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Social movement against corruption

Corruption in Service Sectors:

National Household Survey 2025

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Contents

List of Table

List of Figure

Preface

The Constitution of the People's Republic of Bangladesh, the Eighth Five-Year Plan (2020–2025), and the Perspective Plan (2021–2041) place special emphasis on establishing good governance and preventing corruption. Furthermore, under Target 16.5 of the Sustainable Development Goals (SDGs), Bangladesh is committed to significantly reducing corruption and bribery in all forms by 2030. In the July Movement against authoritarian rule in 2024, corruption was identified as one of the state's major crises, which intensified the demand for corruption-free and accountable governance. As part of state reform, preventing and curbing corruption was a primary expectation placed upon the Interim Government. Subsequently, the election manifestos of the Bangladesh Nationalist Party (BNP), which is represented in the National Parliament formed through the 13th National Election, and its opposition coalition also pledged to establish good governance and prevent corruption. This commitment is particularly reflected in BNP's 31-point blueprint for state reform, its election manifesto, the party chairperson's election speeches, the Prime Minister's first address to the nation after taking the oath, and the declaration to implement the July Charter.

Transparency International Bangladesh (TIB) has been consistently conducting research, civic engagement, and advocacy activities at national and local levels to build effective and long-term social resistance against corruption. Corruption and bribery in the service sector hinder the improvement of citizens' quality of life and the establishment of good governance. According to TIB's previous surveys and other reliable sources, including the media, a significant level of corruption prevails in the service sectors of Bangladesh. There is an ongoing need to assess the nature and extent of corruption in these sectors at regular intervals and to take preventive measures accordingly.

For this purpose, TIB regularly conducts the 'Corruption in Service Sectors: National Household Survey' every two to three years to assess the nature, extent, and magnitude of corruption across various public and private service sectors. This survey analyses the types, prevalence, and trends of corruption, irregularities, and harassment that service-seeking citizens encounter. At the same time, based on the survey findings, a primary objective is to draw the attention of the government, policymakers, the Anti-Corruption Commission (ACC), and relevant stakeholders to encourage undertaking effective policy and institutional measures to prevent corruption and ensure good governance.

It is worth noting that TIB's household survey has no connection with the Corruption Perceptions Index (CPI) published annually by Transparency International. The CPI does not consider data from this survey or any other research conducted by TIB. Two other fundamental differences are noteworthy – first, the CPI primarily presents a comparative picture of the perception of the prevalence of corruption in administrative and political spheres. On the other hand, this household survey conducted by TIB is not perception- or opinion-based; rather, it reflects the state of corruption in selected service sectors based on the direct experiential data of the surveyed households. Second, TI's CPI offers a perception-based comparative view of the prevalence or severity of grand corruption at the national level. Conversely, this survey captures the types of corruption or irregularities, including bribery, that service-seekers face directly from service providers while receiving specific services.

TIB has so far conducted 11 national household surveys on corruption from 1997 to 2025. In this year's survey, the reference period for data on service sector corruption was from November 2024 to October 2025, capturing the state of corruption in service sectors during the tenure of the Interim Government. A special significance of this survey is that it establishes a baseline for future comparable measurements of service sector corruption at the onset of the long-awaited journey toward a democratic and accountable government following the bloodstained July Movement.

The 2025 survey reveals that 81.6% of households in Bangladesh experienced some form of corruption while seeking services from various public and private sectors or institutions, up from

70.9% in the last survey in 2023. This indicates a 15.1% increase in the prevalence of service sector corruption compared to 2023. The highest percentage of households (84.4%) faced corruption while seeking passport services, followed by BRTA (79.3%), judiciary-related services (71.3%), law enforcement agencies (69.4%), land services (66.3%), public health (64.4%), and agriculture (64.4%). Overall, 63.6% of households paid or were forced to pay bribes or unauthorised money to receive services. The highest rates of bribery were experienced by households seeking services from passports (76.6%), BRTA (63.5%), law enforcement agencies (49.3%), agriculture (49.3%), land (47.6%), and judiciary-related services (39.6%).

The average amount of bribes paid per household within one year (from November 2024 to October 2025) across the surveyed sectors/institutions was BDT 5,124. Among the highest bribe-extracting sectors/institutions were judiciary-related services (averaging BDT 24,691 per household), banking (averaging BDT 19,322 per household), land (averaging BDT 11,311 per household), law enforcement agencies (averaging BDT 7,407 per household), and BRTA (averaging BDT 6,923 per household). The estimated total amount of bribes or unauthorised money paid across all sectors/institutions included in the survey period is BDT 126.332 billion, which accounts for 1.58% of the revised national budget for the FY 2024-25 and 0.23% of the GDP. The estimated total bribe amount in 2025 is approximately 15.9% higher than the total estimated bribe amount in the National Household Survey 2023.

The survey data shows that corruption is an unfair burden on the poor, low-income and disadvantaged groups. The impact of bribery and irregular financial transactions on low-income groups is relatively high. Households with a monthly income of less than BDT 16,706 have to spend 1.9% of their annual income on bribes. On the other hand, for households with a monthly income of more than 85,000 taka, the rate is 0.7%, i.e., the financial burden of corruption on low-income households is 2.7 times higher. The survey also shows that women, indigenous people and people with disabilities are subject to corruption and bribery to receive services, which is placing an additional burden on their limited socio-economic capabilities and further increasing their marginalisation. The significant rate of corruption among female service recipients in local government institutions, climate change and disaster relief, education, etc., discourages women's participation in these sectors and, in some cases, puts their expected progress at risk.

The survey shows that the rate of encountering corruption is higher when seeking services in person compared to online or mixed methods (partially online and partially in person). However, even though digital services have been partially introduced in various sectors, the high rates of corruption and bribery indicate that digitalisation is either incomplete and flawed or designed in a way that forces service-seekers to use mixed methods, rely on brokers, and eventually pay bribes. While high rates of corruption and bribery persist in law enforcement and judiciary-related services—posing a major barrier to the general public's access to justice-corruption and bribery have also increased or remained stagnant in critical public interest sectors like agriculture, local government institutions, land, education, health, passports, and BRTA, obstructing people's right to normal daily services.

The survey reveals that 98.1% of households facing bribery were forced to pay bribes or unauthorised money, while 23.1% paid bribes in collusion with the service providers. Most respondents identified impunity, lack of awareness, failure of public officials to declare their assets, and the rewarding of corrupt individuals as the primary causes of corruption. Despite being victims, most households showed reluctance to file complaints due to procedural complexities, fear of harassment, and adverse consequences. A majority of households (61.3%) felt that "this is just how the service system works, so I didn't see the point," proving the institutionalisation of corruption and the government's failure to prevent it. More than half (53.3%) of the households have no idea about complaint mechanisms and systems. Although 29.5% of the households knew about the ACC and 1.4% knew about the Grievance Redress System (GRS), the rate of lodging complaints through these channels was extremely low-0.3% for the ACC and 0.2% for the GRS, reflecting a lack of public trust in these mechanisms. Furthermore, among those who did lodge complaints against corruption, the complaints were rejected in 21.6% of cases, and the relevant institution or authority took no effective action in 51% of cases, indicating a severe reluctance and mismanagement by those in charge of addressing corruption.

Respondents participating in the survey emphasised ensuring exemplary punishment for those involved in corruption, strengthening supervision and monitoring, building anti-corruption social movements, and making complaint systems more accessible, effective, and citizen-friendly. Therefore, for the sake of controlling and preventing corruption, continuous and effective initiatives must be taken to ensure strict, impartial, and influence-free enforcement of the law, increase accessibility to information, and guarantee democratic accountability at all levels. Regardless of the status of the individuals or groups involved in corruption, it will not be possible to achieve or sustain long-term progress in preventing corruption without taking exemplary action against them fearlessly and impartially.

To ensure the scientific standards and methodological excellence of this survey, a panel of nationally and internationally renowned experts extended their support. The thoughtful guidance, advice, and feedback from the esteemed members of this panel-Professor Sekander Hayat Khan, Professor PK. Motiur Rahman, Professor Muhammad Shuaib, Professor Syed Shahadat Hossain, and Professor A. K. Enamul Haque ensured the highest level of reliability in the survey methodology and data analysis. We are sincerely grateful to them.

The research and report preparation were completed by TIB researchers Shahzada M. Akram, Mohammad Nure Alam, Mohammad Abdul Hannan Sakhider, Kawsher Ahamed, and Muhammad Nuruzzaman Forhad, under the leadership of Muhammad Badiuzzaman, Director of the Research and Policy Division at TIB. Research assistants Md. Johurul Islam, Salma Siddiqua, Mahmuda Akter Poly, Tanima Akter Jim, Md. Yeasin Arafat, Sakhyha Alam, and Sadia Tabassum assisted at various stages of the research, survey operation, and data analysis. Additionally, I extend my gratitude and thanks to the 108 field data collectors and 27 field supervisors temporarily appointed for this household survey. Thanks to their tireless efforts, it was possible to successfully complete the field data collection on time and with precision, despite multifaceted adversities (particularly political instability and, in many cases, security risks). TIB Area Coordinators, along with members of the Committees of Concerned Citizens (CCC) and Youth Engagement and Support (YES) working in the selected survey areas, made significant contributions to the field-level data collection.

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We hope that the government and other relevant stakeholders will seriously consider the findings and recommendations presented in this survey to establish a corruption-free, accountable, and well-governed state. TIB welcomes any thoughtful and constructive criticism or suggestions from all concerned parties.

Iftekharuzzaman
Executive Director

Abbreviations

Abbreviation	Full Form
ICU	Intensive Care Unit
IMPS	Integrated Multipurpose Sampling Frame
UHFWC	Union Health and Family Welfare Centre
USC	Union Sub-Center
E-Commerce	Electronic Commerce
e-TIN	Electronic Tax Identification Number
e-Passport	Electronic Passport
NGO	Non-Government Organization
MPO	Monthly Pay Order
FIR	First Information Report
MRP	Machine-Readable Passport
LA	Land Acquisition
LC	Letter of Credit
SA	State Acquisition
SDG	Sustainable Development Goal
WZPDCL	West Zone Power Distribution Company Limited
FFW	Food for Work
TFW	Taka for Work
NID	National Identity Document/Card
GR	Gratuitous Relief
GRS	Grievance Redress System
GD	General Diary
GDP	Gross Domestic Product
TIB	Transparency International Bangladesh
TT	Telegraphic Transfer
TC	Transfer Certificate
DPS	Deposit Pension Scheme
DPDC	Dhaka Power Distribution Company Limited
DB	Detective Branch
DESCO	Dhaka Electric Supply Company Limited
ACC	Anti-Corruption Commission
NESCO	Northern Electricity Supply Company Limited
PSU	Primary Sampling Unit
Petrobangla	Bangladesh Oil, Gas and Mineral Corporation
BREB	Bangladesh Rural Electrification Board
BRTA	Bangladesh Road Transport Authority
BDB	Bangladesh Development Board / Electricity Development Board
BADC	Bangladesh Agricultural Development Corporation
BGB	Border Guard Bangladesh
BBS	Bangladesh Bureau of Statistics
VGF	Vulnerable Group Feeding
VGD	Vulnerable Group Development
VP	Vested Property
VAT	Value Added Tax
CID	Crime Investigation Department

Abbreviation	Full Form
CHCP	Community Health Care Provider
BIN	Business Identification Number
SE	Standard Error
SPSS	Statistical Package for the Social Sciences
Stata	Statistical Software for Data Science
TIN	Tax Identification Number

Definitions of Key Terms and Concepts

Term/Concept	Definition/Explanation
Household	A household is a family or group of persons who live in the same dwelling, share meals prepared in the same kitchen, and recognise one individual as the household head.
Household Head	The person who plays the primary role in the household's economic activities and decision-making processes and is recognised as the household head by other household members.
Household Member	A person who has resided in the household for at least six months prior to the survey, including relatives and persons engaged in household activities. Persons living outside the household permanently but maintaining regular economic and social ties with the family are also considered household members.
Active Household Member	A household member who contributes to household economic activities or plays a major role in obtaining government or non-government services on behalf of the household.
Service	Any assistance, support, or facility provided by government or non-government institutions to meet citizens' essential needs, either for a fee or free of charge, in accordance with relevant laws and regulations.
Service Sector	Government and non-government institutions that directly provide services and benefits to citizens to meet their needs and improve welfare have been considered as the service sector in this survey.
Corruption	In this survey, corruption is defined as the **"abuse of entrusted power for personal gain in service delivery."** This includes bribery or being forced to pay a bribe, extortion, misappropriation of money or assets, fraud, negligence in performing official duties, nepotism, and various forms of harassment. Misappropriation refers to the unlawful acquisition, use, or control of public money or property for personal benefit.
Victim of Corruption	A household is considered a victim of corruption if any of its members experienced any type of corruption at least once while seeking or receiving a service from any sector during the survey reference period. The same criterion was applied in determining whether a service recipient had been a victim of corruption.
Bribery	Bribery refers to the exchange of money or other benefits beyond officially prescribed fees, including payments made voluntarily or under coercion, payments made through fraud, extortion, or misappropriation, or any irregular financial transaction for obtaining services. Individuals who made such payments, whether willingly or unwillingly, are considered victims of bribery.
Victim of Bribery	A household is considered a victim of bribery if any member of the household paid a bribe at least once in the survey reference period while obtaining services from any sector. The same approach is applied to determine bribery victimisation among service recipients as well.
Person with Disability	If any member of a household has a physical or mental disability, that individual is considered a person with a disability.
Various sector-related services	
Health	The health sector includes services provided through community clinics, Union Health and Family Welfare Centres, Upazila Health Complexes, district hospitals, medical college hospitals, specialised hospitals, and government maternal health centres at different levels of government and non-government institutions. However, for the analysis of corruption, only services provided by government institutions are included.

Term/Concept	Definition/Explanation
Education	The education sector includes services obtained from the government, MPO-listed private registered institutions, and autonomous and private educational institutions (general, madrasa, and technical/vocational). These include admission, salary/fees, examination fees, registration, textbook distribution, stipends, and participation in various academic and institutional activities. However, for the purpose of corruption analysis in this survey, only services from government and MPO-listed private registered educational institutions are included. This survey covers services provided by institutions ranging from primary to higher education levels.
Local Government	All citizen-oriented services provided by Union Parishads, Municipalities (Pourashavas), City Corporations, Upazila Parishads, and Zila Parishads are included under this sector. These services include birth registration, death registration, citizenship certificates, character certificates, inheritance certificates, social safety net programmes, disaster and climate-related assistance, dispute resolution and arbitration, holding tax assessment and collection, trade license services, and other related civic services.
Land	The land sector includes all services provided by land-related government institutions such as the Ministry of Land, District Commissioner's office and its record office, Land Acquisition (LA) and State Acquisition (SA) branches, District Registrar offices, Upazila Sub-Registrar offices, Upazila Land offices, Settlement offices, and Union Land offices.
Agriculture	This sector includes government-provided services related to seed and fertiliser distribution, agricultural extension services, incentives, agricultural advice and consultation, and supply of agricultural equipment and inputs.
Law Enforcement Agency	Law enforcement agencies include services provided to the complainants and accused by law enforcement agencies such as police stations, Special Branch (SB), Traffic Police, Highway Police, Rapid Action Battalion (RAB), Detective Branch (DB), and Criminal Investigation Department (CID).
Justice-related service	This refers to services related to the administration of justice, including support sought by litigants at different stages of case filing, case processing, and court proceedings in various courts, including the lower and higher courts. It also includes services and assistance obtained from government and non-government individuals or institutions involved in the process of accessing justice.
Electricity	This sector includes services related to electricity generation, transmission, and distribution provided by agencies such as the Bangladesh Rural Electrification Board (BREB), Palli Bidyut Samity, Dhaka Power Distribution Company (DPDC), Dhaka Electric Supply Company (DESCO), Northern Electricity Supply Company (NESCO), and West Zone Power Distribution Company (WZPDCL).
Banking	The banking sector includes services provided by government banks, private commercial banks, agricultural banks, specialised banks, and international banks. The services include current and savings account management, personal loans, business loans, housing loans, opening of accounts/ LCs, remittance collection, pay/ money orders, agricultural loans, old age allowances/ withdrawal of pensions and retirement benefits, bill payments, and other related financial services.

Term/Concept	Definition/Explanation
Tax and customs	This includes services related to income tax, VAT, and duties at both individual and commercial levels under the National Board of Revenue (NBR). These include TIN (Tax Identification Number) registration, VAT registration, Business Identification Number (BIN) registration, tax assessment and determination, taxation of land and immovable property, import duty assessment, customs duty on imported goods, and services related to customs, travel, and shipping taxes.
NGO	NGO sector refers to services provided by non-governmental organisations (NGOs) involved in development and service-oriented activities at both local and national levels. These services primarily include microcredit or small loan services.
Insurance	Insurance includes all types of insurance services provided by government and private insurance companies. These include life insurance, health insurance, fire insurance, accident insurance, and unemployment insurance-related services.
Bangladesh Road Transport Authority (BRTA)	BRTA services include vehicle registration, fitness certificates, route permits, tax tokens, insurance document submission, change of ownership or address, inclusion in company ownership records, collection of lost documents or certificates, submission of vehicle-related documents, attending driving license tests, application for new driving licenses, and renewal or replacement of lost driving licenses.
Passport	Passport services include the issuance of new passports, the renewal of passports, and the updating or correcting of information in passports.
Gas	Gas services include services related to gas connection or reconnection, meter installation, maintenance, billing, and bill payment.
Climate change and disaster relief	This refers to services provided by relevant institutions, including Upazila and District Administration, Disaster Management Department, agriculture, fisheries, livestock, and food offices; armed forces (Army, Navy, and Air Force); Border Guard Bangladesh (BGB); public health engineering and other emergency response agencies. This category does not include services specific to local government institutions.
Other Service Sectors and Institutions	Other services include services that do not fall within the 17 specified major sectors and are categorised separately. This includes services provided by Mobile Financial Services (MFS), online shopping platforms, WhatsApp-based services, the Election Commission, the Postal Department, the Social Services Department, BTCL, DC office, UNO office, and other similar public and private service providers not included in the main defined sectors.

