family members, relatives or friends who are already working or residing abroad. The recruiting agencies play the role as mediators for processing labor migration. In both cases the work permit or visa has to be bought from the intermediaries in the labor receiving countries, due to which the cost of migration becomes high. On the other hand, Bangladesh government established Bangladesh Overseas Employment and Services Limited (BOESL) in 1984 to recruit directly for such employment under its own supervision. In a sense BOESL works as the government recruiting agent, which operates through memorandum of understandings with the labor receiving countries.

Survey Findings on Labor Migration: Information was collected on whether during the reference period any member(s) of a household has taken short-term employment abroad, or has been waiting to go abroad after completing all the formalities. It was found that in the stipulated time member(s) of 3.2% of the surveyed households took services for short-term labor employment, while member(s) of 2.5% households already went abroad, and member(s) of 1% households had already submitted full

amount of money for this purpose. Among the service recipients 96.7% were males, while the rest 3.3% were females.

The countries of destination for such employment include Arab Emirates (43.5%), Oman (24.1%), Saudi Arabia (9.1%), Brunei (4%), Singapore (3.7%), Italy (3.1%), and other countries[14] (14.2%).

Documented migration requires obtaining work visas for specific period. Failing to obtain work visas many job-seekers go abroad with other types of visas and stay there illegally. In the survey it was found that the types of visas obtained by the aspirant migrants were contractual time bound work visas (88.6%), Free Visa (6.9%), tourist visa (2.7%), student visa (0.9%), Hajj/Omrah visa (0.5%), and other types of visas (0.6%). However, it must be mentioned here that only the contractual time bound work visa and Free Visa are legitimate for overseas job. It means that those who had gone abroad with other types of visas are staying and working there illegally.

The service recipients bought visas or deposited money to buy visa, in most cases, from family members, relatives or friends (63.7%), followed by recruiting agencies (21.3%) and *dalals* (15.6%).

Victim of Corruption in Labor Migration: It was observed that 77% of the households that received services from this sector became victims of corrupt practices. The practices include taking money more than what was agreed upon (54.1%), embezzlement (48.2%), not arranging the types of job what was agreed upon (18.3%), delay (11.6%), not arranging the pay scale what was agreed upon (11.1%), and other forms (0.9%). Among the female service recipients 85.7% and among male service recipients 76.9% were victims of corruption in this sector

On average Tk 1,99,676 was paid in excess for getting overseas jobs. The lowest amount was Tk 16,000 and the highest was Tk 13,16,000. According to rules of the ministry of Expatriate Welfare and Overseas Employment, the highest admissible cost of migration is Tk 84,000 for males and Tk 20,000 for females. In calculating the excess amount, the afore-mentioned amount was deducted from the total cost of migration. Moreover, whether the service recipients took job with a legal visa and whether the migration was legal was also considered in calculating the excess amount paid.

3.2 Law Enforcing Agencies
The survey showed that 9.2% of the households surveyed received services from the law enforcing agencies. Among them, the largest portion (73.32%) received services from police stations, followed by the Special Branch (17.4%) and traffic police (10.9%).

Types of Services: The highest number of households (25.3%) received services on issues related to land, followed by verification for passport, job and other activities (17.5%). Other issues on which household members received services include fighting (13.9%), breaking of traffic rule (9.5%), 'requisition' of vehicles (6.7%), violence against woman and children (5.8%), theft and robbery (5.3%), murder (4.6%), lost of valuable things (4.6%), threatening (3.3%) and extortion by police (2.7%).

Among the service receipient households, 41.2% was plaintiff and 44.9% was defendant, while the rest (13.6%) interacted with different law enforcing agencies for the purposes of police verification for passport and jobs.

Victim of corruption and irregularities: Among the service receipient households of this sector, 75.8% were victims of corruption in one way or the other. Among the service receipient households from rural areas, 79.3% of them were victims of corruption and 73.1% service receipient households from urban areas were victims of corruption. Among the service recipient households the largest number households were victims by Highway Police (88.9%), followed by Traffic Police (88.2%). Besides, 83.6% faced corruption from the Special Branch and 73.6% by police stations.

---

[14] Other countries include Kuwait, Malaysia, Qatar, Lebanon, Bahrain, Libya, Greece, Mauritius, England and Spain.

Types of corruption and irregularities: 89% of the households who were victims of corruption paid bribe or were compelled to pay bribe, 14.4% were indicted in false cases and 14.4% were victims of extortion. Besides 11.7% were victims of negligence or delay in lodging General Diary or FIR, 5.9% faced delay in getting verification/ clearance certificate or wrong information in certificates, and 3.6% did not get Charge Sheet on time or in a correct manner.

Percentage and Amount of Bribe: The bribe paying households mentioned that they paid Tk 7,080 on an average. Among them 83.1% paid bribe to the Special Branch, while 80.7% paid bribe to Highway Police and 80.6% to Traffic Police. On average Tk 7,913 was given as bribe to police station staff which is the highest amount paid in this sector.

Table 5: Percentage and Amount of Bribe

| Branch	Percentage of households paying bribe (%)	Amount of Bribe (Tk)
Special Branch	83.1	2140
Highway Police	80.7	632
Traffic Police	80.6	3025
Thana Police	63.1	7913

Reasons of Bribery: According to the survey, among the bribe paying households, the largest number of households (25.9%) had to pay bribe for lodging GD or FIR, followed by getting exact and flawless information and hassle-free verification/ clearance certificate (20.4%), avoiding arrest (14%), not filing case for breaking traffic rule (11.7%), getting the accused arrested (8.1%), and lodging charge sheets properly and on time (7.2%).

3.3 Land Administration

Land administration is important for carrying out the process of transfer and registration of state-owned and privately owned land, record-management and its preservation. Various land related services at field level 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 of the district administration office under three ministries.

It was found in the survey that 16.6% of the households received services from land administration sector and among them 59% were victims of corruption and harassment. Households became victims of corruption or harassment in receiving services on the following issues: mutation (34.6%), document registration (30.1%), searching and collection of documents (29.5%), paying land development tax (18.3%), land survey (6.4%), getting lease and settlement in khas land (1.5%) and others (0.9%) (land acquisition etc.) (Figure 6).

Figure 6: Percentage of Households facing Corruption for Services
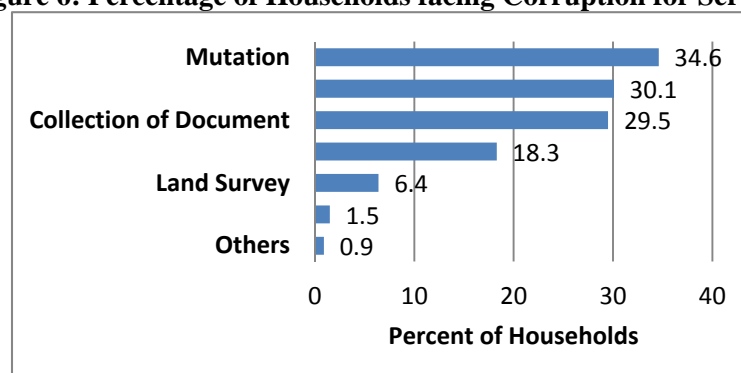
Nature of corruption and harassment: The service recipient households became victims of various types of corruption and harassment in receiving land related services. In most cases they had to pay bribe (92.8%), followed by excessive delay (35.1%) and other (nepotism, threaten etc.) (8%) types of corruption.

Rate and amount of bribe: Among the service recipient households in the land sector, 54.8% of the households paid bribes and the average amount paid was Tk 7,807. In rural areas, the average amount was Tk 8,744 and in urban areas it was Tk 5,882. However, the average amount of bribe for receiving services greatly varied (Figure 7). The highest amount was paid for doing land survey (Tk 9,461), while the lowest was for paying land development tax (Tk 2,216).

Figure 7: Amount of Unauthorized Payment for Different Services
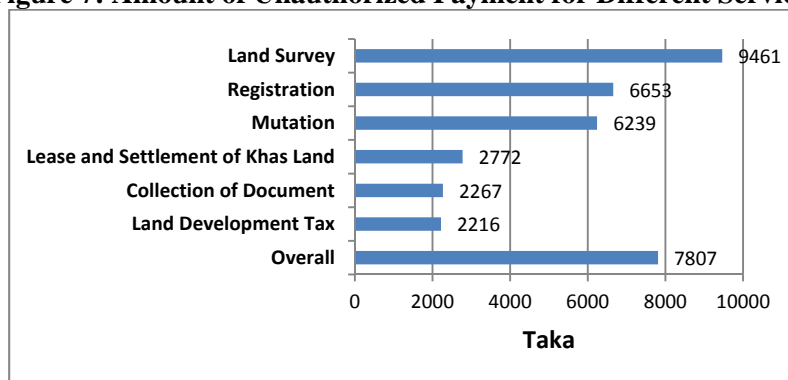
Causes of unauthorized payment: In receiving services related to land, the service recipient households paid unauthorized money for various reasons. The highest number of households paid unauthorized money for getting faster service delivery (77.5%), followed by to avoid complications (28.6%), to avoid harassment (18.8%). And 6.1% of the households were compelled to make such payments.

3.4 Judicial Service

It was observed in the survey that 8.6% of the households included in the survey received judiciary related services from different levels of courts. This rate was higher in rural areas (67.8%) compared to urban areas (32.2%). Among the cases under trail, the rate of cases related to land and property (65%) was the highest. Apart from this, 8.4% cases related to violence, 8.4% related to torture of women and children, 4.5% related to murder, 2.7% related to embezzlement of money or resources, 2.7% related to extortion, 2.3% related to stealing and robbery, 2.2% related to family matters, 1.3 % related to drugs, 1% related to divorce, 1% related to fraud and 4.7% other (appeal, assault, traffic related, job related, political case etc.) types of cases were pending for trial in different courts. The households who received judicial services mainly received services from Judge Courts, Magistrate courts, Special courts & Tribunals, High courts and Appeal Division. The rates were 67.5% and 25% in Judge Courts and Magistrate courts respectively. On the other hand, the rate of services received from Special Courts & Tribunals was 10.2% and from High court & Appellate division was 0.5%.

It was observed in the survey that, 57.1% of the households who sought judicial services were victims of different corruption and harassment. The rate is higher in rural areas (66.1%) compared to urban areas (33.9%). Besides, 60.6% of the households who sought judicial services from Judge Courts, 51.1% of the households who sought judicial services from Magistrate Courts, 49.8% of the households who sought judicial services from Special Courts & Tribunals were victims of various forms of corruption and harassment.

Among the households who received services from the judiciary, 68% households had to pay bribe. 43.6% of the households seeking judicial services reported lengthy delay or red-tapism as a form of harassment. Besides, a portion of the households seeking judicial services were harassed by lawyers. 13.6% households reported that in spite of paying the pre-determined fees lawyers or lawyer's assistants charged extra money; sometimes lawyers claimed money in the name of judges. Moreover, 11% reported that lawyers did not take care of their cases properly, 8.1% said that lawyers did not inform them about the cases properly. On the other hand, 7.5% households seeking judicial services were harassed by court staffs, 8.1% by lawyer's assistants and 1% by brokers and 3.8% households faced other types of harassment (i.e. deception, not getting notice or summon, misbehavior).

Table 6: Types of Corruption & Irregularities

Types of Corruption & Irregularities	%
Bribe Paid	68.0
Unnecessary Delay	43.6
Money paid to lawyers or lawyer's assistants in addition to the pre-determined fees	13.6
Lawyers does not take care of their cases properly	11.0
Lawyers does not inform them about the cases properly	8.1
Lawyers does not provide enough time	7.1
Lawyers charged extra money in the name of judges	4.7
Harassments by lawyer's assistants	8.1
Non-cooperation of court staffs	7.5
Political	5.3
Harassments by brokers	1.0
Others	3.8

The surveyed households who received services from the judiciary, had to pay on average Tk 11,711 as bribe or unauthorized money. In rural areas, the amount was 9946 taka on average and in urban areas it was Tk 15,013 on average. It was observed that the average amount of bribe paid in Judge Courts was the highest (Tk 11,528). Apart from this, the average amount of bribe paid in Magistrate Courts was 9529 taka and 8268 taka on average in Special Courts and Tribunals.

Households paid bribe or extra money for a number of reasons: 49.5% reported that they had no other alternative than paying bribe, 40.1% households paid bribe for expediting the hearing of trial, 22% households for influencing the verdict of trial, 15.6% households for collecting documents, 7.7% for the purpose of notice or summon, 3.6% for the purpose of cause list , 2.4% for bail and 5.7% for other reasons(for deferring the hearing date, to make it fast, to get rid of harassment etc.).

3.5 Health

In the health sector, the objectives of all government policies, planning and programs are to provide health services to the people. At present the government is providing these services through various institutions at the primary level (Community Clinic, Upazila Health Complex), secondary level (District General hospital) and at the tertiary level (Medical College Hospitals and Specialized Hospitals etc.). But the government faces different types of obstacles in implementing these initiatives. In many cases, the service recipients are deprived from getting desired services due to the limitations of resources and capacity of the service providing institutions, and also due to different types of irregularities in providing services. The basic reasons for these irregularities and mismanagement are lack of transparency, accountability of different institutions attached to the sector, and absence of free flow of information.

According to the survey 79.9% of the households surveyed received health services. Among them 50.2% received health services from government, 64.1% from private and 1.0% from NGO institutions. In this survey, only the government health services were included at the stage of data collection and analysis.

Overall irregularities and corruption in public health service: Among the households who received health services from government institutions, 40.2% were victims of different kinds of irregularities and corruption in receiving services. On the other hand, 21.5% service recipient households had to pay on average 258 taka in unregulated way (without any receipt). Moreover, among the service recipient households who were victims of corruption and irregularities, the highest proportion (15.2%) of households reported the presence of pharmaceutical companies' representatives while visiting the doctors' chamber, 11.4% households did not get any doctor available during emergency, 10.1% households faced serial break while waiting at the queue for doctor consultation and 6.2% faced brokers' harassment in hospital premises.

Institution wise corruption and irregularities: According to the survey, the extent of corruption and irregularities in government health services varies based on the types of institutions. Among the

households who were victims of corruption and irregularities, the highest number of households (35.0%) faced various types of corrupt practices in Upazila Health Complex and 7.2% were victims in other institutions (Specialized hospitals, government maternity hospitals etc.).