Chapter 1: Introduction

1.1 Background and Rationale

Corruption is a major obstacle to development, social justice, and poverty reduction. In Bangladesh, it remains one of the most widely discussed and concerning public issues, attracting significant attention from both the media and citizens. Although national policies and strategy plans have emphasised the importance of good governance, the rule of law, and an effective administrative framework for everyone, particularly the poor and disadvantaged, to have access to services, several barriers remain in the way of good governance.

The urge for anti-corruption was prominently reflected in the 2024 student–citizen movement (commonly known as the *July Movement*) against the authoritarian government. Demands for transparency, accountability, and justice within the state structure became one of the central themes of the movement. Participants, including students and ordinary citizens, identified corruption as one of the most significant crises affecting state governance. They argued that corruption in public administration, education, recruitment processes, and service delivery of various sectors undermines meritocracy, justice, and equal opportunities. Consequently, the demand for a corruption-free and accountable governance system became an important underlying force for driving the movement.

Corruption occurs at multiple levels of state and socio-economic activities. At the policy-making level, influential actors from politics, public administration, and the private sector often engage in collusive networks that facilitate the abuse of authority, the acquisition of unethical benefits, and large-scale illicit financial transactions. Such practices are commonly characterised as grand corruption, which has profound negative consequences for both society and the economy. On the other hand, citizens frequently encounter irregularities and corrupt practices while accessing services from various institutions. The irregularities and corrupt practices include demands for bribes and unauthorised payments beyond officially prescribed fees, harassment, favouritism, and other forms of misconduct. Such practices are generally categorised as petty corruption, which directly affects the daily lives of ordinary citizens and undermines the country's socio-economic development.

Corruption represents a serious barrier to human development, social justice, and economic equity. It not only distorts the fair distribution of resources but also restricts equitable access to public services. The effects of corruption are particularly visible in-service delivery sectors, where citizens regularly depend on essential services such as healthcare, education, law enforcement, land administration, and local government services. Bribery, demands for extra payments, irregularities in receiving services, and undue influence by powerful groups affect poor and marginalised populations, thereby deepening existing social inequalities for inclusive development.

The commitment to establishing good governance and preventing corruption has been reflected in several national policy frameworks and strategic documents, including the Constitution of the People's Republic of Bangladesh, the July National Charter 2025[1], the

[1] Government of the People's Republic of Bangladesh. (2025, November 13). *Bangladesh Gazette (Extraordinary Issue).* Ministry of Law, Justice and Parliamentary Affairs. Available at: https://www.dpp.gov.bd/upload_file/gazettes/59217_55912.pdf

Eighth Five-Year Plan (2020–2025)[2], the National Integrity Strategy 2012[3], and the Perspective Plan of Bangladesh (2021–2041)[4]. As part of state reform, preventing and curbing corruption was a primary expectation placed upon the Interim Government. Subsequently, the election manifestos of the Bangladesh Nationalist Party (BNP), which is represented in the National Parliament formed through the 13th National Election, and its opposition coalition also pledged to establish good governance and prevent corruption. This commitment is particularly reflected in BNP's 31-Point State Reform Framework[5], its election manifesto, the party chairperson's election speeches, the Prime Minister's first address to the nation after taking the oath, and the declaration to implement the July Charter. Furthermore, the country has developed various strategic plans and legal frameworks aimed at creating an enabling environment for reducing corruption. Nevertheless, the lack of effective implementation of these initiatives, strengthening of institutional capacities, and genuine political commitment remains a major challenge.

Bangladesh has also demonstrated its commitment to combating corruption through its ratification of the United Nations Convention Against Corruption (UNCAC).[6] Besides, the adoption of the Sustainable Development Goals (SDGs) by the United Nations in 2015 placed significant emphasis on building peaceful, just, and strong institutions under SDG 16. Specifically, Target 16.5 calls for substantially reducing corruption and bribery at all levels by 2030. Achieving this target is not merely an administrative reform; rather, it is closely linked to ensuring human development, social justice, and inclusive growth.

Bangladesh remains committed to fulfilling these global commitments. Meanwhile, numerous policy measures, strategic initiatives, and institutional reform initiatives have been undertaken. However, ensuring meaningful progress requires reliable evidence-based assessment. In this context, household-based corruption surveys provide an effective mechanism for capturing the realities of corruption. Such surveys generate reliable information on the nature, forms, prevalence, and intensity of corruption through the direct experiences of service recipients. Such experience-based data collection methods are particularly effective in uncovering hidden or informal aspects of corruption, because in many cases corrupt incidents are not formally recorded or do not emerge as official complaints. Through this approach, it becomes easier to determine the nature and extent of corruption, as well as differences across various service sectors. As a result, information gathered directly from lived experiences of participants provides a realistic picture of the situation, which is extremely important for policy formulation, reforming service delivery systems, and adopting effective anti-corruption measures.

In this regard, the household corruption surveys conducted by Transparency International Bangladesh (TIB) serve as one of the most important and consistent sources of information on corruption in Bangladesh. Through these surveys, it becomes possible

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[2] Planning Division, Ministry of Planning, Government of Bangladesh. (n.d.). *8th Five Year Plan*. Planning Division, Ministry of Planning. Available at: https://plandiv.gov.bd/pages/files/694031e1a31054345f0d263e

[3] Cabinet Division, Government of Bangladesh. (n.d.). *National Integrity Strategy (NIS)*. Cabinet Division, Government of the People's Republic of Bangladesh. Available at: https://cabinet.gov.bd/pages/static-pages/694032c035ce18e1c0561bdd

[4] General Economics Division (GED). (2020). *Making Vision 2041 a Reality: Perspective Plan of Bangladesh 2021–2041*. Bangladesh Planning Commission, Ministry of Planning, Government of the People's Republic of Bangladesh. Available at: https://gedkp.gov.bd/wp-content/uploads/2021/08/PP-2041-English.pdf

[5] Bangladesh Nationalist Party (BNP). *31-point outline for structural reforms in Bangladesh*. Available at: https://bnpbd.org/31-points/?language=bn

[6] United Nations Office on Drugs and Crime (UNODC). (2004). *United Nations Convention against Corruption*. United Nations. Available at: UNODC PDF

to assess patterns, forms, and levels of corruption across service sectors based on citizens' lived experiences. Comparative analyses over time help identify sectors where corruption is increasing or decreasing, where the risk is higher, and which group of people are affected. Moreover, the survey findings contribute to recognising the barriers that hinder human development and social justice. As a result, this survey provides opportunities for evidence-based decision-making for policymakers. It facilitates the formulation of targeted anti-corruption strategies, enhances transparency and accountability in service delivery processes, and supports initiatives to make services more accessible to marginalised populations. Thus, household-based corruption surveys do not merely document the state of corruption; they also provide a foundation for developing effective responses to address it. At the same time, this survey plays a significant role in strengthening transparency and accountability in public service delivery, supporting anti-corruption initiatives, and promoting citizen-centred governance. Therefore, information generated from household surveys not only serves as a reflection of the current status of corruption but also as an important policy support instrument for achieving the Sustainable Development Goals.

Against this backdrop, the 'Corruption in Service Sectors: National Household Survey 2025' will contribute to Bangladesh's anti-corruption commitments and initiatives as well as assist in identifying appropriate interventions based on corruption patterns. In addition, the survey findings are expected to raise public awareness about corruption and encourage greater public engagement to become more informed and proactive on this issue.

TIB has been conducting national household surveys since 1997 to measure the nature and extent of corruption in service delivery sectors. To date, ten household surveys have been conducted at intervals of two to three years, in 1997, 2002, 2005, 2007, 2010, 2012, 2015, 2017, 2021, and 2023. The current survey represents the 11th national household survey on corruption in service sectors. This survey highlights the corruption that households in Bangladesh have faced while receiving services from various sectors from November 2024 to October 2025.

1.2 Objectives of the Survey

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

1. To identify whether households have experienced any form of corruption while receiving services from different service sectors or institutions;
2. To determine the nature and extent of corruption or harassment faced by households while accessing services across different sectors, sub-sectors, and institutions;
3. To analyse the extent of experiencing corruption in relation to different socio-economic characteristics of households; and
4. To provide policy-oriented recommendations for preventing and controlling corruption.

1.3 Scope of the Survey

In this survey, corruption has been defined as "the abuse of entrusted power for personal gain in service delivery." Corruption occurs when an individual or institution uses authority or responsibility entrusted to the welfare of citizens for personal benefit.

However, in this survey, the concept of corruption is not limited only to bribery or illegal financial transactions; rather, it is viewed as a broader social and institutional problem.

The survey includes various forms of corruption experienced by ordinary citizens while accessing services. These include bribery, extortion, misappropriation, fraud, negligence in duty, favouritism, and abuse of influence. In this survey, bribery is defined as the payment of unauthorised money, whether voluntarily or through collusion, in exchange for receiving a service.

The survey collected information on the actual experiences of household members who received services from both public and private institutions and encountered irregularities, harassment, or unauthorised payments during the service-receiving process. The survey collected data on 17 specific service sectors. The selected sectors include education, health, local government, land administration, agriculture, law enforcement agencies, justice-related services, electricity, banking, BRTA, tax and customs, NGOs (mainly microcredit and small loans), passport, insurance, gas, climate change and disaster assistance, and national identity services.

In addition to these specified sectors, a section titled "Other Service Sectors" was included in the questionnaire to capture household experiences in other areas. These include services provided by institutions such as mobile financial services (MFS), WASA (water supply), postal services, the Department of Social Services, BTCL, etc. The selection of sectors was guided by their importance in improving people's quality of life, ensuring social justice, and contributing to economic security.

1.4 Survey Methodology and Sampling

To ensure national representativeness, the survey used the Integrated Multipurpose Sampling Frame (IMPS) developed by the Bangladesh Bureau of Statistics (BBS). A two-stage stratified cluster sampling design was employed following scientifically accepted sampling procedures to adequately capture the geographical and demographic diversity of Bangladesh.

In the first stage, the country's eight administrative divisions were stratified into a total of 16 strata based on rural and urban areas. This stratification ensured that the unique characteristics of different regions were appropriately reflected in the sample, thereby enhancing the accuracy and representativeness of the survey findings.

Subsequently, from a total of 2,766 Primary Sampling Units (PSUs) included in the BBS IMPS frame, a predetermined number of PSUs were selected from each stratum using random sampling techniques. In total, data were collected from 1,149 PSUs, comprising 664 rural PSUs and 485 urban PSUs.

In the second stage, a complete household listing operation was conducted within each selected PSU. This listing process identified all potential households in the respective areas, ensuring that the sample selection was more systematic and free from bias. Finally, following a defined procedure, the required number of households was selected from each stratum, and the survey was conducted among them.

1.4.1 Sample Size

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

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

Where:

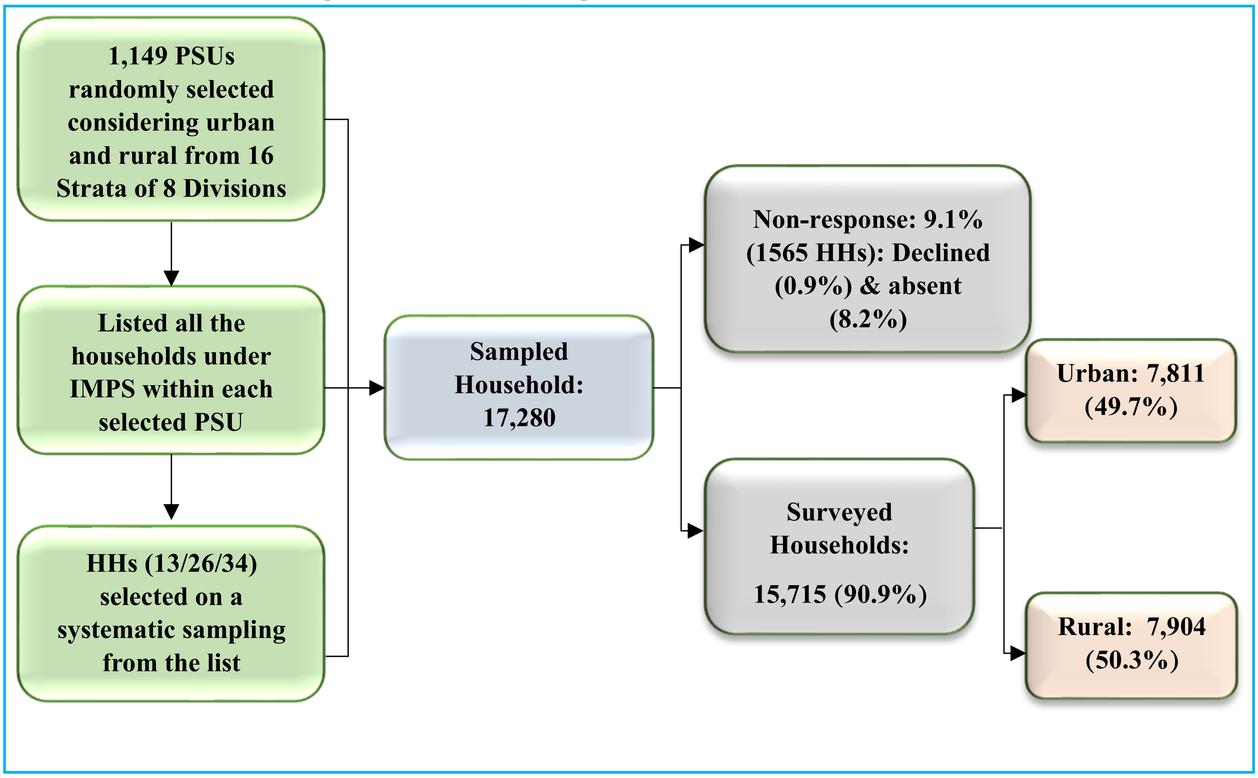
- n = Sample size
- p = 0.709 (proportion of households experiencing corruption in 2021)
- Z = 1.96 (Sample Variate corresponding to a 95% confidence interval)
- e = 5% (stratum-level margin of error)
- design effect (DEFF) = 3

Based on these parameters, the required sample size per stratum was estimated at 951 households. Considering a 12% non-response rate (as a previous household listing will be used, this rate has been increased from 4% to 12%), the minimum required sample size per stratum has increased to 990 households. Accordingly, to ensure that at least 951 completed household interviews were obtained from each stratum, a target of 1,080 households per stratum was selected for the survey.

1.4.2 Distribution of Sample

Initially, 13 households were selected from each PSU for an interview. However, in some strata, the number of available PSUs in the IMPS was insufficient to achieve the targeted sample size. To compensate for this limitation and to ensure the required number of households in those strata, a range from 26 to 34 households was selected from some PSUs. Specifically, 26 households were selected from each PSU in the urban strata of Rangpur, Mymensingh, and Barisal divisions, while 34 households were selected from each PSU in the urban stratum of Sylhet Division. Through this allocation strategy, a total of 1,080 households were selected from each stratum, resulting in 2,160 households from each administrative division for data collection.

Figure 1.1: Sampling Procedure at a Glance



1.4.3 Distribution of Surveyed Households

For the survey, a total of 17,280 households were initially selected for data collection to ensure national representativeness. However, during fieldwork, no information could be obtained from 1,565 households (overall non-response 9.1%). Among these, 150 households (0.9%) declined to participate in the survey, while 1,415 households (8.2%) were unavailable at the time of the data collection. As a result, data were successfully collected from 15,715 households, representing 90.9% of the originally selected sample. The number of households included in the survey was almost equally distributed between rural and urban areas, where data were collected from 7,904 households (50.3%) in rural areas and 7,811 households (49.7%) in urban areas, respectively.

The stratified sample design, based on rural and urban strata across the country's eight administrative divisions, ensured national representativeness and maintained a high standard of statistical reliability. Analysis of the survey data indicates that the sample design produced reliable estimates for the key indicators, particularly the proportion of households that experienced corruption and bribery during the surveyed period. The estimated margin of error for both indicators was approximately ±1.6 percentage points, which demonstrates that the survey findings are statistically robust and suitable for evidence-based policy formulation and decision-making.

Table 1.1: Division-wise Distribution of Enumerated Households

Division	Rural	Urban	Overall
Dhaka	952	968*	1,920
Chattogram	984	977*	1,961
Rajshahi	1,004	951	1,955
Khulna	992	954	1,946
Barishal	1,005	1,021	2,026
Rangpur	989	980	1,969
Sylhet	969	973	1,942
Mymensingh	1,009	987	1,996
Total	**7,904**	**7,811**	**15,715**

**Due to restrictions imposed by the Pink City Housing Authority in Dhaka city and obstruction by local leadership in Kaukhali of Rangamati on security grounds, it was not possible to survey these two PSUs.*

Compared to previous surveys, the sample allocation strategy was redesigned to ensure more accurate, comparable, and representative results. In this survey, an equal allocation approach was adopted, whereby an equal number of households were selected from each stratum (i.e., the rural and urban areas of each administrative division). As a result, equal importance was ensured for each stratum, making comparative analysis across strata more effective and reliable. In addition, to improve the quality of the sampling framework, the survey applied the latest IMPS Frame developed by the BBS, which was prepared based on the 2021 Population and Housing Census. This updated and improved sampling frame more accurately reflects the country's current demographic and geographical distribution. For the implementation of the National Household Survey 2025, the required number of PSUs and the corresponding households were obtained directly from BBS. This enhanced the quality, rigour, and scientific validity of the sample selection process.

1.5 Survey Period

The data collection for this survey was conducted from 12 November to 20 December 2025. Within this period, field-level data collection was completed across all 64 districts of the country. The survey gathered information from the sampled households regarding their experiences in accessing services from various institutions during the previous one year (from November 2024 to October 2025).