Figure 8: Percent of Households Facing Corruption from Different Types of Hospitals
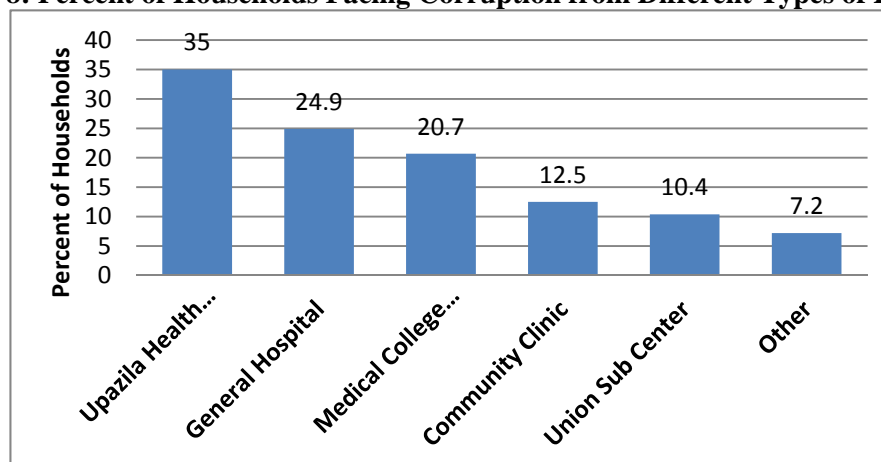
Unauthorized Payments and the causes: In an analysis of the service wise unauthorized money paid by households the following scenarios were revealed. 32.6% of the ambulance service recipients, 20.0% of the trolley service recipients, 17.3% of the bandage and dressing service recipients, 17.0% of the maternity service recipients, 12.1% of the operation service recipients, 12.1% of the injection and saline service recipients, 11.4% of the diagnostic test service recipients, and 10.4% of the households who received cabin service, 9.3% of the households who purchased ticket, 8.7% of the households who consulted with doctors paid authorized money. Besides, 31.7% of the households who paid unauthorized money did so for quick service delivery, 27.2% for getting good service, and 46.5% mentioned that paying illegal money was the only way to obtain a service.

3.6 Education
Education is the fundamental element of socio-economic and cultural development of the country. It is the country's basic responsibility to provide education for all citizens. There has been an incremental progress in the field of education after independence due to various initiatives taken by the state. However, the main challenge the government faces is corruption and irregularities in the education sector.

Among the surveyed households 71.2% received services from different educational institutions of which 65.2% received services at the primary, 33% at the secondary, 14.2% at the higher secondary, and 13.8% at the tertiary level.

Table 7: Victims of corruption according to type of education institution

Type of Organization	%
Govt.	59.6
Non Govt. (MPO)	13.2
Private	7.7
NGO	8.2
Others	8.9

Victims of corruption: Out of the households who received services from different educational institutions, 40.1% were victims of corruption and irregularities, and 30.7% of the households had to pay unauthorized money.[15] The average amount of unauthorized payment was Tk 100 (Tk 82 in rural and Tk 164 in urban areas).These households were victims of irregularities and corruption in the cases of student admission, examination fees, getting free books, getting stipend and becoming enlisted,

---

[15] Unauthorized Money means pay extra money without receipt.

examination registration and performing different programs of educational institutes. It was found that the highest number of victims of corruption was in primary level (44.1%).

Figure 9: Education level based service recipient and victims of corruption (%)
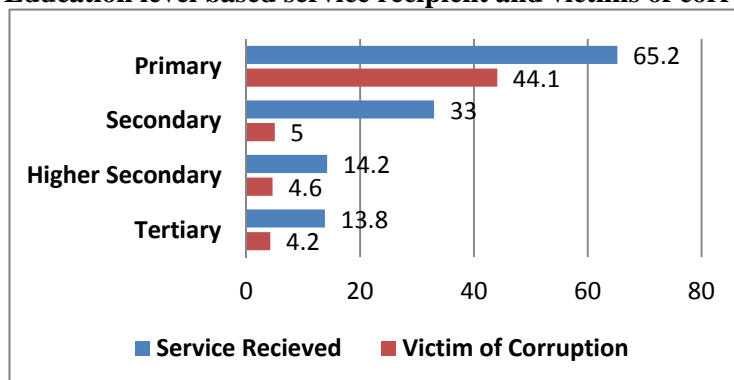
Victims of corruption and irregularities according to education level: The surveyed households faced corruption and irregularities in receiving various types of services in the education sector. Households were victims of irregularities and corruption in the name of examination fee (77.2%), admission/re-admission fee (20.3%), various programs (Cultural/Sports) (15.7%), books distribution (14.9%), in getting stipend (11.0%), getting admission (9.9%) and other types of services (6.1%). Other types of irregularities includes forcing students to take coaching from class teachers (14%), giving physical punishment (33.7%), taking irregular class (14.2%), not taking classes for fulltime (13.3%), not publishing result in due time (8.1%).

Unauthorized money: According to the survey the amount of unauthorized money varied according to the types of services received and to the level of education. The Households paid on average 331 taka as unauthorized money for examination registration, 200 taka for taking transfer certificates, 105 taka for getting admission, 100 taka for getting stipend, 97 taka for admission/re-admission, 92 taka for getting certificates/mark sheets, 92 taka for getting suggestions or getting exam questions leaked out, 56 taka for becoming enlisted in stipend list, 43 taka for examination fees, 31 taka for various programs, and 30 taka for book distribution.

It was found that the amount of unauthorized payment was higher (On average Tk 1,014) at higher secondary level than at primary level (On average Tk 61) (Figure 10).

Figure 10: Average unauthorized money according to education level
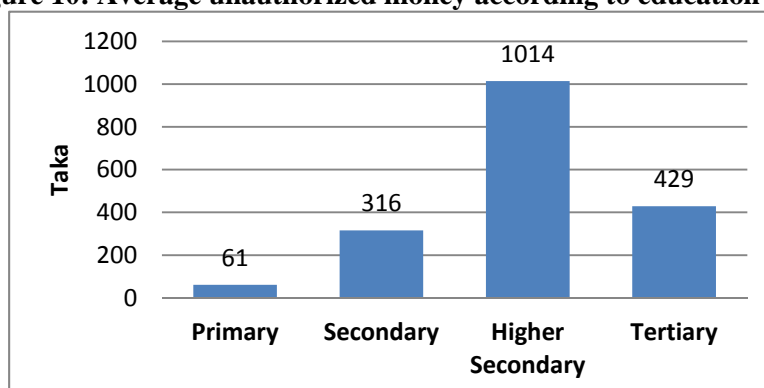
3.7 Local Government Institutions

The role of Local Government Institutions (LGIs) in improving the socio-economic conditions of the people and in local development is undeniable. At present there exist 4,499 Union Parishads, 485 Upazila Parishads, 64 District Parishads, 311 Municipalities, 10 City Corporations and one Hill district regional Parishad for the hilly region. Post-independence governments have taken several attempts to modify the local government systems. Many successes and achievements of local

government institutes are constrained by existing corruptions and irregularities in this sector. In this survey, all LGIs, except the Hill district regional Parishad, were included.

Figure 11: Overall Corruption & Irregularities faced by Recipient households (%)
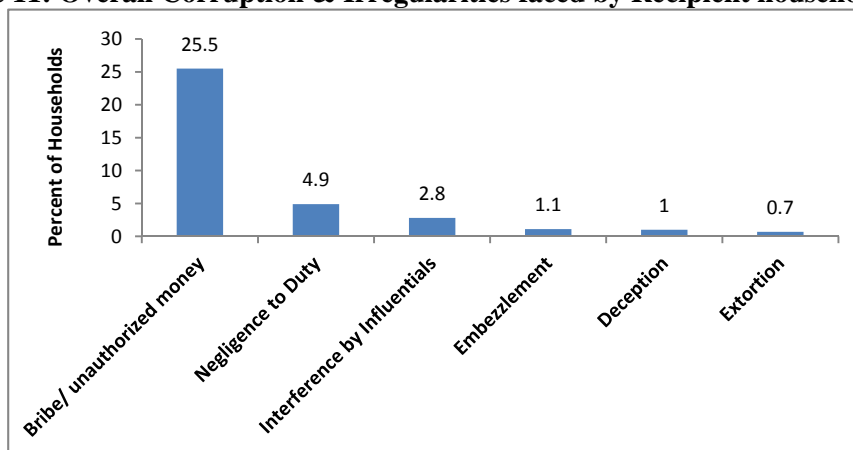
Overall corruption and irregularity: Out of the total number of households surveyed, 47.6% households received services from local government institutes and 30.9% of the service recipient households were victims of corruption and irregularity. Among the service recipient households, 25.5% households paid bribe or unauthorized money, 4.9% were victims of negligence of duties, 2.8% were victims of interference from the influential, 1.1% were victims of embezzlement, 1.0% were victims of deception and 0.7% households were forced and threatened to pay unauthorized money.

Overall Bribe or Unauthorized Money Payment: Bribe paying households paid on average Tk 396 as bribe or unauthorized money for getting services.

Table 8: Bribe & Unauthorized Money Payment in Getting Services

Sectors of Services	Average Unauthorized Money Paid (Taka)		
	Rural	Urban	Overall
Collection of different types of certificates	81	117	94
Social Safety Net Programmes	1,152	279	1,048
Trial and Arbitration	3,804	6,100	4,521
Holding/Chowkidari Tax	81	535	260
New Trade License and Renewal	406	482	456
Others (Water service, commodity tax, plan approval, auto license, etc.)	71	3,814	2,916
Overall	**294**	**632**	**396**

Corruption and irregularity related to birth & death registration and different certificates: Members of the surveyed households became victims of different type of corruption and irregularity to collect certificates related to birth registration, death registration, citizenship, character, succession, etc. Among the households who received services from LGIs, 59.2% collected certificates and 35.7% of these households were victims of corruption and irregularity. Out of this, 95.8% had to pay bribe or unauthorized money, 8.2% suffered by unnecessary delay, 1.2% suffered by fraudulence, 0.9% suffered by extortion and 0.7% households suffered from interference.

Social Safety Net Programmes: Household members participating in the survey received the following services: VGD, VGF, Test Relief, FFW, Old Age Allowance, Widow Allowance, Employment Programme, GR, Relief, etc. Among the service recipient households in Local Government sector, 12.4% took part in these programmes and 35.8% households, out of them, were victims of corruption and irregularity. Out of them, 50.4% households had to pay bribe or

unauthorized money, 24.1% households suffered from deduction of a portion from their allocation or allowance, 22.9% households were victims of negligence of duties, 15.7% households were victims of nepotism, 4.6% households were victims of deception, 4.0% households were victims of the influence from political actors and influential, and 2.2% households were victims of extortion. In social safety net programmes 45.0% women participated and 42.7%, out of them, were victims of corruption. On the other hand, 55.0% men participated and 29.8%, out of them, were victims of corruption.

Trial and Arbitration: Out of the service recipient households, 8.5% households faced trial and arbitration in the local government institutes for disputes related to land, marriage, family conflicts, loan, women repression, violence etc. For settlement of these disputes, 34.1% households' members were victims of corruption and irregularities perpetrated by the public representatives and the staffs of local government institutes. Among them, 35.8% households reported bribe paying, 40.9% reported unnecessary delay, 32.3% nepotism, 31.2% influence from political actors and influential, 10.5% extortion and 9.5% mentioned about deception. In trial and arbitration, 20.4% women participated and 33.5%, out of them, were victims of corruption. On the other hand, 79.6% men participated and 31.4%, out of them, were victims of corruption.

Corruption in Holding/Chowkidari Tax Assessment and Payment: Out of the service recipient households in Local Government Institutes (LGIs), 30.6% households paid taxes or were assessed by the LGIs, and out of these 6.7% households were victims of corruption and irregularities. Among them, 79.0% had to pay unauthorized money.

Corruption in Trade License: Out of the service recipient households, 6.5% households' member opened or renewed trade license, and out of these 16.6% households' member were victims of corruption and irregularities. Among them, 90.7% had to pay bribe or unauthorized money.

3.8 Agriculture
20.01% of the country's GDP comes from agriculture sector (agriculture, forestry and fisheries). 43.6% of the total labor force of the country is, directly or indirectly, dependent on this sector.[16] For this the government has spread its services in this sector by increasing the activities of relevant institutions, and through government subsidy, supply of fertilizer, seeds and other ingredients, and by providing loan to the farmers in easy terms and in time with flexible conditions. However, the farmers face different types of irregularities, corruption and harassment in order to get these services.

In this survey it was found that overall 32% households received services from agriculture sector, and 20.4% of them faced irregularity, corruption and harassment. Among the service recipient households 16.2% paid bribe or unauthorized money for receiving service.

Types of corruption and harassment: Among the households facing corruption in this sector 80.1% paid bribe, 11.5% reported that they received low quality seeds, 9.6% did not get seeds in time, 6.3% did not get advice from block supervisors in time, 0.3% faced political influence in getting included in the farm exhibition, 0.5% faced nepotism, and 4.1% were affected by other types of corruption and harassment.

Figure 12: Percentage of Households paying Unauthorized Money to Get Service

---

[16] Ministry of Finance, *Bangladesh Economic Review 2012*, (source: www.mof.gov.bd).
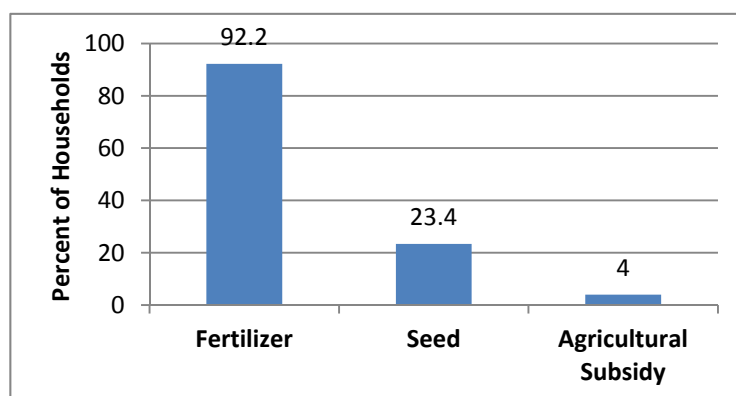
Supply of fertilizer: 92.2% of the households who were victims of corruption and irregularity in getting fertilizer had to pay money additional to the prices determined by the government to get fertilizer from the suppliers. Apart from that 13.7% did not get fertilizer in time and 0.3% faced political influence.

Supply of Seeds: Out of the households who were victims of corruption and irregularity for getting seeds, 23.4% households had to procure seeds from sellers or agencies by paying higher prices than the one quoted in the packet. On the other hand, 54.1% households received low quality seeds and 23% households complained about not getting seeds in proper time.

Subsidy: Of the households who were victims of corruption and irregularity in getting government subsidy, 4.0% households had to pay additional money beyond government determined charges. On the other hand, households had to lobby and pay additional money to get subsidy in time.

Agriculture related advice and firm exhibition: The surveyed households didn't have to pay extra money to get agriculture related advice and for firm exhibition. But 94.4% households complained that they did not get advice from block supervisors in time, 1.7% households complained about political influence and 3.9% households complained about other irregularities and harassment. 100% household complained about nepotism in preparing the list of exhibition farms

Households participating in the survey had to give on average Tk 245 as bribe or additional money to receive the services that were directed towards them.

3.9 Electricity

Electricity is one of the main driving forces for development. Therefore, production and distribution of electricity are equally important. Electricity is distributed under the direct control and supervision of Power division within the Ministry of Power, Energy and Mineral Resources. The organizations involved in distribution are - Bangladesh Power Development Board (BPDB), Rural Electrification Board (REB), Dhaka Electric Supply Co. Ltd (DESCO), Dhaka Power Distribution Co. Ltd. (DPDC) and West Zone Power Distribution Co. Ltd (WZPDCL).