1.6 Survey Management and Data Quality Control

To ensure efficient and reliable field-level data collection, 27 field supervisors and 108 enumerators with prior survey experience were recruited through a competitive selection process. An 11-day residential training program was organised for the selected personnel, covering the objectives of the survey, structure of the questionnaire, interviewing techniques, ethical considerations, and relevant policies of TIB, including its Human Resource Policy, Gender Policy, and Safeguarding Policy. As part of the training, a full-day field test was conducted, and the questionnaire was refined where necessary based on the experience of trainees. Detailed instructions relating to the survey were also provided on establishing rapport with respondents, asking questions objectively, and accurately recording responses. Following the field test and review by the research and advisory teams, the questionnaire was finalised for implementation.

To modernise and strengthen the data collection process, the survey employed KoBoToolbox, the digital platform through which questionnaires were administered using smartphones. The collected data were stored on TIB's PACTApp server. The use of digital data collection facilitated real-time validation of responses, reduced errors, and improved overall data quality. At the field level, each supervisor was responsible not only for monitoring and supervising data collection activities but also for ensuring quality control. During the survey period, every completed questionnaire was rechecked under the supervision of TIB researchers and field supervisors to maintain the accuracy and consistency of the data. In this regard, the research team and field supervisors conducted a record check on 100% of the completed questionnaires. In addition, back checks were carried out on 2.5% of the questionnaires, spot and accompanied checks on 4.5% and telephone verification checks on 3% of the questionnaires.

To ensure scientific rigour throughout the study, consultation was sought from six nationally and internationally recognised experts at every stage of the research process—from concept note and questionnaire design to data analysis and presentation of findings. These experts included Prof. Sekander Hayat Khan, Prof. Matiur Rahman, Prof. Mohammad Shuaib, and Prof. Syed Shahadat Hossain, all current or former faculty members of the Institute of Statistical Research and Training (ISRT), University of Dhaka, as well as A.K. Enamul Haque, Director General of the Bangladesh Institute of Development Studies (BIDS). Their active guidance and expert input significantly enhanced the design, implementation, and analytical quality of the survey.

1.7 Data Processing and Analysis

The analysis of the survey data was conducted by TIB's research team. The primary objective of the data processing activities was to identify and correct inconsistencies, errors, and incomplete information in the questionnaires collected during fieldwork and to prepare a clean dataset suitable for analysis. To achieve this, several stages of data verification, editing, coding, and cleaning were undertaken to ensure the quality and integrity of the data. Various statistical software packages were used for data analysis, including STATA, SPSS, and Microsoft Excel. The integrated use of these software applications facilitated data management, statistical analysis, and the presentation of findings. At every stage of the analysis, appropriate statistical weights[7] were applied to generate design-based estimates, taking into account the probability of selection of sampled households. Consequently, the survey results are both nationally representative and generalizable to the population of Bangladesh.

The analysis primarily involved the calculation of percentages and means for different indicators and variables, which helped to assess the extent and nature of corruption in the service sectors under this study. In addition, estimates[8] of the overall and sector-specific amounts of bribes paid by households in Bangladesh while receiving services were generated based on the survey data. To assess the reliability of these estimates, sector-wise Standard Errors (SEs)[9] were calculated. Furthermore, for the purpose of measuring corruption, a household was considered to have experienced corruption if any member of that household, while obtaining services from any sector, had paid a bribe or other unauthorised payment, or had been subjected to any other form of corrupt practice at least once during the reference period. Moreover, comparatively advanced statistical techniques were employed in determining sampling weights and calculating averages, thereby enhancing the precision and reliability of the analytical results.

1.8 Method for Estimating the National Total Amount of Bribes

The national estimate of the total amount of bribes was calculated using the following procedure:

1. First, the average amount of bribes paid per household was calculated for each service sector as well as for all sectors combined. For this calculation, the denominator consisted of all households that had received at least one service from the respective sector during the reference year.
2. Secondly, based on the number of households reported in the 2021 Population and Housing Census and the population growth rate, the total number of households in Bangladesh during the survey reference period was estimated at 47.5 million (4.75 crore) households.
3. Finally, the estimated number of households was then multiplied by the average bribe amount to obtain a preliminary estimate of the total amount of bribes. Subsequently, this figure was adjusted by multiplying it by the proportion of households that interacted with the relevant service sector (service interaction rate) to derive the final estimate.
    - Overall or sectoral average = Total bribes / Total service-recipient households
    - Preliminary estimate = Average bribe × Estimated number of households
    - Final estimate = Preliminary estimate × Service interaction rate

[7] P1 = Number of HH surveyed (13-34) / Number of HH listed (50-205), P2= Sample PSU per strata (31-83)/Number of IMPS PSU given by BBS (31-392), P3= number of IMPS PSU given by BBS (31-392)/Population PSU-estimated (4368-54930), P=P1*P2*P3, W1=1/P, W2=Weight based on non-response rate, W=W1*W2; Subsequently, during the analysis, households were weighted accordingly.

[8] First, the average amount of bribes per household was estimated using weighted data. Then, the average bribe amount was multiplied by the total number of households. Finally, the total estimated amount of bribes was calculated by multiplying this figure by the rate of service interaction.

[9] When proportions are calculated using data from the entire population, they represent the true values. However, since representative samples are used instead of the full population, the calculated proportions are only estimates, which may differ slightly from the actual values. This difference between the sample-based estimate and the true population value is measured using statistical methods and is known as the Standard Error (SE).

Chapter 2: Socio-economic Characteristics of Households and Respondents

2.1 Definition of a 'Household'

In this survey, a "household" is defined as a family that lives in the same dwelling, shares meals from the same kitchen, participates in common economic activities, and recognises one member as the household head. Individuals who reside in the same household and have been sharing meals from the same kitchen for the past six months (including relatives and those involved in specific household tasks) are considered household members. In this context:

1. Individuals such as domestic workers, house tutors (lodgers), shop employees, etc., who meet the above conditions are considered household members.
2. If any family member resides temporarily or permanently outside the household but remains economically dependent on it, contributes to its economic activities, participates in financial decisions (e.g., contributes to service-related expenses), and is recognised as a household member by other members, that person is also considered a household member in this survey.
3. However, a family member who is economically active but lives with their own family in another location within the country or abroad is not considered a member of the original household. For example, if a household member lives in Dhaka with his/her family and sends money to their parents in the village, the person, along with his/her family members residing in Dhaka, is not considered part of the village household.
4. If a household member lives outside the household for reasons such as studying in a hostel or staying in an institution for work or examinations, he/she is still considered a household member.
5. If an elderly parent (father/mother) alternate living among their children's households, they are considered members of the household where they have lived for at least six months in the past year. If they stayed for shorter periods (e.g., two or three months alternately), they were not counted as household members, but rather as visitors.

In this survey, a household member who resides in the household, contributes to its economic activities, and plays a primary role in accessing services (public or private) on behalf of the household is considered the most active member of the household.

2.1.1 Socio-economic Characteristics of Households

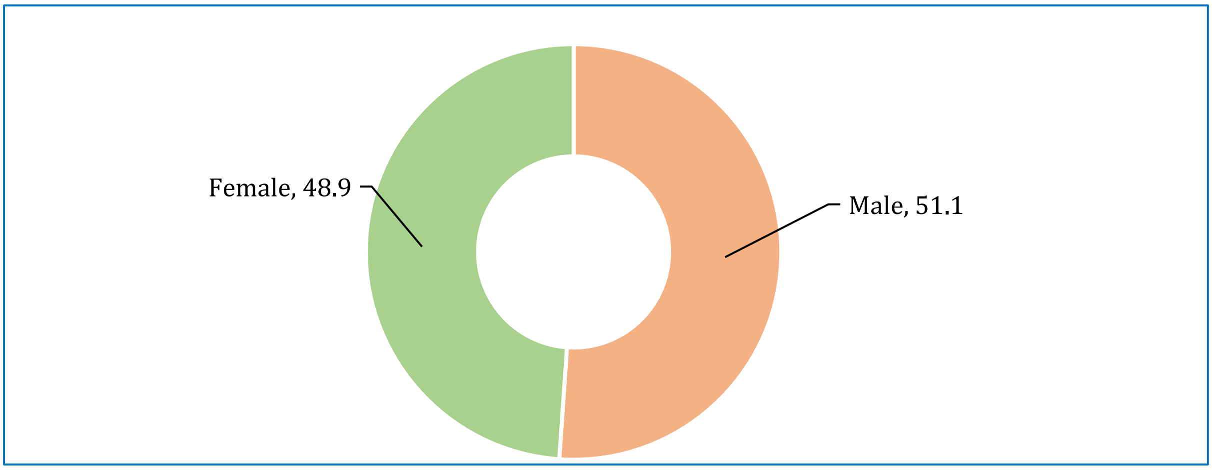
The proportion of males and females in the interviewed households is 48.9% and 51.1%, respectively (Figure 2.1), which is consistent with the national gender distribution.[10] The average household size among surveyed households was 4.6 persons (4.6 persons in rural areas and 4.5 persons in urban areas). The average age of household members is 29 years; among them, the average age of females is 29 years, while that of males is 30 years[11]. The

[10] Additionally, 0.01% belong to the third gender.

[11] At the national level, the proportions of females, males, and third gender are 50.45%, 49.58%, and 0.01%, respectively (BBS. 2024. *Population and housing census 2022: National report* (Final Report). Statistics and Informatics Division, Ministry of Planning, Government of Bangladesh) available at: https://objectstorage.ap-dcc-gazipur-1.oraclecloud15.com/n/axvjbnqprylg/b/V2Ministry/o/office-bbs/2024/12/ad6c94d02722448f92690a27c4313ec9.pdf and the average household size is 4.26 persons (BBS. 2023. *Household Income and Expenditure Survey (HIES) 2022: Final Report*. Statistics and Informatics Division, Ministry of Planning, Government of the People's Republic of Bangladesh) available at:https://objectstorage.ap-dcc-

survey findings further reveal that 7.5% of households had at least one member with any kind of disability.

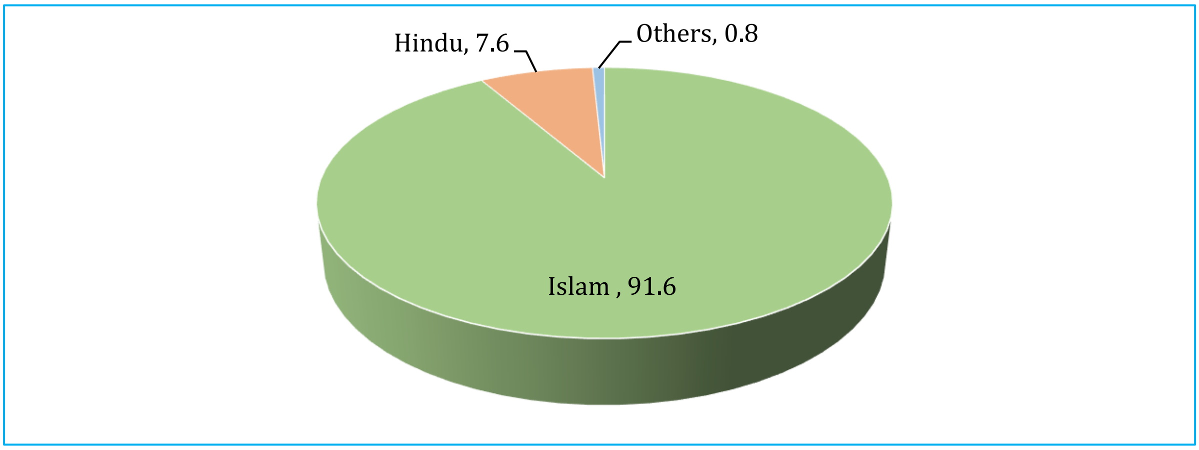
Figure 2.1: Gender Distribution of Household Members (%)



2.2 Religion and Ethnic Identity of Household Heads

Among the household heads who participated in the survey, 91.6% were followers of Islam, 7.6% were followers of Hinduism (Sanatan Dharma), and 0.8% belonged to other religions (including Buddhism and Christianity) (Figure 2.2). It is noteworthy that, according to the BBS Population and Housing Census 2022, the proportions of followers of Islam, Hinduism, and other religions in Bangladesh are 91.08%, 7.6%, and 0.8%, respectively.[12]

Figure 2.2: Religion of Household Heads (%)



At the national level, 98.8% of household heads in the survey are Bengali, 1% are from indigenous communities, and 0.2% belong to other groups (particularly stranded Pakistanis/Biharis)[13] (Table 2.1).

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[12] *Population and housing census 2022: National report* (Final Report). Statistics and Informatics Division, Ministry of Planning, Government of Bangladesh.) available at: https://objectstorage.ap-dcc-gazipur-1.oraclecloud15.com/n/axvjbnqprylg/b/V2Ministry/o/office-bbs/2024/12/ad6c94d02722448f92690a27c4313ec9.pdf

[13] At the national level, 99.01% of households are Bengali, while 0.99% belong to other ethnic groups(*Population and housing census 2022: National report* (Final Report). Statistics and Informatics Division, Ministry of Planning,

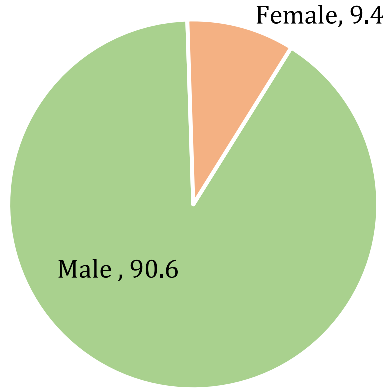
Table 2.1: Ethnic Identities of Household Heads (%)

Ethnic Identities of Household Heads	National	Rural	Urban
Bangalee	98.8	98.7	99.0
Indigenous	1.0	1.3	0.5
Others (Stranded Pakistanis/Biharis)	0.2	0.01	0.5

2.3 Age, Gender, and Educational Qualification of Household Heads

The average age of household heads is 48 years. Among them, the average age of female household heads is 52 years, while that of male household heads is 48 years. Among the surveyed households, 0.1% of household heads are below 18 years of age[14]; 20.3% are between 18–35 years; 28.1% are between 36–45 years; 22.2% are between 46–55 years; 18.6% are between 56–65 years; and 10.8% are above 65 years of age. In terms of gender distribution, 90.6% of household heads are male, while 9.4% are female (Figure 2.3).

Figure 2.3: Gender of Household Heads (%)



In terms of educational attainment, the largest proportion (33.3%) of household heads have completed education up to the primary or equivalent level, followed by about 10.3% having completed education up to the secondary or equivalent level. Moreover, 23.4% of household heads are literate or self-educated, while 12.2% are illiterate (Table 2.2). Among female household heads, 24.2% have completed primary-level education, and 6.3% have studied up to the secondary level. Furthermore, the highest proportion (30.8%) of female household heads are literate or self-educated, while 25.4% are illiterate. On the other hand, among male household heads, 34.6% have completed primary-level education, 10.7% have completed secondary-level education, and 2.4% have attained postgraduate-level education. Additionally, 22.7% of male household heads are literate or self-educated, and 10.8% are illiterate.

Table 2.2: Educational qualification of Household Heads (%)

Educational qualification	National	Female	Male	Rural	Urban
Illiterate	12.2	25.4	10.8	13.3	9.8
Literate/self-educated	23.4	30.8	22.7	24.7	20.7

Government of Bangladesh.) available at: https://objectstorage.ap-dcc-gazipur-1.oraclecloud15.com/n/axvjbnqprylg/b/V2Ministry/o/office-bbs/2024/12/ad6c94d02722448f92690a27c4313ec9.pdf

[14] Generally, the age of a household head is 18 years or above. However, in cases such as the death of parents or guardians, separation or prolonged absence, living abroad, absence of any other adult member in the family, or when the responsibility of household maintenance and decision-making falls on a minor member, individuals below 18 years of age who perform the role of household head have also been included in the survey.

Educational qualification	National	Female	Male	Rural	Urban
Pre-primary and equivalent	10.2	9.9	10.3	10.8	9.0
Primary and equivalent	33.6	24.2	34.6	33.0	34.9
Secondary and equivalent	10.3	6.3	10.7	9.7	11.6
Higher Secondary and equivalent	4.8	1.8	5.1	4.3	6.0
Diploma	0.3	0.0	0.3	0.2	0.4
Bachelor's (Honours) and equivalent	3.0	1.2	3.2	2.4	4.4
Masters and equivalent	2.2	0.4	2.4	1.7	3.2

In rural areas, the highest proportion (33%) of household heads have completed education up to the primary level, whereas in urban areas, this rate is 34.9%. A higher proportion of household heads in urban areas (4.4%) have completed a bachelor's degree compared to rural areas (2.4%). Additionally, 20.7% of household heads in urban areas are literate or self-educated and 9.8% are illiterate; in contrast, in rural areas, the corresponding figures are 24.7% and 13.3%, respectively.

2.4 Occupation of Household Heads

According to the survey, the largest proportion (19.2%) of household heads are engaged in agriculture, followed by business (small, medium, and large enterprises) (17.3%), day labourers (13.3%), and private sector jobs (9.1%) (Table 2.3). In addition, 6.4% of household heads are expatriates, 4.7% are unemployed, and 4.3% are retired.

Table 2.3: Profession of Household Heads (%)

Profession	National	Female	Male	Rural	Urban
Agriculture	19.2	1.5	21.0	23.7	9.5
Business	17.3	2.7	18.8	14.8	22.6
Day laborer/farm laborer	13.3	4.7	14.2	14.5	10.7
Private sector job	9.1	4.3	9.6	6.6	14.5
Transport worker	7.1	0.1	7.8	6.5	8.3
Housework	7.0	72.4	0.2	6.6	7.9
Expatriate	6.4	0.5	7.0	7.3	4.5
Mason/Carpenter	6.0	0.4	6.6	5.9	6.3
Unemployed	4.7	3.7	4.8	5.0	4.3
Retired	4.3	3.2	4.4	4.1	4.8
Government job	1.3	0.1	1.5	1.1	1.9
Fishermen/Blacksmiths/Potters/Weavers/Cottage industries/Handicrafts, etc.	1.2	0.1	1.3	1.3	0.8
Teaching*	0.9	0.5	0.9	0.9	1.0
Professionals (lawyers, doctors, engineers, etc.)	0.5	0.2	0.5	0.5	0.6
Others**	1.7	5.5	1.3	1.3	2.4

* Excluding teaching (government and private) and professionals
** Imam/priest/religious leader/tailor/student/sanitation worker, etc.