Services from the power distributing entities and Corruption: Among the surveyed households 45.5% took service from the power distributing entities. Among them 54.9% took service from REB, 31.2% from PDB, 7.1% from DPDC, 2.7% from DESCO and 4.8% from WZPDCL.

Among the service recipient households 18.3% were victims of corruption and harassment. Among them, 68.8% had to pay bribe and 33.7% received delayed service. The service recipient households took two types of services and the nature of corruption differed according to the types.

Corruption in connection related services: Of the surveyed households that took connection related services, 77.4% had to pay bribe; for 40.1% service was delayed and 6.7% were victims of negligence in getting services.

Table 9: Percentage of Households victims of corruption by Type of Institution and average amount

Institution	Households victims of corruption (%)	Average amount of unauthorized money (Tk)
Bangladesh Power Development Board (BPDB)	21.9	1,562.2
Rural Electrification Board (REB)	17.0	1,872.2
Dhaka Power Distribution Co. Ltd. (DPDC)	14.2	2,439.3
West Zone Power Distribution Co. Ltd (WZPDCL)	13.5	1,517.6
Dhaka Electric Supply Co. Ltd (DESCO)	11.3	1,025.0

Corruption in meter reading and billing related services: Of the surveyed households that took meter reading and billing related services, 47.1% had to pay bribe and 50.2% claimed that they had to pay for electricity based on the bills delivered to them without taking the meter reading.

Bribe or Unauthorized Payment: Among the service recipient households 12% had to pay bribe or unauthorized payment. The average amount of bribe was about Tk 1,725 per household. But the amount differed according to the types of services. The highest amount the households had to pay was for getting electricity connection (Table 9).

Table 10: Amount of Unauthorized Payment by Types of Service

Type of Service	Amount of Unauthorized Payment (Tk)
Getting connection	2,788.25
Application for connection	1,843.44
Connecting and changing meter	1,770.82
Getting re-connection	1,390.56
Changing other electric materials (i.e. cables etc.)	980.14
Billing	951.83
Meter Reading	755.10

Reasons for Unauthorized Payment: Among the households that paid bribe or made unauthorized payment for connection related services 42.8% paid bribe for having quick and uninterrupted services and 42.7% paid as they were compelled to make extra payment.

Figure 13: Reasons for Unauthorized Payment
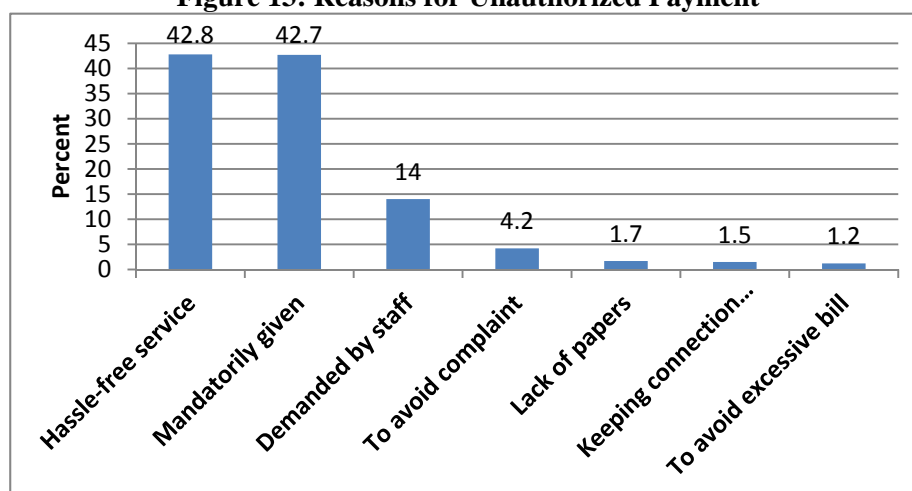
3.10 Tax and Tariff

Only 2.5% of the surveyed Households (as household head or a member of the household) received tax and tariff duty related services from different tax offices under the NBR. These services include

TIN registration, income tax assessment, VAT registration and other tax and excise duty related services. The number of service recipients was significantly higher in the urban areas than the rural areas. Among the service recipients, most of the households (85.3%) received income tax related service. Among them, members of 16.8% households were victims of corruption, harassment and irregularities. The number of victims of corruption was relatively higher in the rural than the urban areas.

Types of corruption and irregularities: Out of the household who were victims of corruption, 71.9% were compelled to pay bribe, 36.3% were harassed for unnecessary delay and 17.7% complained about other reasons such as excessive taxation, abuse of power etc.

Illegal Payment: Among the households who were compelled to pay illegal payment, 15.7% had to pay for TIN/VAT registration, 15.6% for assessing income tax/tariff duty and 32.3% for evading any types of harassments during tax/tariff duty submission. In this service sector the average amount of illegal payment was about Tk 3,482 of which Tk 3,473 was paid for receiving income tax service.

Figure 13: Reasons for Unauthorized Payment
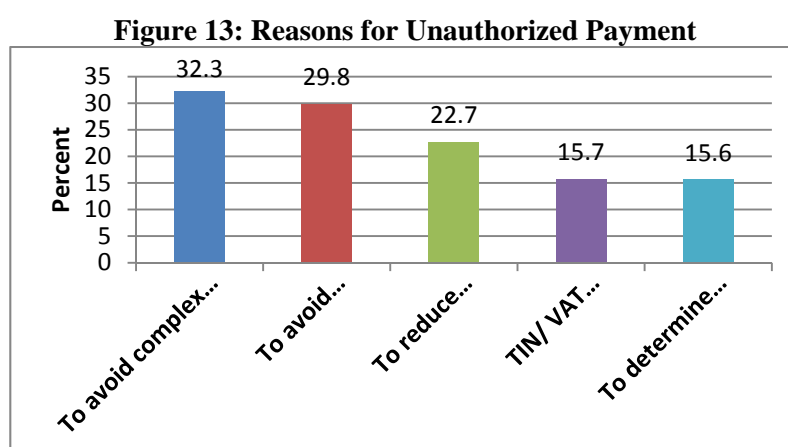
3.11 Banking Sector
Members of 44.5% of the households included in this survey received services from banking sector. Among them 36.6% households were from rural and 60.7% were from urban areas. And 7.1% of the households who received services from the banking sector were victim of corruption and harassment. Among the households who experienced corruption in banking sector 62.1% faced corruption from the government scheduled banks.

Nature of Corruption and harassment: Among the households who experienced corruption and harassment, 60.6% household paid bribe, 36.2% household faced unnecessary delay and 14.8% household did not get the proper assistance from the bank in getting the banking service. Also the households faced other forms of irregularities from the banks, such as providing wrong information in order to encourage the households to take loans (1.5%), creating pressure to submit different types of papers and documents.

Figure 11: Corruption & Harassment Faced by Households in the Banking Sector

Nature of Corruption and Harassment	Rural (%)	Urban (%)	Overall (%)
Bribe	71.8	30.7	60.6
Unnecessary Delay	31.0	50.1	36.2
Not getting the proper assistance	12.3	21.3	14.8
Commission from extralegal loan disbursmant	6.6	10.3	7.6
Create pressure to submit different types of papers and documents	1.4	2.3	1.6
Providing wrong information in order to disburse loan	2.1	.0	1.5
others	3.5	12.1	5.8

Rate and Amount of Bribe: Overall, 4.9% of the service recipient households in the banking sector had to pay bribe. The rate of corruption victim was higher in rural areas (7.5%) compared to urban

areas (where the rate of victim was 1.6%). Average amount of bribe per household was Tk 2,318. Average amount of bribe per household in rural areas was Tk 2,379 and in urban areas Tk 1,963.