The majority of female household heads (72.4%) are engaged in household work. In addition, 4.7% are employed as day labourers, 4.3% work in the private sector, and 2.7% are involved in business activities (small, medium, or large enterprises). In contrast, among male household heads, the largest occupational group is agriculture (21.1%), followed by business (18.8%), day labour (14.2%), and private-sector employment (9.6%). Analysis by area shows that nearly one-fourth (23.7%) of rural household heads are engaged in agriculture, compared to 9.5% in urban areas. Conversely, 22.6% of urban household heads are engaged in business (small, medium, and large enterprises), compared to 14.8% in rural areas. Additionally, 14.5% of urban household heads are employed in private sector jobs, whereas the corresponding figure in rural areas is 6.6%.

2.5 Characteristics of Respondents

In this survey, although data were primarily collected from household heads, information was collected from the most active member of the household in cases where the household head was absent during the interview or was not the most active member. The "most active member" refers to the person who plays a primary role in household activities, especially in accessing various public and private services and has a clear understanding of these matters. Among the respondents, 45.5% were household heads, while 54.4% were the most active household members. In terms of gender distribution, about 57.2% of respondents were female, and 42.8% were male members of the household (Table 2.4).

Table 2.4: Region-wise Respondent (%)

Type of Respondent	National	Rural	Urban
Female	57.2	56.4	58.9
Male	42.8	43.6	41.1

The average age of respondents in the survey is 43 years (female respondents 39 years, male respondents 48 years). Among female respondents, 42.5% are aged 21–35 years, 27.5% are aged 36–45 years, and 15.2% are aged 46–55 years. For male respondents, 22.7% are aged 21–35 years, 23.7% are aged 36–45 years, and 20.7% fall within the 46–55 age group. In terms of region-wise distribution, 33.3% of respondents in rural areas are aged 21–35 years, compared to 35.6% in urban areas. Additionally, 25.7% of rural respondents are aged 36–45 years, while the corresponding figure for urban respondents is 26.2% (Table).

Table 2.5: Gender and Region-wise Age of respondents (%)

Age	National	Female	Male	Rural	Urban
20 years or less	2.8	3.6	1.7	2.6	3.3
21 - 35 years	34.0	42.5	22.7	33.3	35.6
36 - 45 years	25.9	27.5	23.7	25.7	26.2
46 - 55 years	17.6	15.2	20.7	17.7	17.3
56 - 65 years	12.9	8.4	19.0	13.5	11.7
66 years or more	6.8	2.8	12.1	7.2	5.9
Average Age	**43 years**	**39 years**	**48 years**	**43 years**	**42 years**

2.6 Educational Qualification of Respondents

Among the respondents interviewed on behalf of their households, 38.8% of respondents have completed primary education, and 11.5% have completed secondary education (Table 2.6). In addition, 19.9% of respondents are literate or self-educated, while 9.7% are illiterate. Only 2.1% of respondents have completed a bachelor's degree, and 0.2% have attained postgraduate-level education among the respondents. Analysis by gender shows that 43.8% of female respondents have completed primary education, compared to 32.3% of male respondents. Furthermore, 11.6% of female respondents have completed secondary education, while only 1.1% have attained a bachelor's degree. On the other hand, the rate of illiteracy among female respondents is 8.8%, compared to 10.8% among male respondents.

Table 2.6: Gender and Region-wise educational qualifications of Respondents (%)

Educational qualification	National	Female	Male	Rural	Urban
Illiterate	9.7	8.8	10.8	10.6	7.5
Literate/self-educated	19.9	19.0	21.0	20.8	17.7
Pre-primary and equivalent	9.3	8.8	10.0	9.9	7.9
Primary and equivalent	38.8	43.8	32.3	38.7	39.4
Secondary and equivalent	11.5	11.6	11.4	10.8	13.0
Higher Secondary and equivalent	5.8	5.3	6.5	5.0	7.4
Diploma	2.7	1.6	4.1	2.1	3.9
Bachelor's (Honours) and equivalent	2.1	1.1	3.5	1.8	2.8
Masters and equivalent	0.2	0.0	0.5	0.2	0.3

Regional analysis shows that among respondents in rural areas, the highest proportion (38.7%) has completed primary education, and 10.8% have attained secondary-level education. For respondents in urban areas, the corresponding figures are 39.4% and 13%, respectively. Furthermore, 2.8% of urban respondents had attained an education up to the bachelor's degree level, compared to 1.8% of respondents in rural areas.

2.7 Average Monthly Household Income and Expenditure

The average monthly income of surveyed households is BDT 28,081 (BDT 27,072 in rural areas and BDT 30,226 in urban areas) (Table 2.7). Among the divisions, households in the Rajshahi Division reported the lowest average monthly income, at BDT 21,142, whereas households in the Chattogram Division reported the highest average monthly income, at BDT 33,135. In terms of average household income, the Dhaka Division ranked second with BDT 32,457, followed by the Sylhet Division with BDT 30,695. The findings further show that, in most divisions, urban households have higher average incomes than rural households. However, an exception was observed in the Chattogram Division, where the average monthly income of rural households (BDT 33,177) is slightly higher than that of urban households (BDT 33,055).

Table 2.7: Area-wise Average Monthly Income per Household (Taka)

Division	National	Rural	Urban
Barishal	25,349	24,426	28,057
Chattogram	33,135	33,177	33,055
Dhaka	32,457	31,314	33,814
Khulna	24,513	24,444	24,724
Mymensingh	25,487	24,403	29,061
Rajshahi	21,142	20,697	22,465
Rangpur	23,366	23,593	22,599
Sylhet	30,695	29,539	35,262
Average	**28,081**	**27,072**	**30,266**

On the other hand, the average monthly expenditure of households covered by the survey is BDT 20,176. The average monthly expenditure is BDT 19,128 in rural areas and BDT 22,440 in urban areas (Table 2.8). Households in Dhaka (BDT 22,838), Chattogram (BDT 22,610), and Sylhet (BDT 21,778) divisions have higher average monthly expenditures compared to other divisions. In contrast, households in Rajshahi (BDT 15,644) and Khulna (BDT 15,644) divisions have comparatively lower average monthly expenditures.

Table 2.8: Rural and Urban area-wise Average monthly Expenditure per household (BDT)

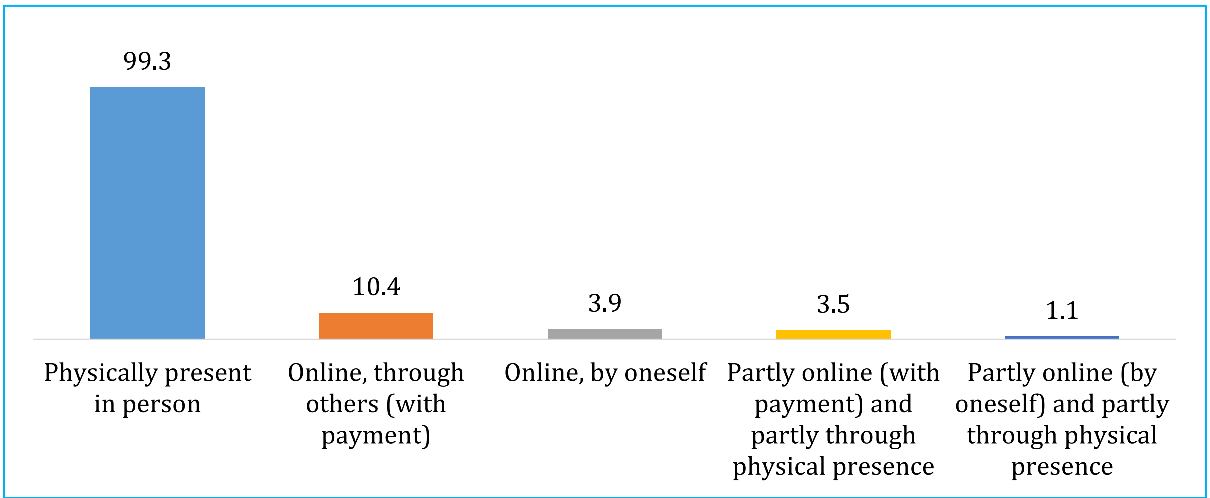
Division	National	Rural	Urban
Barishal	19,158	18,435	21,275
Chattogram	22,610	21,993	23,766
Dhaka	22,838	21,482	24,445
Khulna	16,444	15,865	18,227
Mymensingh	20,333	19,657	22,561
Rajshahi	15,644	14,674	18,534
Rangpur	18,657	18,656	18,662
Sylhet	21,778	20,973	24,950
Average	**20,176**	**19,128**	**22,440**

Regional analysis reveals notable variations in the average monthly household expenditure. Overall, rural households exhibited lower spending capacity than urban households. Among rural households, those in the Chattogram Division recorded the highest average monthly expenditure, BDT 21,993. In contrast, rural households in the Rajshahi Division reported the lowest average monthly expenditure, at BDT 14,674. For urban households, the Sylhet Division registered the highest average monthly expenditure, reaching BDT 24,950. Conversely, urban households in Khulna Division reported the lowest average monthly expenditure among all divisions, with an average of BDT 18,227 per month.

2.8 Methods of Obtaining Services

The survey shows that almost all households (99.3%) had to be physically present to obtain the required services, indicating a lack of effective digitalisation in service delivery (Figure 2.4). However, 3.9% of households reported accessing certain services online on their own. A notable number of households (13.9%) also received services online by incurring costs, either by themselves or through intermediaries.

Figure 2.4: Methods of Accessing Services* (%)



* Multiple answers applicable

Sector-wise analysis shows that the rate of accessing services online remains relatively low. In the NGO service sector, the highest proportion of households (99.9%) received services through physical presence (Table 2.10). Similarly, high rates of in-person service access are observed in climate change and disaster assistance services (99.7%), banking (99.6%), and education (98.9%), compared to other sectors. It is evident that in sectors where online access is mandatory, such as passport, land administration, BRTA, NID, and tax and customs, a notable proportion of households accessed services through intermediaries or by partial physical presence, often incurring additional costs. These patterns suggest several important issues. First, the digitalisation of service delivery in these sectors remains incomplete, and therefore, service seekers are compelled to visit offices physically despite the existence of online systems. Second, a substantial proportion of citizens lack the necessary digital literacy and technological capacity, which forces them to rely on others for assistance. Third, in some sectors, the influence of intermediaries or brokers has become institutionalised.

Table 2.9: Methods of Accessing Service by Sectors* (%)

Sector	In-person Presence	Online, Self	Online, Through Others (Paid)	Partly Online (Self) and Partly In-person	Partly Online (Paid) and Partly In-person
NGO	99.9	0.1	0.1	0.0	0.0
Climate Change and Disaster Assistance	99.7	0.3	0.0	0.3	0.0
Banking	99.6	0.8	0.2	0.2	0.1
Education (Government)	98.9	1.1	1.5	0.4	0.9
Insurance	97.2	2.2	0.4	0.4	0.0
Passport	95.3	6.3	40.2	0.9	9.1
Law Enforcement Agency	94.7	1.8	2.5	0.5	1.2
Electricity	94.5	2.7	5.8	0.1	0.2
Gas	94.1	3.7	2.3	0.3	0.0
Land	89.2	1.6	10.1	0.5	2.5
National Identity Card (NID)	87.2	0.0	0.5	3.2	11.6
BRTA	84.2	5.2	14.0	1.0	4.2
Local Government Institution	72.1	28.6	0.0	0.0	0.0
Tax and Customs	64.6	15.2	18.2	1.1	4.3

* Multiple answers applicable

2.9 Rate of Service-Receiving Households by Sector

The 2025 Household Survey shows that at the national level, 99.8% of households received services from at least one sector, and this rate is identical for both rural and urban areas (99.8% each). In contrast, only 0.2% of households did not receive any type of service (Table 2.9).

Table 2.10: Region-wise Households receiving Services from various sectors (%)

Service Sector	National		Rural		Urban	
	n	%	n	%	n	%
Service taken from at least one sector	15,692	99.8	7,893	99.8	7,799	99.8
No service is taken from any sector	23	0.2	11	0.2	12	0.2
N	**15,715**		**7,904**		**7,811**	
Health (Govt.)	14,139	89.0	7,064	88.5	7,075	90.0
Local Government Institutions	12,264	76.5	6,477	80.7	5,787	67.5
Education (Govt. and MPO)	10,418	65.7	5,179	65.7	5,239	65.7
Electricity	9,862	58.9	5,395	63.8	4,467	48.4
Banking	9,202	57.1	4,392	55.6	4,810	60.1

Service Sector	National		Rural		Urban	
	n	%	n	%	n	%
NGO	7,803	48.4	3,970	49.4	3,833	46.3
Agriculture	5,450	36.0	3,683	44.0	1,767	18.6
Land	2,724	17.0	1,391	17.5	1,333	15.8
National Identity Card (NID)	2,452	15.8	1,183	15.1	1,269	17.5
Law Enforcement Agencies	1,534	9.4	700	8.9	834	10.4
Insurance	1,398	8.8	645	8.7	753	9.2
Passport	1,299	8.5	632	8.1	667	9.1
Justice-related service	1,247	7.6	604	7.5	643	7.6
BRTA	622	3.5	235	2.9	387	4.6
Tax and Customs	603	3.2	185	2.4	418	4.8
Gas	364	2.4	35	0.7	329	6.0
Climate Change and Disaster Aid	355	2.0	210	2.3	145	1.3
Others (MFS, WASA, BRDB, Railway Service etc.)	12,274	77.7	6,236	77.6	6,038	78.0

The survey findings indicate that the highest proportion of households received services from the health sector (89.0%). The rate was slightly higher in urban areas (90.0%) than in rural areas (88.5%). The second most frequently accessed sector was local government institutions, from which 76.5% of households nationwide received services (80.7% in rural areas and 67.5% in urban areas), followed by education (65.7%), electricity (58.9%), and banking services (57.1%). On the other hand, the smallest proportion of households (2.0%) received services related to climate change and disaster assistance, with participation being slightly higher in rural areas (2.3%) than in urban areas (1.3%).

With regard to agricultural services, rural participation (44.0%) is substantially higher than urban participation (18.6%), reflecting the continuing dependence of the rural economy on agriculture. On the other hand, urban households showed comparatively higher access of banking services (60.1% in urban areas and 55.6% in rural areas), NID (17.5% in urban areas and 15.1% in rural areas), law enforcement agency (10.4% urban and 8.9% rural), insurance (in urban 9.2% and in rural 8.7%), and passport (9.1% in urban areas and 8.1% in rural areas). Notably, the use of law-enforcement agency related services was higher in urban areas (10.4%) than in rural areas (8.9%). Overall, the analysis suggests that while healthcare, local government, education, electricity, and banking services are accessed by a majority of households across the country, in terms of accessing specialized administrative and regulatory services remains comparatively limited. At the same time, significant differences exist between rural and urban service-receiving patterns, reflecting underlying regional variations in socio-economic conditions and economic features.

Chapter 3: Corruption and Irregularities in Service Sectors

Evidence from previous household surveys and different empirical studies suggests that a significant number of households face different forms of corruption and irregularities while accessing services from both public and private institutions. In the process of obtaining services, bribery or illegal payments, negligence in duty, unreasonable delays, abuse of power, and harassment have been identified as the major forms of corruption. Below is an analysis of corruption experienced by households while accessing services across different sectors in the 2025 survey.

3.1 Overall State of Corruption in Service Sectors

The 2025 Household Survey reveals that 81.6% of service-receiving households experienced corruption in at least one sector while obtaining services. The incidence of corruption in rural areas was 83.3% and in urban areas 78.0%. Sector-wise analysis shows that passport services recorded the highest prevalence of corruption. Among households that received passport-related services, the highest (84.4%) experienced some form of corruption in this sector, followed by BRTA (79.3%), Justice-related services (71.3%), law enforcement agencies (69.4%), land (66.3%), government health (64.4%), and agriculture (64.4%) (Table 3.1).

Table 3.1: Area and Sector-wise Corruption Experienced by Households (%)

Service Sector	National	Rural	Urban
Corruption experienced in at least one sector	**81.6**	**83.3**	**78.0**
Passport	84.4	87.0	79.4
BRTA	79.3	80.4	77.7
Justice-related service	71.3	71.3	71.3
Law Enforcement Agencies	69.4	69.7	68.8
Land	66.3	67.2	64.1
Health (Govt.)	64.4	64.6	64.0
Agriculture	64.4	64.4	64.6
Education (Govt. and MPO)	52.5	53.2	50.8
National Identity Card (NID)	47.4	45.9	50.1
Local Government Institutions	46.0	45.7	46.7
Climate Change and Disaster Aid	41.3	39.7	47.9
Electricity	36.1	36.1	36.2
Insurance	25.6	26.4	24.0
Gas	25.4	26.5	25.1
Banking	16.3	17.2	14.4
NGO	13.1	12.4	14.6
Tax and Customs	11.2	12.4	11.2
Others (MFS, WASA, BRDB, Railway Service etc.)	8.2	9.2	8.5

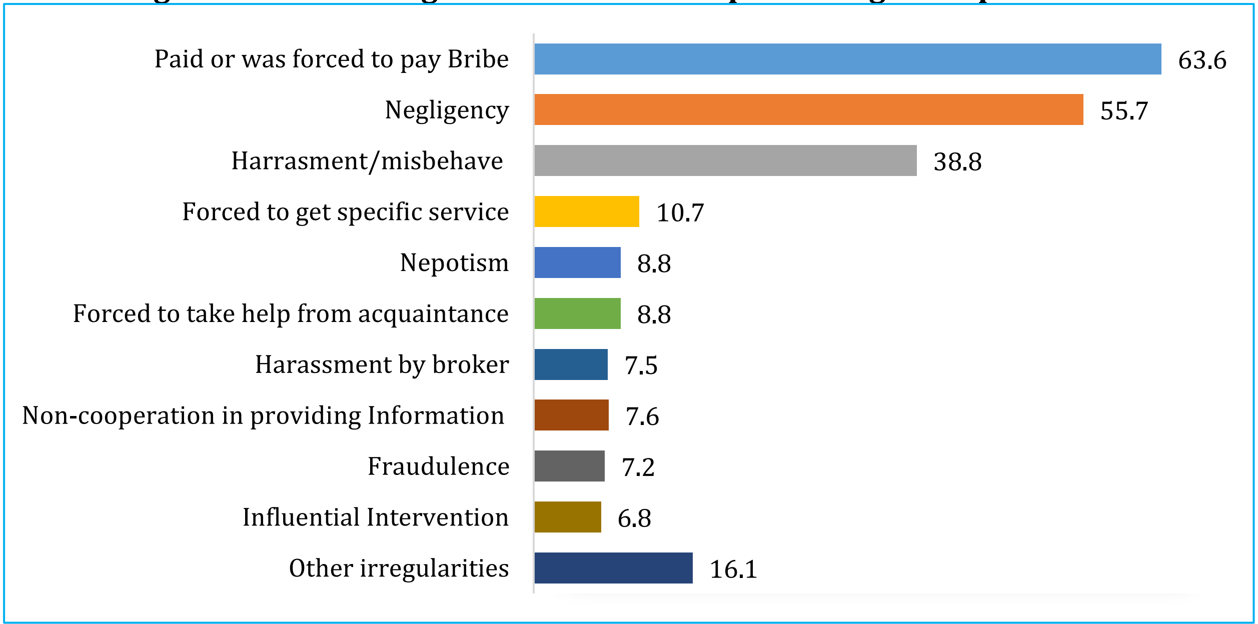
The analysis shows that in most service sectors, households located in rural areas experienced corruption at higher rates than those located in urban areas. This pattern is particularly evident in passport services, where 87.0% of rural households experienced corruption compared with 79.4% of urban households. Similar disparities are observed in BRTA-related services (80.4% in rural areas and 77.7% in urban areas) and land administration services (67.2% in rural areas and 64.1% in urban areas). Conversely, there are several sectors in which urban households reported higher rates of corruption than rural households. These include services from climate change and disaster aid

(47.9% in urban areas and 39.7% in rural areas), NID (50.1% in urban areas and 45.9% in rural areas), and local government institutions (46.7% in urban areas and 45.7% in rural areas).

3.2 Forms of Corruption

The survey findings show that 63.6% of the surveyed households paid a bribe or were compelled to do so to obtain services. This was followed by negligence in the performance of official duties (55.7%), harassment or abusive treatment (38.8%), and being compelled to receive unnecessary services (10.7%) (Figure 3.1).

Figure 3.1: Percentage of Households* Experiencing Corruption**



* Analysis was conducted among households that received services.
** Multiple answers applicable.

3.3 Bribe or Unauthorised Payments

Bribery or the payment of unauthorised fees constitutes one of the most prominent forms of corruption in Bangladesh. Among the households, 76.6% of households paid a bribe or were compelled to make an unauthorised payment in order to obtain services form passport sector. In this regard, the second and third highest sectors were BRTA and the law enforcement agencies where 63.5% and 49.3% of service recipients reported that they have paid or compelled to pay bribes or unauthorised payment, respectively (Table 3.2). In contrast, the incidence of bribery was comparatively low among households receiving services from NGOs (1.4%), banking institutions (1.4%), and insurance-related services (2.7%).

Table 3.2: Area and Sector-wise* Victims of Bribery (%)**

Service Sector	National	Rural	Urban
Victim of bribery from at least one sector	**63.6**	**66.0**	**58.5**
Passport	76.6	79.1	71.8
BRTA	63.5	61.5	66.3
Law Enforcement Agencies	49.3	51.3	45.4
Agriculture	49.3	48.9	51.0
Land	47.6	48.7	45.2
Justice-related service	39.6	40.3	37.9

Service Sector	National	Rural	Urban
Education (Govt. and MPO)	34.8	35.2	33.5
Health (Govt.)	29.7	29.9	29.4
Local Government Institutions	27.7	27.4	28.6
National Identity Card (NID)	21.9	20.3	25.0
Climate Change and Disaster Assistance	12.5	12.1	14.2
Electricity	6.8	6.2	8.6
Gas	6.0	10.9	4.8
Tax and Customs	2.8	1.8	3.9
Insurance	2.7	2.8	2.3
Banking	1.4	1.7	0.8
NGO	1.4	1.1	1.8
Others (MFS, WASA, BRDB, Railway Service etc.)	1.3	1.2	1.7

* Analysis conducted among households receiving services from relevant sector.
** Multiple answers applicable.

In several sectors, rural households were more likely than their urban counterparts to have paid bribes or been compelled to make unauthorized payments in order to obtain services. This pattern is particularly evident in passport services, where 79.1% of rural service recipients reported paying bribes, compared to 71.8% in urban areas. Similarly, bribery was more prevalent among rural households in services provided by law enforcement agencies (51.3% in rural areas and 45.4% in urban areas) and land administration (48.7% in rural areas and 45.2% in urban areas). Conversely, in some services, urban households reported a higher incidence of bribery than rural households. For example, in BRTA-related services, 66.3% of urban service recipients reported paying bribes compared to 61.5% of rural recipients. Likewise, the prevalence of bribery was slightly higher among urban households in agricultural services (51.0% and 48.9% in rural areas) and NID services (25% in urban areas and 20.3% in rural areas).

3.4 Amount of Bribe or Unauthorised Payments

During the reference period of the survey, households that experienced bribery had to pay, on average, BDT 5,124 in bribes or unauthorised payments while receiving services (Table 3.3). The highest average amount of bribes was paid in justice-related services, where households paid an average of BDT 24,691. This is followed by banking services (average BDT 19,322) and land services (average BDT 11,311). On the other hand, in indispensable sectors such as education and health, households paid on average BDT 1,049 and BDT 258, respectively.

Table 3.3: Area and Sector-wise* Average amount of Bribes (%)**

Service Sector***	National	Rural	Urban
Average Bribe Amount per Household Across All Sectors	**5,124**	**4,864**	**5,757**
Justice-related service	24,691	23,103	28,430
Banking	19,322	18,954	20,865
Land	11,311	10,501	13,336
Law Enforcement Agencies	7,407	6,794	8,736
BRTA	6,923	5,972	8,130
Passport	4,532	4,991	3,573
Electricity	2,261	2,238	2,308
National Identity Card (NID)	1,935	1,750	2,220
Agriculture	1,402	1,375	1,542

Service Sector***	National	Rural	Urban
Climate Change and Disaster Aid	1,233	1,373	772
Education (Govt. and MPO)	1,049	913	1,426
Local Government Institutions	923	939	881
Health (Govt.)	258	247	282
Others (MFS, WASA, BRDB, Railway Service, etc.)	3,146	1,854	5,023

* Multiple responses were applicable
**Analysis conducted among households that experienced bribery.
*** Analysis was not performed for NGO, Insurance, Gas, Tax and Customs sectors due to small sample sizes.

3.5 Reasons for Paying Bribes or Unauthorised Payments

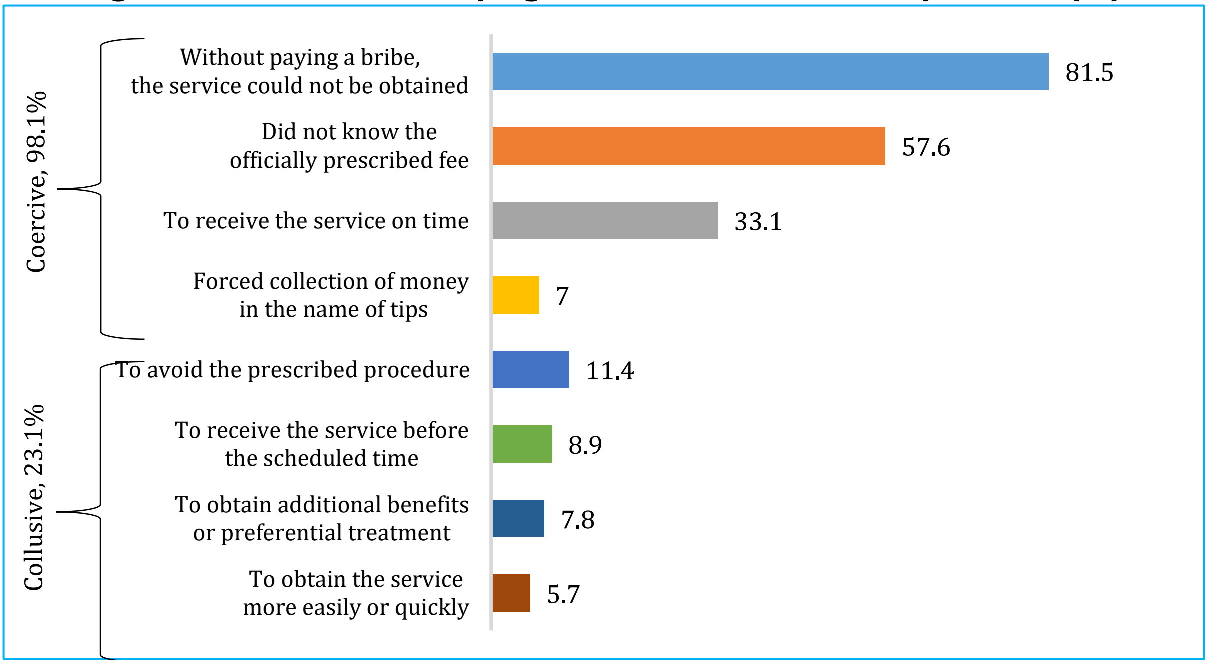
The service-recipient households cited one or more reasons for paying bribes or unauthorised payments. These reasons can broadly be categorised into two types: collusive and coercive. This classification provides an important framework for understanding the nature of corruption. Collusive corruption generally occurs in situations where both the service recipient and the service provider engage in the exchange of bribes or unauthorised payments through mutual understanding in order to bypass established rules or procedures and obtain illicit benefits. For example, service recipients may voluntarily pay bribes to receive services more quickly, to relax certain requirements, or to gain preferential treatment over others. In such cases, both parties derive direct benefits from the transaction, and this form of corruption is often described as “mutually beneficial corruption.”[15]

On the other hand, coercive corruption is more pervasive and concerning, as service recipients are compelled to pay bribes against their will. In such situations, service providers abuse their authority by deliberately delaying services, creating unnecessary procedural complications, or directly refusing to provide services unless unauthorised payments are made. In many cases, service recipients are forced to pay additional money because they are unaware of the officially prescribed fees or because of a lack of transparency regarding service procedures and costs. At times, unauthorised payments are extracted through direct pressure or harassment. This form of corruption is particularly harmful to citizens, as it undermines their right to access services.[16]

The survey findings indicate that although collusive corruption exists in some cases (23.1% of households that experienced bribery), in almost all cases, service recipients are subjected to coercive corruption (98.1% of households that experienced bribery) (Figure 3.2). Among the reasons for collusive bribery, the most commonly reported was to bypass official procedures (11.4%), followed by obtaining services more quickly or before the scheduled time (8.9%), and gaining additional benefits (7.8%). On the other hand, in cases of coercive bribery, the most frequently cited reason was that services could not be obtained without paying a bribe (81.5%). Additionally, 57.6% of households reported paying due to a lack of knowledge about the official fees, 33.1% paid to receive services on time, and 7% reported being forced to pay money under the pretext of tips.

[15] Klitgaard, R. E. (1988). *Controlling corruption*. University of California Press; Rose-Ackerman, S., & Palifka, B. J. (2016). *Corruption and government: Causes, consequences, and reform* (2nd ed.). Cambridge University Press.
[16] Bajpai, R., & Myers, C. B. (2020). *Enhancing government effectiveness and transparency: The fight against corruption* (Vols. 1–2). World Bank. Available at: https://documents.worldbank.org/en/publication/documents-reports/documentdetail/235541600116631094

Figure 3.2: Reasons* for Paying Bribe or Unauthorized Payments (%)**

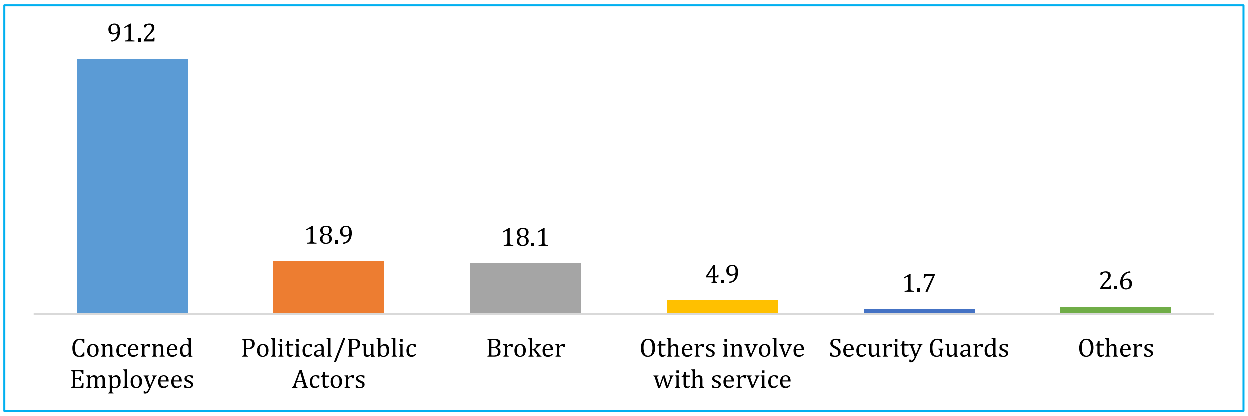


* Analysis was conducted among households that experienced bribery.
** Multiple responses applicable.

3.6 Persons Receiving Bribes or Unauthorised Payments

The findings indicate that incidents of bribery, unauthorised payments, embezzlement, and fraud occurring across various service sectors and institutions are primarily associated with the involvement of officials and employees of the respective organisations. According to the survey findings, 91.2% of households that paid bribes or unauthorised fees identified officials or employees of the concerned institutions as responsible for receiving such payments (Figure 3.3). In addition, political actors or public representatives (18.9%) and intermediaries or brokers (18.1%) emerged as the second and third most frequently involved parties. This indicates not only the presence of institutional corruption within service sectors but also the active role of influential individuals and intermediary networks in facilitating such practices.

Figure 3.3: Persons Receiving Bribe or Unauthorised Payments (%)*

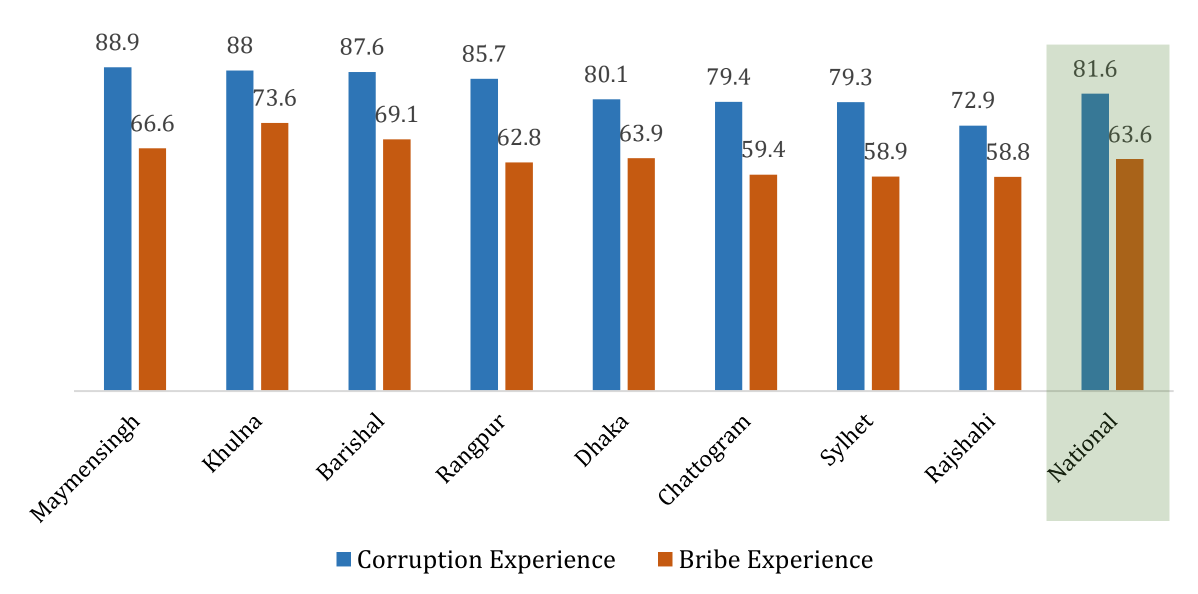


* Multiple responses were allowed.
** Includes relatives, neighbours, friends, etc.

3.7 Divisional Analysis of Corruption and Bribery

Division-wise analysis shows that the highest rate of experiencing corruption is observed in Mymensingh Division (88.9%). However, the highest incidence of bribery is found in Khulna Division (73.6%). On the other hand, households in Sylhet and Rajshahi divisions experienced comparatively lower levels of both corruption and bribery. In Sylhet Division, these rates are 79.3% and 58.9%, while in Rajshahi Division, they are 72.9% and 58.8%, respectively (Figure 3.4).