3.12 Insurance Sector

Members of 24.2% of the households included in this survey received services from insurance companies. Among them 23.3% households were from rural and 26.1% were from urban areas. The victim of corruption and harassment were found as 6% among recipients of insurance services. Among the households who experienced corruption in receiving insurance related services the highest proportion (94.3%) faced corruption from the private insurance companies. Among the households who experienced corruption in insurance sector 78.9% faced corruption from the life insurance and 20.3% faced corruption from saving insurance.

Nature of corruption and harassment: The households who were victims of corruption and harassment faced different forms of corruption, such as the embezzlement of installment payments (55%), selling insurance by promising different entitlements and benefits and not delivering the benefits later (47.8%), concealing certain terms and conditions, taking additional time to repay the insurance amount and bribery.

Rate and Amount of Bribery: Out of the service recipient households in this sector 3.2% paid bribe for getting insurance services. The percentage is higher in rural areas (3.5%) compared to urban areas (2.7%). Average amount of bribe or unauthorized money paid by the recipient households was Tk 9,222. The average amount was Tk 11,240 in rural areas and Tk 4,469 in urban areas.

Title 15: Average amount of bribe or unauthorized money
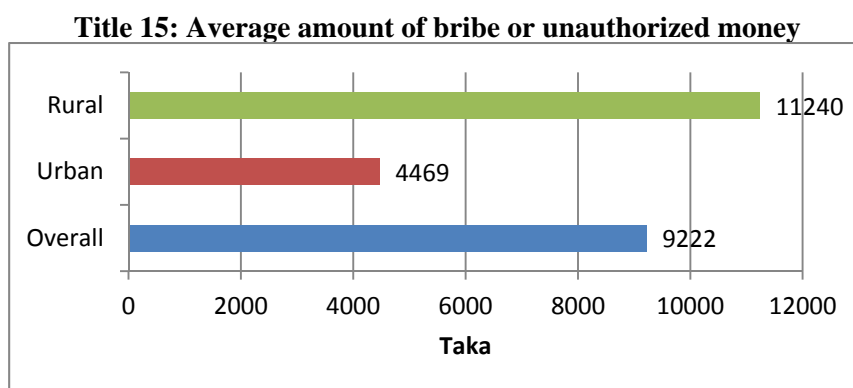
3.13 Non-Government Organization (NGO)

NGO sector has shown remarkable progress after the independence. It contributed in the development of the services concerning health, education, local government, infrastructure, and in the promotion of human rights, women-rights, employment and so on as a force complementary to government. NGOs are present almost everywhere and the extent of their coverage is widespread. Therefore, information regarding NGO was sought in this survey. Data about credit, and related irregularities or corruption were major concerns in the survey.

Nature of Services obtained by the recipients: 37.9% of the surveyed households obtained services from NGO. Majority of them (85.1%) received services related to micro credit/small business loan. The rest received services related to savings, education, health, relief, rehabilitation, pure water and sanitation.

Information regarding credit related activities: 67.2% of the households who received services from NGO sector obtained credit from national level NGOs. 12.7% and 26.8% received credit from local level NGOs and Grameen Bank respectively. The service recipient households reported the following purposes for taking loans: small businesses (41.5%), agricultural activity (24.5%), husbandry activity (18.6%), and construction (4.13%). Other purposes include fisheries, poultry, handicrafts, forestation, apiculture, land purchase etc. The average amount of credit taken by the recipient household was Tk 22,588. The households received credit from a minimum of Tk 1,000 to a maximum of Tk 7,00,000.

Credit use and monitoring: Among the borrowers, about 23% could not or did not utilize their credit properly. Among them 74.8% spent their credit for family purpose (treatment, education, housing, marriage etc.), 13.06% for repaying loans taken from individuals, 3.36% paid installments of loans taken from other NGOs, 1.44% borrowers lent the money with higher interest rate to other persons. Others (6.24%) spent the money for purchasing land, for the purpose of daughter's wedding, for building shop/house, buying necessary equipment/furniture for home, setting up deep tube-well, for education purpose, to go to abroad, to meet the expense of agricultural activities etc. 59.6% service recipient households in NGO sector reported that NGO authority did not monitored how they spent their credit though the officials were supposed to do so.

Victim of Corruption/Irregularities: According to the survey 5.0% of the service recipient households became victims of some kind of corruption in receiving services from the NGOs. Among them 68% faced corruption from national level NGOs, 17.9% from local level NGOs and 21.7% from Grameen Bank..

Among the corruption victims, 1.6% paid unauthorized money. The other kinds of corruption the service recipient households faced are: collection of installments, when not paid timely, by misbehaving/threatening/physical torture; collection of installments forcibly, when not paid timely, using the power of Chairman/Members, Police and Goons; fraudulence in transactions; not getting relief or rehabilitation facility instead of fulfilling the prerequisites; grabbing of domestic animals and other household assets such as furniture, when installments were not paid timely.

The average amount of unauthorized money paid by the victims was Tk 831. The households mentioned the following reasons for paying unauthorized money: lack of adequate knowledge about the rules and procedures (49.4%), fear of not getting credit without receiving unnecessary services (24.2%), for getting rapid service (17.1%), fear of not getting the desired services (15.4%).

3.14 Other
Sectors beyond the specific 13 sectors discussed above were articulated as 'Others' in this survey. These include various services of government offices such as Bangladesh Road Transport Authority (BRTA), Passport, Post Office, Bangladesh Telecommunications Company Limited (BTCL), Pension and Appointment, promotion and transfer related services in different organizations.

Service received from other sector(s) or institutions: Out of the total number of surveyed households, 13.7% households received services from other sector. Among the service recipient households, the highest number of households (4.4%) received appointment, promotion and transfer related services in different organizations, 2.9% passport, 2.9% BRTA, 1.9% WASA, 1.5% post office, 0.4% pension, 0.3% BTCL, 0.3% Gas, 0.2% Railway and 0.8% received other services[17].

Victims of Corruption and irregularities in receiving services: Among service recipient households from other sector, 41.1% households were victims of corruption and irregularities. The forms of corruption and irregularities include, bribe or additional money paying, delaying, exploitation, deceiving, extortion, nepotism etc. It was found that the types of corruption and irregularity deferred according to the sectors.

Table 12: Sector based corruption/irregularities faced by households

Organization/ Sector	Corruption and irregularities faced by households (%)
BRTA	65.5
Passport	60.9
BTCL	59.7
Pension	39.0
Gas	27.3

---

[17] Other services included MLM company, Veterinary hospital, Bangladesh Rural Development Board (BRDB), Department of Youth Development, Water Development Board, Education Office, Forest Department, Upazila livestock office etc.

Organization/ Sector	Corruption and irregularities faced by households (%)
Appointment, promotion and transfer of different organization	22.0
Post Office	18.0
WASA	7.1
Other	75.7

Paying bribe or unauthorized money: Among the service recipient households in other sector, 34.0% households had to pay on average Tk 10,193 as bribe or unauthorized payment. The highest amount the households had to pay Tk 56,619 in the cases of appointment, promotion and transfer in different public and private institutions (Figure 16), 9,000 taka in case of gas services, 7,779 taka in case of pension, 5,204 taka in case of BRTA, 4,700 taka in case of WASA, 2,891 taka in case of passport, 1,879 taka in case of post office, 1,783 taka in case of BTCL, 641 taka in case of railway and 13,876 taka in case of other services as bribe or unauthorized payment.