Figure 3.4: Division-wise Corruption and Bribe Experience (%)



3.8 Estimated Amount of Unauthorised Payments at the National Level

The total amount of bribes or unauthorised payments made by service-receiving households during the period from November 2024 to October 2025 has been estimated at the national level based on the survey data. For this estimation, data from the BBS Population and Housing Census 2022[17] and population growth rates were taken into consideration. On the basis of these, the total number of households in the country up to December 2025 is estimated at approximately 47.5 million. Based on this, the total estimated amount of bribes or unauthorised payments made by households across different service sectors during the survey period is approximately BDT 126.332 billion (Table 3.4). At current market prices[18] this is equivalent to about 0.23% of the national GDP for FY 2024–25 and approximately 1.58% of the revised national budget.[19] It should be noted that this estimated amount reflects only the service sectors included in the survey. Therefore, it does not capture the full extent of financial losses due to corruption

[17] Bangladesh Bureau of Statistics (BBS) (2023) Population and Housing Census 2022: National Report. Dhaka: Statistics and Informatics Division, Ministry of Planning, Government of the People's Republic of Bangladesh.

[18] At current market prices, the size of GDP for the fiscal year 2024–25 is BDT 55.527.52 crore (Bangladesh Bureau of Statistics. (2025). *National accounts statistics: Provisional estimates of gross domestic product (GDP), 2024–25*. Statistics and Informatics Division, Ministry of Planning, Government of Bangladesh.) Available at: https://bbs.gov.bd/pages/static-pages/6922df6e933eb65569e21f3f

[19] The revised national budget for the fiscal year 2024–25 is BDT 7,97,000 crore Government of the People's Republic of Bangladesh, Ministry of Finance. (2024). *Budget in Brief 2024–25*. Finance Division. https://mof.portal.gov.bd

across all sectors in the country, but rather provides an evidence-based estimate of corruption within the selected sectors.

Table 3.4: Nationally Estimated Amount of Bribe in 2025* (Billion BDT)

Service Sector*	Nationally Estimated Bribe or Unauthorised Money (Billion BDT)
Total Estimated Bribe Amount	**126.332**
Land	30.812
Justice-related service	20.128
Law Enforcement Agencies	15.990
Passport	10.832
Agriculture	9.189
Local Government Institutions	8.044
Banking	6.719
BRTA	6.046
Education (Govt. and MPO)	5.259
Electricity	4.356
NID	2.391
Health (Govt.)	1.817
Insurance	1.607
GAS	1.100
Others (NGO, Tax, Climate, MFS, etc.)	2.042

* Analysis was not conducted for some sectors due to the small sample size.

Sector-wise analysis shows that households in Bangladesh paid or were compelled to pay the highest amount of bribes or unauthorised payments in the land sector, with an estimated total of approximately BDT 30.812 billion. This is followed by Justice-related services, where the estimated amount stands at about BDT 20.128 billion. The third highest is law enforcement services, with an estimated bribery amount of approximately BDT 15.990 billion. On the other hand, unauthorised payments in the gas, insurance, and health sectors were estimated at BDT 1.100 billion, BDT 1.607 billion, and BDT 1.817 billion, respectively.

3.9 Comparative Scenario of Corruption: 2023 vs. 2025

Comparative analysis of the Household Surveys of 2023 and 2025 shows that the incidence of corruption has increased in 2025 compared to 2023.[20] The proportion of households experiencing corruption in at least one sector rose from 70.9% in 2023 to 81.6% in 2025, representing an increase of 15.1% (Table 3.5). This increase is observed across most of the sectors included in the survey, including agriculture, NGOs (mainly microcredit and small loans), education (both public and MPO-enlisted), banking, insurance, electricity, climate change and disaster aid, health, land, NID, Justice-related services, and local government. Among these, the sharpest increase is seen in the agriculture sector, where the rate of households experiencing corruption nearly tripled, rising from 24.5% in 2023 to 64.4% in 2025.

[20] Rate of change (%) = (Current value − Previous value) / Previous value × 100.

Table 3.5: Corruption Experience of Households in Service Sectors (Comparison between 2023 and 2025 surveys)*

Service Sector**	Household Survey			Growth Rate (%)
	2023	2025		
Corruption experienced in at least one sector	70.9	81.6	↑	15.1
Agriculture	24.5	64.4	↑	163.0
NGO	6.5	13.1	↑	102.0
Education (Govt. and MPO)	26.0	52.5	↑	101.9
Banking	9.0	16.3	↑	81.1
Insurance	16.2	25.6	↑	58.0
Electricity	26.4	36.1	↑	36.7
Climate Change and Disaster Aid	31.4	41.3	↑	31.5
Health (Govt.)	49.1	64.4	↑	31.2
Land	51.0	66.2	↑	29.8
National Identity Card (NID)	41.0	47.4	↑	15.6
Justice-related service	62.3	71.3	↑	14.4
Local Government Institutions	44.2	46.0	↑	4.1
Passport	86.0	84.4	↓	-1.9
BRTA	85.1	79.2	↓	-6.9
Law Enforcement Agencies	74.5	69.4	↓	-6.8
Gas	37.7	25.4	↓	-32.6
Tax and Customs	17.9	11.2	↓	-35.2
Others	11.1	8.5	↓	-23.4

* Analysis has been conducted based on service-recipient households.
** Analysis across sectors has been conducted based on the same indicator.

On the other hand, the incidence of corruption has decreased in sectors such as passport, BRTA, law enforcement agencies, gas, and tax and customs services. The most significant decline is observed in tax and customs, where the proportion of households experiencing corruption dropped from 17.9% in 2023 to 11.2% in 2025 (a decrease of 35.2%).

A comparison of households experiencing bribery in 2023 and 2025 shows that the proportion of households with at least one experience of paying bribes increased from 50.8% in 2023 to 63.6% in 2025 (an increase of 25.2%) (Table 3.6). The incidence of bribery has increased across many sectors, including agriculture, education (both public and MPO-enlisted), insurance, NGOs (mainly microcredit and small loans), banking, health, climate change and disaster aid, land, NID, electricity, justice-related services, and passport. The largest increase is observed in the agriculture sector, where the proportion of households experiencing bribery rose sharply from 7.1% in 2023 to 49.3% in 2025, an increase of approximately 594.4% (nearly sixfold). The incidence of bribery has also increased significantly in the education sector, where the proportion of households experiencing bribery in public and MPO-enlisted institutions rose from 14.8% to 34.8% (an increase of 135.1%).

Table 3.6: Bribe Experience of Households in Service Sectors (Comparison between 2023 and 2025 surveys)*

Service Sector**	Household Survey 2023	Household Survey 2025	Growth (%)
Experienced Bribe from at least one sector	50.8	63.6 ↑	25.2
Agriculture	7.1	49.3 ↑	594.4
NGO	0.5	1.4 ↑	180.0
Education (Govt. and MPO)	14.8	34.8 ↑	135.1
Insurance	1.2	2.7 ↑	125.0
Banking	0.7	1.4 ↑	100.0
Health (Govt.)	19.1	29.7 ↑	55.5
Climate Change and Disaster Aid	8.3	12.5 ↑	50.6
Land	32.3	47.6 ↑	47.4
National Identity Card (NID)	16.1	21.9 ↑	36.0
Electricity	5.8	6.8 ↑	17.2
Justice-related service	34.1	39.6 ↑	16.1
Passport	74.8	76.6 ↑	2.4
Tax and Customs	2.3	2.8 ↑	-21.7
Local Government Institutions	29.7	27.7 ↓	-6.7
BRTA	71.9	63.6 ↓	-11.5
Law Enforcement Agencies	58.3	49.3 ↓	-15.4
Gas	16.7	6.0 ↓	-64.1
Others	1.8	1.3 ↓	-27.8

* Analysis has been conducted based on recipient households.
** Analysis across sectors has been conducted based on the same indicator.

On the other hand, sectors where the rate of households experiencing bribery decreased in 2025 compared to 2023 include local government institutions, BRTA, law enforcement agencies, and gas. The most significant decline is observed in the gas sector, where the rate dropped from 16.7% in 2023 to 6.0% in 2025 (a decrease of 64.1%). The second largest decline is found in law enforcement agencies, with a reduction of 15.4% (from 58.3% to 49.3%).

However, considering all sectors combined, the average amount of bribes per household has decreased by approximately 9.8%, falling from BDT 5,680 in 2023 to BDT 5,124 in 2025 (Table 3.7). Despite this overall decline, the banking sector has experienced the largest increase in bribes and unauthorised payments. The average amount rose sharply from BDT 6,681 in 2023 to BDT 19,322 in 2025, representing an increase of 189.2%. Other sectors where the average amount of bribes has increased include education (government and MPO-enlisted), law enforcement agencies, local government institutions, and BRTA. For example, in public and MPO-enlisted education institutions, the average bribe amount increased from BDT 711 to BDT 1,049 (a rise of 47.5%). Similarly, in law enforcement agency-related services, the average bribe amount rose from BDT 5,221 to BDT 7,407.

Table 3.7: Average Bribe Amount in Service Sectors (in Taka) (Comparison between 2023 and 2025 surveys)*

Service Sector**	Household Survey		Growth (%)
	2023	2025	
Average amount of bribe per household across all sectors	5,680	5,124 ↓	-9.8
Banking	6,681	19,322 ↑	189.2
Education (Govt. and MPO)	711	1,049 ↑	47.5
Law Enforcement Agencies	5,221	7,407 ↑	41.9
Local Government Institutions	884	923 ↑	4.4
BRTA	6,654	6,923 ↑	4.0
Land	11,776	11,310 ↓	-4.0
Electricity	2,431	2,261 ↓	-7.0
Passport	4,879	4,532 ↓	-7.1
Agriculture	1,713	1,402 ↓	-18.2
Justice-related service	30,972	24,691 ↓	-20.3
National Identity Card (NID)	3,051	1,935 ↓	-36.6
Climate Change and Disaster Aid	2,656	1,233 ↓	-53.6
Health (Govt.)	600	258 ↓	-57.0
Others	2,578	3,146 ↑	22.0

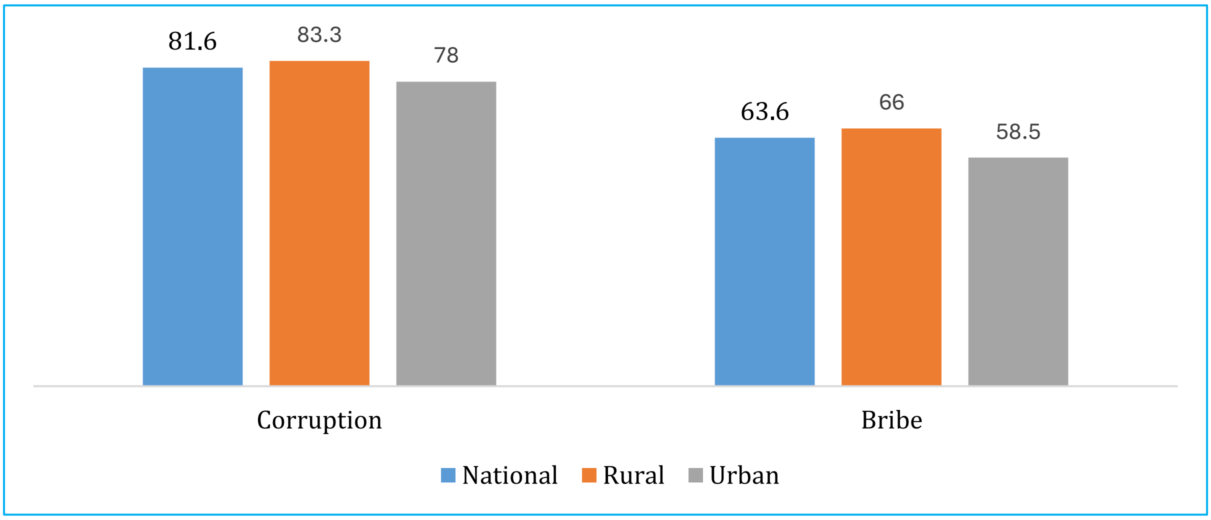
* An analysis of the households that fell victim to bribery has been conducted.
* Due to the small sample size, the bribes in certain sectors were not analysed.

On the other hand, the amount of bribery has decreased in several important sectors, including land, electricity, passport, agriculture, justice-related services, NID, climate change and disaster aid, and health. The largest decline is observed in the public health sector, where the average amount of bribes per household decreased by 57%, reaching BDT 258 in 2025 (compared to BDT 600 in 2023). Additionally, the average amount of bribes per household has declined significantly in Justice-related services, agriculture, and passport services as well.

3.10 Corruption by Location, Education, Income, and Gender

Regional analysis reveals significant differences between rural and urban households in their experiences with corruption in service sectors. In rural areas, 83.3% of households reported experiencing some form of corruption in at least one service sector, whereas in urban areas the rate is 78% (Figure 3.5). This finding indicates that people in rural areas are comparatively more exposed to corruption and irregularities. A similar pattern is observed in the case of bribery or unauthorised payments. The survey shows that 66% of rural households paid or were compelled to pay bribes while accessing services, compared to 58.5% of urban households.

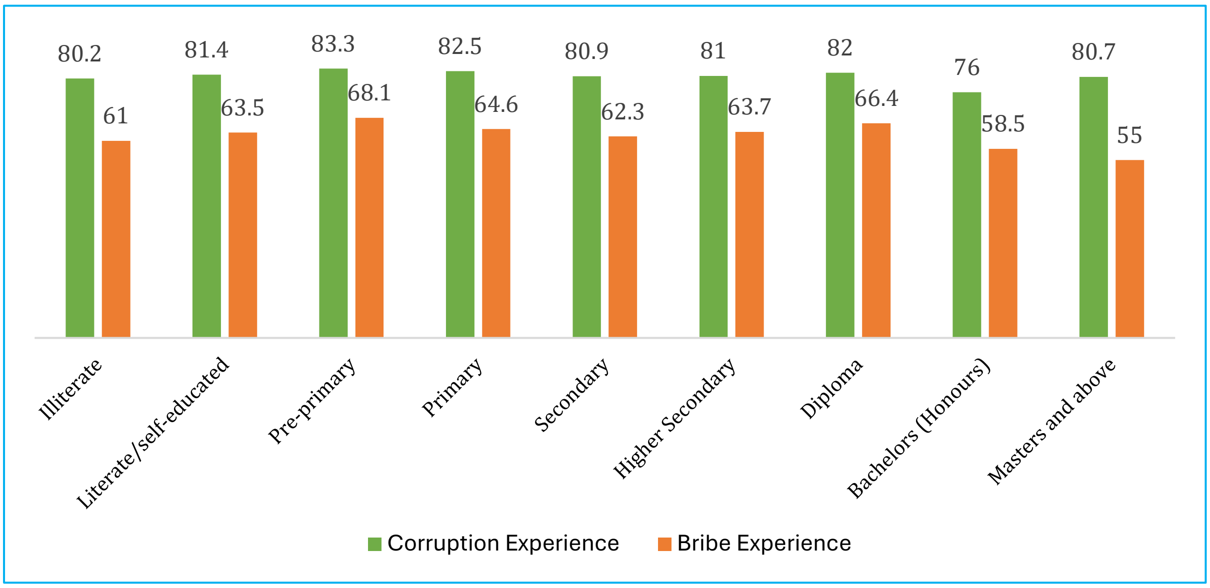
Figure 3.5: Region wise corruption and bribe experienced by households* (%)



*The analysis has been conducted at the household level.

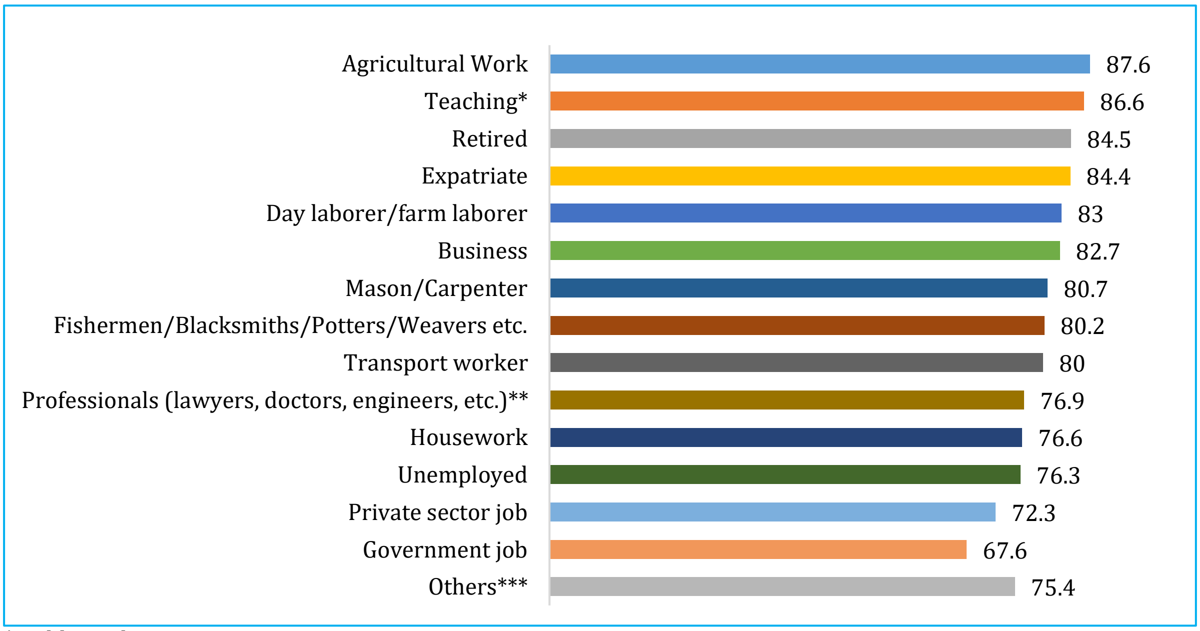
The analysis reveals that there are no substantial differences in the overall incidence of corruption in terms of educational qualification of household heads (Figure 3.6). Nevertheless, households headed by individuals with higher levels of education appear to experience somewhat lower rates of corruption in certain cases compared to those headed by less educated individuals. By level of education, the highest incidence of corruption victimization was observed among households whose heads had pre-primary education (83.3%), followed closely by those with primary education (82.5%). In contrast, the lowest rate of corruption victimization was recorded among household heads with a Bachelor's degree (Honours) or equivalent qualification (76.0%). A similar pattern is evident in the case of bribery where the highest proportion of households reporting bribery was found among those whose heads had pre-primary education (68.1%), while the second-highest rate was observed among households headed by individuals with diploma-level education (66.4%). Conversely, the lowest incidence of bribery was reported among household heads with Masters and above (55.0%), followed by those with Bachelor (honors) education (58.5%).

Figure 3.6: Experience of Corruption and Bribery by Educational Qualification of the Household Head* (%)



The above findings suggest that as educational attainment increases, awareness of service delivery procedures, citizen rights, and government rules and regulations also tend to improve, thereby reducing individuals' vulnerability to corrupt practices. Besides, highly educated individuals generally possess greater access to information, a stronger capacity to navigate administrative processes, and better knowledge of alternative channels for obtaining services, which makes them better equipped to resist the pressure of demands for bribes or irregular payments.

Figure 3.7: Experience of Corruption by Occupation of the Household Head (%)



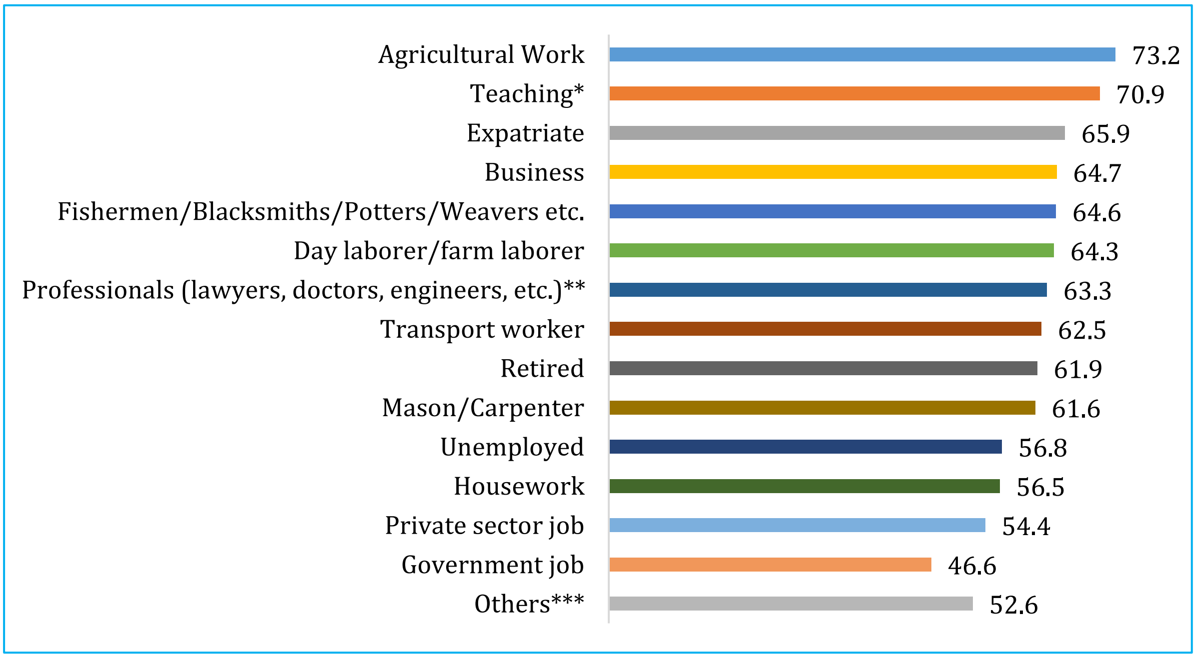
* Public and private sectors.
** Professionals (such as doctors, engineers, lawyers).
*** Includes tailors, cooks, public representatives, imams/priests/religious leaders/monks, etc.

Analysis by occupation of the household head shows that the highest rate of experiencing corruption is among households engaged in agricultural activities (including cultivation, fisheries, livestock rearing, etc.), with 87.6% with reporting exposure to corruption while obtaining services (Figure 3.7). In addition, households whose heads are teachers, retired persons, laborers, day laborers, businesspersons, construction work, carpentry, or mechanics, more than 80% have experienced corruption while accessing services.

On the other hand, households with heads employed in government service report the lowest rate of experiencing corruption (69.6%), indicating that although they get comparative advantage being government service-holders in facing corruption, they are still not immune to being victims. Private-sector employees (72.3%) and professionals (such as lawyers, doctors, engineers, etc.) (76.9%) also face corruption at a lower rate. Nonetheless, households across almost all occupational groups face corruption to a considerable extent. However, those engaged in agricultural, labor-intensive, and informal sector occupations are more vulnerable, reflecting their higher exposure to service-related risks and underlying institutional weaknesses.

On the other hand, it is observed that households belonging to agriculture-dependent, informal, and lower-income occupational groups are more likely to experience bribery compared to those engaged in government, private sector jobs, and relatively more formal professions (Figure 3.8). Among households engaged in agricultural activities (including cultivation, fisheries, livestock, etc.), the rate of experiencing bribery is the highest (73.2%). In addition, among households where the head is a teacher, the rate stands at 70.9%, which is notably higher than the national average. Furthermore, among households where the head is an expatriate, engaged in business (small, medium, and large enterprises), or involved in occupations such as fishing, blacksmithing, pottery, weaving, cottage industries, and handicrafts, approximately 60% have experienced bribery while accessing services. In contrast, households headed by salaried employees tend to experience lower rates of bribery compared to other occupational groups and the national average. Nevertheless, even among households headed by government employees, 46.6% reported experiencing bribery while obtaining government services.

Figure 3.8: Experience of Bribery by Occupation of the Household Head (%) *

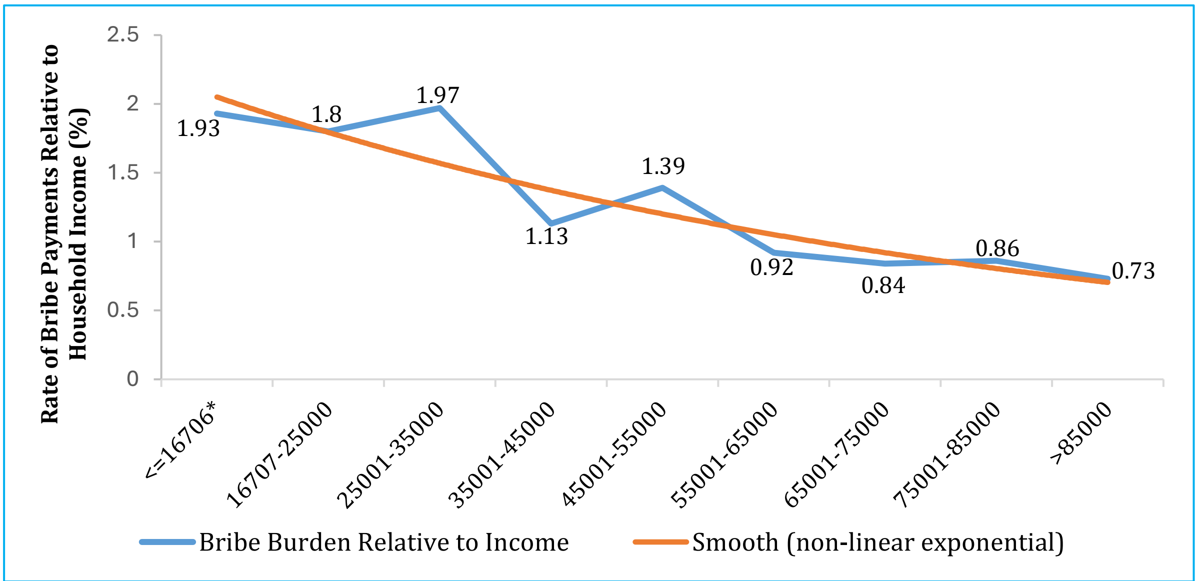


* Public and Private Sector.
** Professionals (such as doctors, engineers, lawyers).
*** Includes tailors, cooks, public representatives, imams/priests/religious leaders/monks, etc.

The relative burden of bribes or unauthorised payments (the relative cost of corruption) is greater on poor households. An analysis of the amount of bribes paid by households across eight different income groups shows that households with a monthly income below BDT 16,706 (the lower poverty line) bear a much heavier burden of bribery than households with a monthly income exceeding BDT 85,000 (Figure 3.9).

According to the survey findings, households with a monthly income of less than BDT 16,707 spend, on average, an amount equivalent to 1.9% of their annual household income on bribes. In contrast, households with a monthly income of more than BDT 85,000 spend only 0.7% of their income on bribes.

Figure 3.9: Relative Burden of Bribery Across Household Income Groups



Note: Based on inflation-adjusted estimates. The Upper Poverty Line established by the BBS in 2022 is equivalent to BDT 16,706 in 2025.

3.11 Corruption and Bribery by Gender and Age of Service Recipients

There is a statistically significant difference in the experience of corruption among service recipients by gender. Although the rate of female service recipients on behalf of households (45.2%) is lower than that of male service recipients (54.2%), women participate more than men in sectors such as education, local government institutions, climate change and disaster assistance, and insurance services. On the other hand, male service recipients are more likely to access sectors that are comparatively more corruption-prone, such as agriculture, land administration, passport, law-enforcement agencies, and related public services. As a result, the rate of experiencing corruption among male service recipients is higher than that of female service recipients. Overall, 47.3% of female service recipients experienced corruption, whereas the corresponding rate is 60.2% among male service recipients (Table 3.8). A similar pattern is observed in the case of bribery. Among female service recipients, 24.3% experienced bribery, while the rate is significantly higher among male service recipients, at 40.8%.

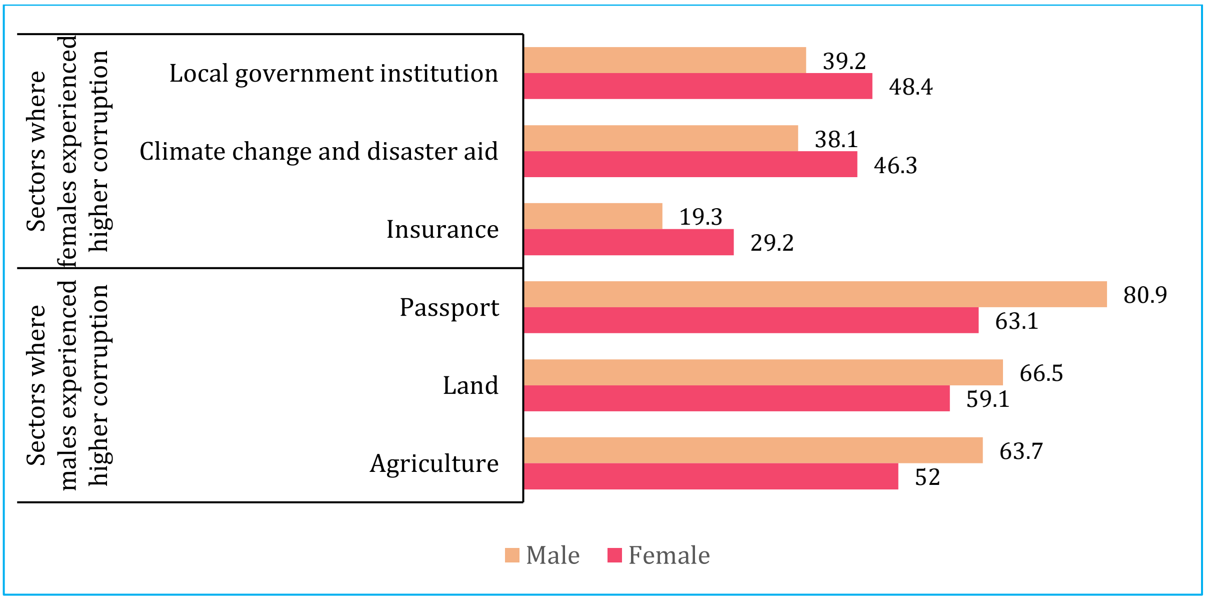
Table 3.8: Gender and Sector-wise Experience of Corruption and Bribe (%)

Service Sector	Experienced Corruption			Experienced Bribe		
	National	Female	Male	National	Female	Male
Corruption experienced in at least one sector	**54.3**	**47.3**	**60.2**	**33.2**	**24.3**	**40.8**

Service Sector	Experienced Corruption			Experienced Bribe		
	National	Female	Male	National	Female	Male
Passport	78.8	63.1	80.9	70.7	58.6	72.4
BRTA	78.8	51.1	79.1	63.0	51.1	63.0
Justice-related service	71.1	69.1	71.5	39.4	40.1	39.3
Law Enforcement Agencies	69.0	65.7	69.5	49.4	41.6	50.5
Land	65.8	59.1	66.5	47.0	37.9	47.9
Agriculture	63.2	52.0	63.7	48.1	32.6	48.8
Health (Govt.)	58.4	57.4	59.8	25.2	23.4	28.1
National Identity Card (NID)	43.8	42.5	45.0	20.0	18.3	21.6
Education (Govt. and MPO)	42.1	42.6	41.5	25.4	25.6	25.2
Local Government Institutions	41.8	48.4	39.2	24.0	26.5	23.0
Climate Change and Disaster Aid	41.2	46.3	38.1	12.5	7.2	15.5
Electricity	35.7	35.5	35.7	6.6	5.9	6.8
Gas	25.9	35.2	24.1	6.6	11.3	5.7
Insurance	25.4	29.2	19.3	2.5	3.4	1.3
Banking	15.1	16.4	14.4	1.2	0.8	1.4
NGO	13.2	13.3	13.6	1.3	1.3	1.4
Tax and Customs	11.2	10.6	11.3	2.7	4.6	2.5
Others	7.8	10.5	6.9	1.3	1.8	1.1

It is observed that in some sectors such as local government institutions (39.2% for men and 48.4% for women), climate change and disaster aid (38.1% for men and 46.3% for women), and insurance services (19.3% for men and 29.2% for women), female service recipients experienced corruption at higher rates than male service recipients, and these differences are statistically significant (Figure 3.10). However, in other sectors such as passport (63.1% for women and 80.9% for men), land (59.1% for women and 66.5% for men), and agriculture services (52% for women and 63.7% for men), male service recipients experienced higher levels of corruption than female service recipients.

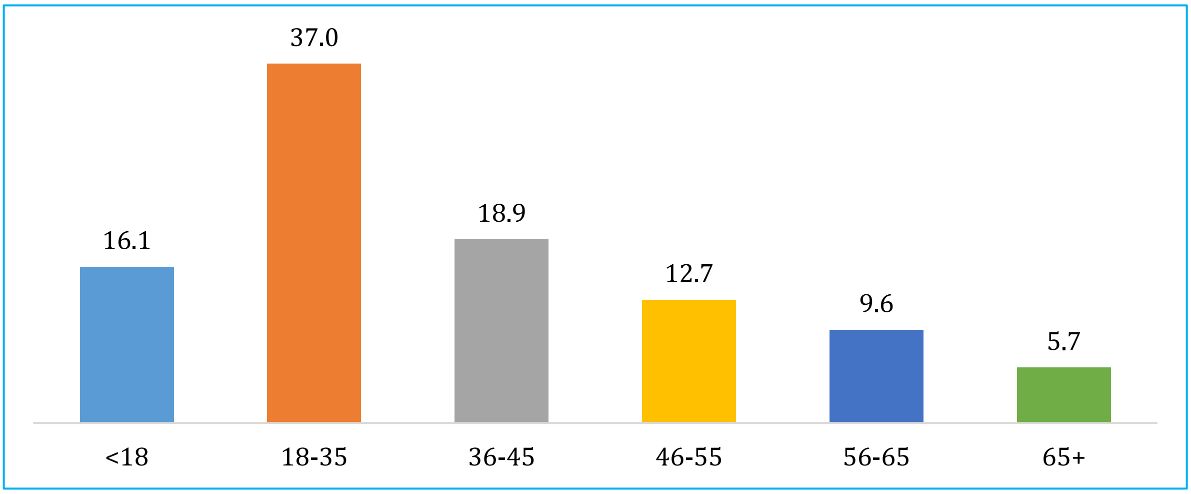
Figure 3.10: Proportion of Service Recipients Experiencing Corruption by Gender (Male–Female) on Behalf of Households (%)*



* According to the Chi-square test, statistically significant differences are observed overall and across the above-mentioned sectors in the rates at which males and females experience corruption ($p < 0.05$).

Analysis by age of service recipients representing households shows that individuals aged 18–35 years experienced corruption at a higher rate (37%) compared to other age groups. In contrast, the lowest rate of experiencing corruption (5.7%) is observed among service recipients aged above 65 years (Figure 3.11).