Figure 16: Sector based average amount of bribe or unauthorized payment
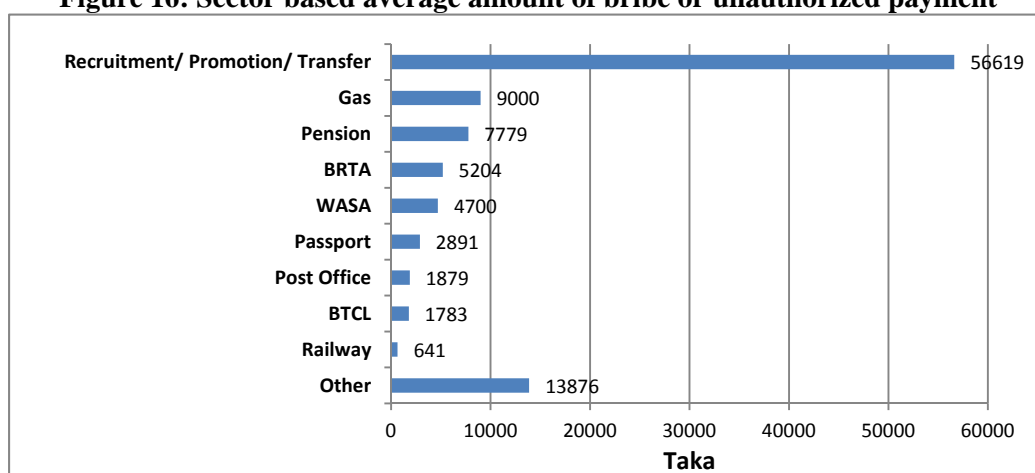
Appointment, promotion and transfer in different organizations: Out of the total number of surveyed households, 4.4% households received services related to appointment, promotion and transfer in different organizations. Among the service recipient households, 61.9% received services from non-government organization, 31.8% from government organization, 3.4% from NGOs, 2.7% from defense forces, 0.7% from autonomous organizations and 0.3% from other types of organizations. Among the service recipient, 34.8% were third class employee, 27.4% were second class, 25.1% were fourth class, 9.2% were first class (non-cadre/private), 3.1% were first class (cadre) and 2.3% were in other positions.

Among the service types, 50.1% households received appointment related services, 26.9% transfer and posting, 23.2% promotion and 4.0% other types of services. 22% of the service recipient households in this sector were victims of corruption and irregularities. Among them, 35.3% households were victims of nepotism, 33.8% paid bribe or additional money, 14.0% were victims of political influence and 23.9% were victims of other types of corruption.

Passport: Out of the total number of households included in the survey, 2.9% households received services from passport offices. 60.9% of the service recipient households in this sector were victims of corruption and irregularities.

Among the households who were victims of corruption or irregularities, 95.0% paid bribe or additional money, 1.9% were victims of extortion, 0.2% were victims of deceiving, 2.8% were victims of exploitation, 12.5% were victims of delaying and 0.6% were victims of other types corruption or irregularities. The reasons of paying bribe or additional money were to receive services

without harassment (57.9%), forced to pay bribe (31.9%), to get services quickly and in short time (31.5%), officers/staffs demand money (14.4%) and other (4.4%).

BRTA: Out of the total number of households included in the survey, 2.9% households received services from BRTA. The service recipients included vehicle drivers (private vehicles, rented vehicles, company vehicles, government vehicles) and vehicle owners (rented or private). The services types were: attending examination to get driving license, collecting driving license, renewal of driving license, collecting duplicate copy of the lost licenses, vehicle registration, change of ownership or business address, collecting fitness certificate, route permit, collection of vehicle's paper/certificate which were lost, paying fines, tax token collection, and vehicle paper submission and others.

65.5% households of the service recipients in this sector were victims of corruption and irregularities. Among the surveyed households who were victims of corruption or irregularities, 94.4% paid bribe or additional money, 31.9% were victims of delaying/frequent change of date, 0.8% were victims of not getting legal/proper record/certificate, 0.7% were victims of intimidation, 0.6% were victims of not enlisting accounts/record in record books, 0.5% were victims of exploitation and 0.1% were victims of not getting legal/proper licenses.

As reasons for paying bribe or additional money, 71% households claimed that without money they couldn't get the services, 53.4% paid for receiving quick services, 41.9% paid to get timely services, 9.8% had to pay for lack of knowledge of rules, 9.2% to get driving license without the test, 0.9% to get fitness license for vehicles without placing the vehicles for examination, 0.1% to reduce fines, 0.1% to transfer files and 3.9% for other causes.

WASA: Among the surveyed households 1.9% received services from Dhaka, Chittagong, Khulna and Rajshahi WASA. Among them, 69.9% received services from Dhaka WASA, 7.6% from Chittagong WASA, 7.9% from Khulna WASA, 14.6% from Rajshahi WASA. Among the service recipients, 41.3% received bill related services, 34.0% applied for new connection, 11.6% meter reading related services, and 13.1% other types of services. 7.1% of the service recipient households in this sector were victims of corruption and irregularities. The types of corruption or irregularities included, paying bribe or money without receipts, delay in bill correction, negligence in performing duty etc. Some households paid bribe or money without receipt to get quick and hassle-free services and to get water supply by vehicle and as a payment for mediator or broker.

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

A. Institutional Level
1. **Taking steps against corruption:** Public officials engaged in corrupt practices must be taken to trial. The sectors that showed higher level of corruption and have greater importance for poor people's life and livelihood (such as education, health, local government, law enforcing agencies, judicial service, labor migration, recruitment) should be given priority in taking actions against corruption.
2. **Increasing the skills for fighting corruption:** Skills for fighting corruption must be enhanced in different institutions especially the service providing ones so that the institutions can take stern and effective steps against corruption. This should be done through training on implementation of the anti-corruption law, right to information law and whistle-blower protection law, and developing complaint redressal system or strengthening it.
3. **Adopting Code of Conduct:** Every institution must adopt its own Code of Conduct. Accountability and transparency must be ensured on the basis of this.
4. **Incentives:** Steps should be taken for providing both positive and negative incentives to prevent corruption. Salary of government officials must be increased in accordance with the cost of living to prevent 'corruption out of needs'. At the same time reward and punishment must be ensured on the basis of performance of public officials in providing services.

5. **Increasing the use of Information Technology:** The use of information technology in every service providing institution has to be increased so that direct contact between the service providers and service recipients decreases. The experience of using information technology in some sectors (such as the passport and the tax) that emanated good results should be replicated in other sectors. Online/ one stop services must be introduced in cases where necessary.

6. **Effective implementation of the 'Right to Information Act 2009' and 'Protection of Public Interest related Information Disclosure Act 2011':** Access to information is one of the key tools for reducing and preventing corruption. All public and private institutions must implement the 'Right to Information Act 2009' effectively so that the right of the service recipients of the respective institutions is ensured through providing required information. At the same time steps must be taken to advocate and ensure incentives for the implementation of the 'Protection of Public Interest related Information Disclosure Act 2011'.

7. **Implementation of Citizen Charter:** All the service providing institutions must implement the second generation Citizen Charter. This must be accessible to all service recipients. The complaint mechanism must be made easy, and the redressal of complaints must be ensured.

8. **Increasing people's participation in service delivery:** People's participation must be ensured to increase transparency and accountability in service providing institutions. In providing services, participation of local people, interaction between service providers and recipients has to be increased for in order for ensuring greater participation in determining the nature and quality of services.

B. Policy Level Initiative

9. **Establishing Rule of Law:** The concerned institutions (law enforcing agencies, judiciary) must act professionally to establish the rule of law. Conducive environment must be created which is free from the partisan politics. It must be established in the society that irrespective of level and extent corruption is a punishable offense.

10. **Intensifying the Monitoring of the Parliament and Ministries:** The Parliamentary Standing Committees must be active in preventing corruption. The complaints of corruption in service providing institutions under the respective ministries and departments must be reviewed regularly and actions must be taken immediately. Monitoring teams must be formed in every ministry and department.

11. **Implementation of UNCAC:** Being a state party to the UN Convention on Anti-corruption (UNCAC), all the commitments must be implemented to prevent corruption. Conducive environment for people and civil society to play their roles against corruption should be created, and steps should be taken to strengthen the skills of the NIS institutions.

12. **Establishing an Independent and Effective Anti-corruption Commission:** The ACC must be made truly independent and active. It must be ensured that the Commission can act without any bias or control. Its capacity and human resource must be strengthened and more resource should be allocated. On the other hand, specific training and other programs must be undertaken to enhance professional skill, integrity and sense of independence among the ACC staff. They should go through rigorous screening to ensure qualities indispensible for combating corruption, and staff should be removed from his position if necessary in case such qualities are found inadequate. Similar screening should be done at the local level.

C. Awareness, Campaign and Advocacy

13. **Increasing the Roles of Civil Society:** Different civil society organizations should undertake its own initiatives to ensure transparency and accountability of different public and private service providing institutions. This can be done through using different social accountability tools such as open budgeting, report card survey, score card, and integrity pledge.

14. **Increasing the Roles of the Media:** The media must be allowed to operate independently in creating mass awareness against corruption. The security of the reporters who investigate and report incidents of corruption must be protected under the whistle-blower protection act, and in applicable cases special reward and acknowledgement must be given. On the other hand, the media must strictly follow their own policies in maintaining the standard and quality of such reports.

15. **Sustained Research and Policy Advocacy:** Research on corruption in service sectors must be continued to comprehend the changing trends, so that the way out can be identified and policy advocacy can be sustained.

Above all, the government must fulfill its electoral commitment to fight against corruption. In doing so it should act beyond any bias or fear.

Annex 1: Division-wise Sample Estimation

Division	Union Parishad	Municipality/ City Corporation[18]	Statistical Metropolitan Area	Overall
Dhaka	900	380	480	1760
Chittagong	680	280	280	1240
Rajshahi	660	220	120	1000
Khulna	580	240	200	1020
Barisal	440	180	-	620
Rangpur	540	260	-	800
Sylhet	400	160	-	560
Total Households Estimated	**4200**	**1720**	**1080**	**7000**

Annex 2: Sector-wise Percentage of Households Taking Services

Sector	Percentage	Standard Error	Relative Error[19]
Health (n=5950)	79.9	1.1	1.4
Education (n=5350)	71.2	0.9	1.3
Local Government Institution (n=3778)	47.6	1.0	2.1
Electricity (n=3977))	45.5	2.7	5.9
Banking (n=3175)	44.5	2.2	4.8
NGO (n=3084)	37.9	1.5	3.9
Agriculture (n=2695)	32.0	2.3	7.3
Insurance (n=1959)	24.2	1.3	5.3
Land Administration (n=1281)	16.6	0.9	5.5
Law Enforcing Agencies (n=665)	9.2	0.6	6.3
Judicial Service (n=635)	8.6	0.5	6.1
Labor Migration (n=226)	3.2	0.3	10.8
Tax and Customs (n=235)	2.5	0.4	15.3
Other (n=932)	13.7	1.1	7.7
Overall (n=7534)	**99.7**	**0.1**	**0.1**

* *Percentage balanced with weighted value.*

Annex 3: Sector-wise Percentage of Households Being Victims of Corruption

Sector	Percentage	Standard Error	Relative Error
Labor Migration (n=180)	77.0	3.8	5.0
Law Enforcing Agencies (n=483)	75.8	2.6	3.5
Land Administration (n=725)	59.0	2.1	3.5
Judicial Service (n=350)	57.1	2.8	4.9
Health (n=1158)	40.2	2.2	5.5
Education (n=2152)	40.1	2.0	4.9
Local Government Institution (n=1057)	30.9	2.0	6.3
Agriculture (n=624)	20.4	1.6	8.0
Electricity (n=683)	18.3	1.2	6.5
Tax and Customs (n=39)	16.8	3.3	19.6
Banking (n=230)	7.1	1.1	15.6
Insurance (n=122)	6.0	0.9	15.7
NGO (n=154)	5.0	0.6	12.4
Other (n=365)	41.1	3.5	8.5
Overall (n=4766)	**63.7**	**2.0**	**3.1**

* *Percentage balanced with weighted value.*

---

[18] Municipalities and City Corporations except Statistical Metropolitan Areas.
[19] RE is expressed as the percentage of Standard Error (SE) with regard to the estimated proportion.

Annex 4: Sector-wise Percentage of Unauthorised Money Paying Household

Sector	Percentage	Standard Error	Relative Error
Labor Migration (n=180)	77.0	3.8	5.0
Law Enforcing Agencies (n=411)	66.9	2.7	4.0
Land Administration (n=659)	54.8	2.2	4.1
Judicial Service (n=238)	38.1	3.0	7.9
Education (n=1648)	30.7	1.8	6.0
Local Government Institution (n=785)	25.5	1.9	7.3
Health (n=535)	21.5	2.6	12.0
Agriculture (n=500)	16.2	1.6	10.0
Tax and Customs (n=33)	12.4	2.4	19.4
Electricity (n=443)	12.0	0.9	7.2
Banking (n=164)	4.9	1.0	20.0
Insurance (n=60)	3.2	0.6	18.1
NGO (n=37)	0.4	1.6	24.6
Other (n=290)	34.0	3.4	9.9
Overall (n=3895)	**53.3**	**2.1**	**3.9**

* Percentage balanced with weighted value.

Annex 5: Sector-wise Average Bribe/ Unauthorised Money

Sector	Average Unauthorised Money (Tk)	Standard Error	Relative Error
Labor Migration (n=180)	199676	11634	5.8
Law Enforcing Agencies (n=411)	7080	1421	20.1
Land Administration (n=659)	7807	1719	22.0
Judicial Service (n=238)	11711	2522	21.5
Education (n=1648)	100	10	10.0
Local Government Institution (n=785)	396	93	23.5
Health (n=535)	258	39	15.1
Agriculture (n=500)	245	29	11.8
Tax and Customs (n=33)	3482	732	21.0
Electricity (n=443)	1725	156	9.0
Banking (n=164)	2318	422	18.2
Insurance (n=60)	9222	3430	37.2
NGO (n=37)	831	200	24.1
Other (n=290)	10193	3010	29.5
Overall (n=3895)	**13084**	**1166**	**8.9**

* Percentage balanced with weighted value.

Annex 6: Male-female ratio of Victim of Corruption in Different Sectors (%)

Sector	Female	Male
Labor Migration	85.7	76.9
Land Administration	54.7	58.9
Law Enforcing Agencies	50.4	77.7
Judicial Service	38.9	59.5
Local Government Institution	34.5	27.4
Health	34.1	36.4
Education	24.6	21.4
Electricity	21.8	17.8
Agriculture	10.9	20.9
Banking	6.4	6.0
Tax and Customs	6.3	17.1
NGO	5.1	4.6
Insurance	4.9	5.8
Other	34.1	41.9
Overall	**26.8**	**35.6**

Annex 7: Estimation

According to Bangladesh Statistics Bureau (BBS) the estimated population of Bangladesh in July 2012 is 152.51 million.[20] The population growth rate is 1.37%. As the reference priod of this household survey was May 2011 to April 2012, the population in April 2012 was estimated at 151.2 million.

---

[20] According to BBS the total number of households in Bangladesh is 31.8 million (15 March 2011). For details see http://www.bbs.gov.bd/WebTestApplication/userfiles/Image/Census2011/Bangladesh_glance.pdf.