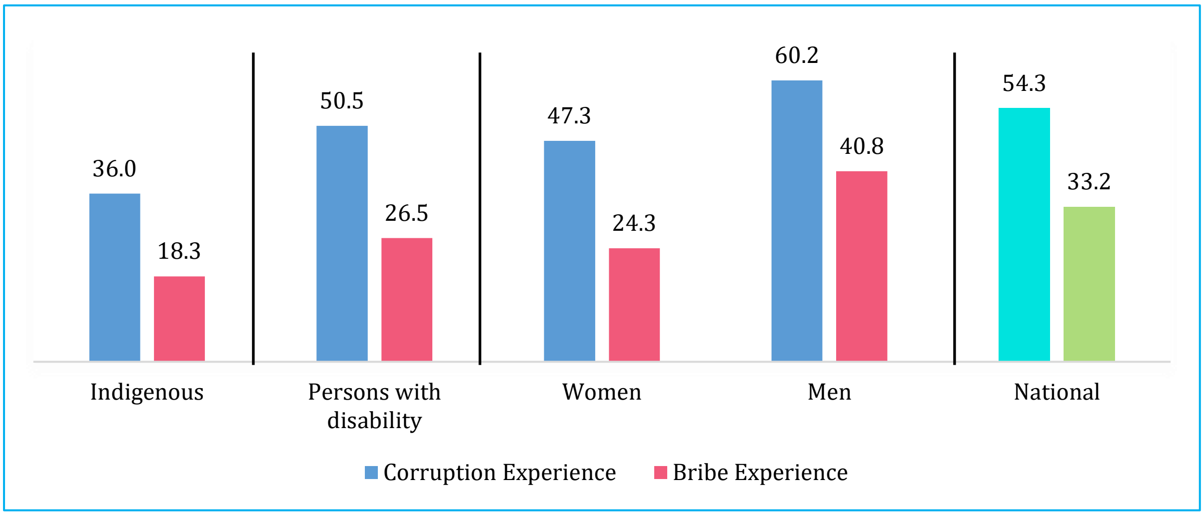
Figure 3.11: Corruption Experience by Age of Service Recipients* (%)



3.12 Corruption and Bribery by Disability and Ethnic Identity

Persons with disabilities and indigenous communities are comparatively more vulnerable to corruption, discrimination, and harassment while receiving services across sectors. Due to limited access to information, language barriers, social exclusion, and dependence on others for accessing services, they are often compelled to pay bribes or unauthorised fees, which further complicates their existing challenges in accessing services. In particular, indigenous populations living in remote areas and persons with disabilities face additional barriers in exercising their rights and accessing equitable services due to widespread corruption and irregularities in service delivery. The survey findings show that 36% of indigenous service recipients experienced corruption at least once while accessing services. This situation is even more challenging for persons with disabilities. The survey found that, while seeking services from different sectors, 50.5% of persons with disabilities experienced corruption, and 26.5% had to pay bribes or unauthorised payments (Figure 3.12).

Figure 3.12: Service Recipients Experiencing Corruption and Bribery by Ethnic Identity, Disability, and Gender (%)

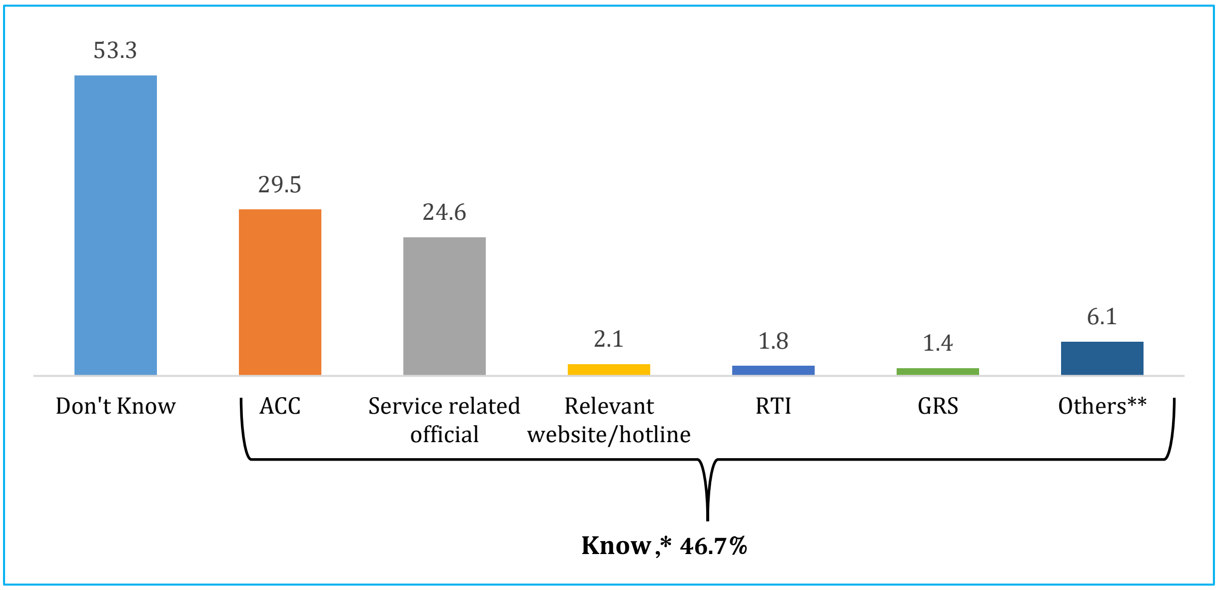


3.13 Grievance Redressal against Corruption

An effective grievance redress system (GRS) is a crucial component of ensuring good governance and accountability. Although both public and private institutions have formal mechanisms for lodging and resolving complaints, in reality, many people are either not sufficiently aware of these systems or lack confidence in their effectiveness. Several barriers discourage service recipients from filing complaints against corruption, including delays in taking action after submission, complex administrative procedures, interference by influential individuals, and concerns about the safety and confidentiality of complainants. Furthermore, the complaint submission and follow-up processes are even more difficult for people with low or no education, those living in remote areas, marginalised groups, and persons with disabilities. Analysis of the survey data shows that 53.3% of households do not know where to lodge a complaint (Figure 3.13). However, 29.5% informed that complaints can be filed with the Anti-Corruption Commission (ACC), and 24.6% mentioned the option of reporting to officials of the relevant service institutions. However, only 1.4% of households are aware of GRS[21].

[21] Cabinet Division, "Grievance Redress System (GRS)," Government of the People's Republic of Bangladesh, accessed July 16, 2026, https://www.grs.gov.bd/

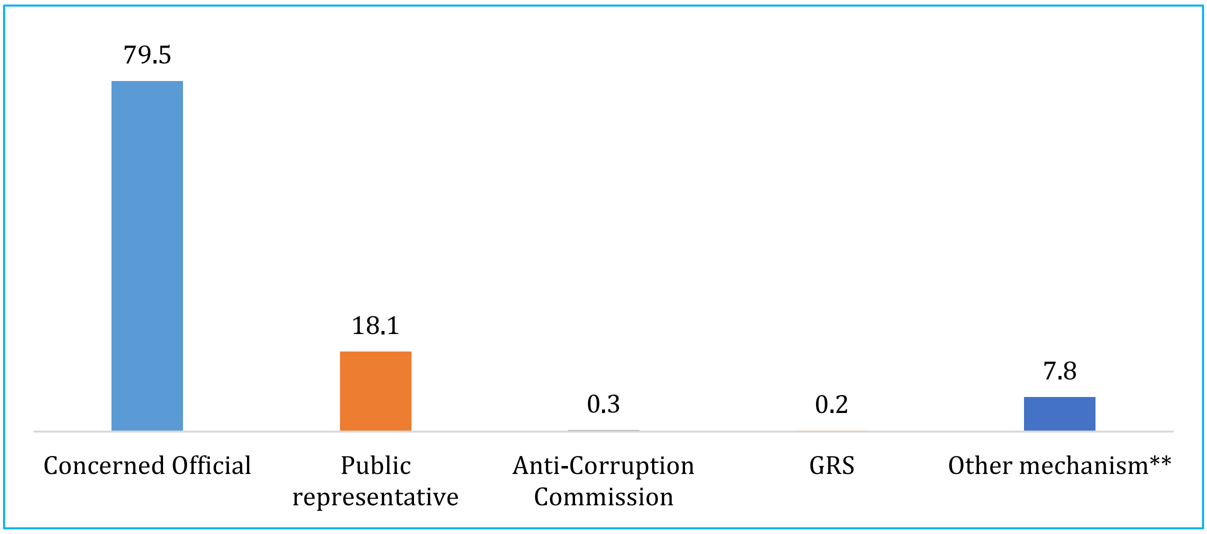
Figure 3.13: Awareness of Grievance Redress Mechanisms for Corruption (%)



* Multiple answers applicable.
** Public representatives, service-related websites, complaint boxes, UNO, etc.

However, although nearly half of the service-recipient households are aware of complaint mechanisms, only 10.3% of households that experienced corruption actually filed or attempted to file complaints through various channels. Among those who lodged complaints, the majority (79.5%) submitted complaints to officials of the respective service institutions, while only 0.2% used the GRS. Even though many respondents are aware of the ACC, only 0.3% of households that experienced corruption filed complaints with the ACC (Figure 3.14).

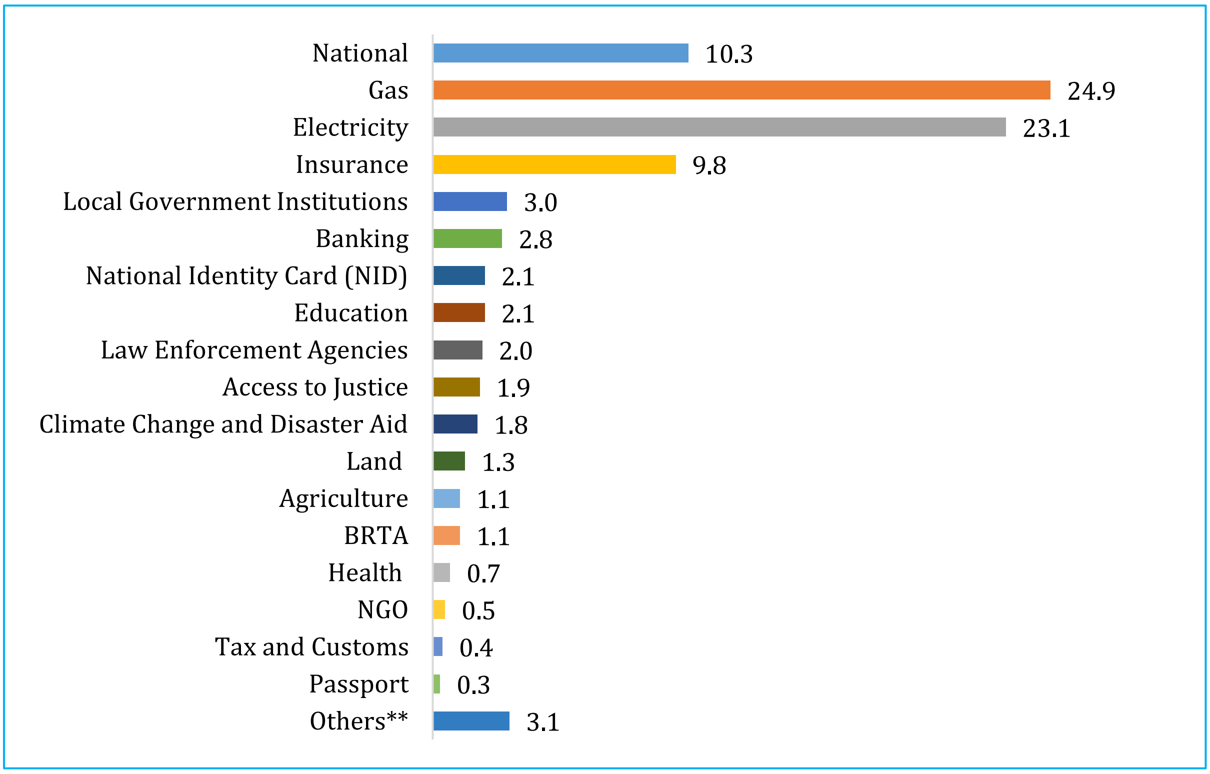
Figure 3.14: Channels used for Lodging Complaints after Falling Victim to Corruption* (%)



* Multiple answers applicable.

Among the households that filed complaints, the highest proportion (24.9%) lodged complaints after facing corruption while receiving gas services (Figure 3.15). In addition, complaints were filed in sectors such as electricity (23.1%), insurance (9.8%), and local government services (3%) regarding corruption and irregularities.

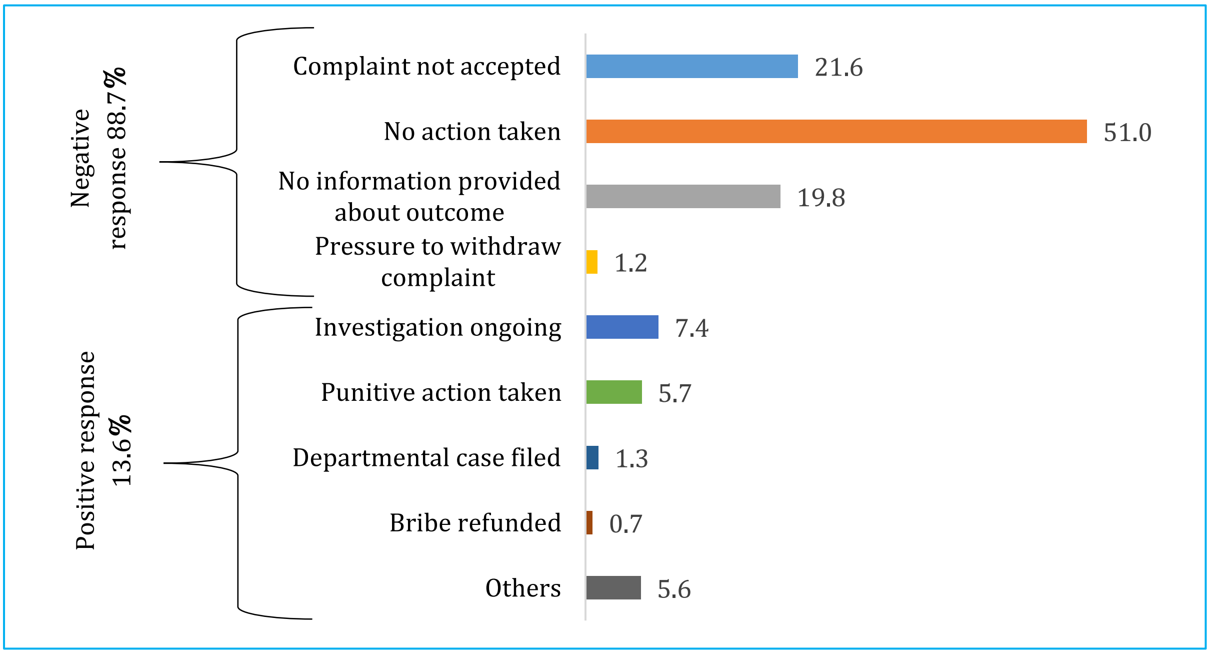
Figure 3.15: Complaints Lodged by Sector* (%)



* Multiple answers applicable.
** MFS, WASA, online shopping, etc.

Among the households that filed complaints, the actions taken by the concerned service-providing institutions in response to those complaints can be categorised into two types: negative and positive responses. Analysis shows that negative responses occurred in 88.7% of cases, while positive actions were taken in only 13.6% of cases. In 21.6% of cases, although households attempted to file complaints, the concerned authorities did not accept them. Additionally, in 51% of cases, no action was taken at all by the institutions (Figure 3.16). On the other hand, in 7.4% of cases, investigations were ongoing following the complaints, and in 5.7% of cases, punitive actions were taken against the individuals involved.

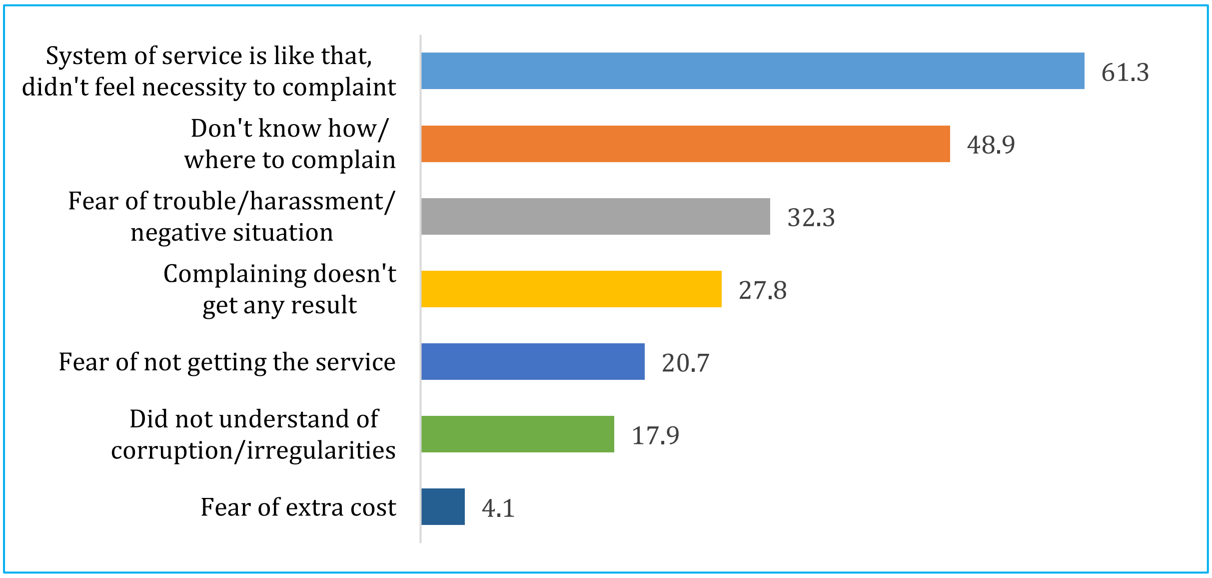
Figure 3.16: Actions Taken in Response to Complaints* (%)



* Multiple responses applicable.

On the other hand, households that did not file complaints reported multiple reasons for not doing so (Figure 3.17). Among these, the largest proportion (61.3%) believed that "the entire service system is corrupt, so there was no point in complaining." Additionally, 48.9% of households did not file complaints because they did not know how or where to complain, while 32.3% refrained due to fear of complications, harassment, or negative consequences. Furthermore, 17.9% of households reported that they did not realise that they had experienced corruption or irregularities.

Figure 3.17: Reasons for Not Lodging Complaints* (%)

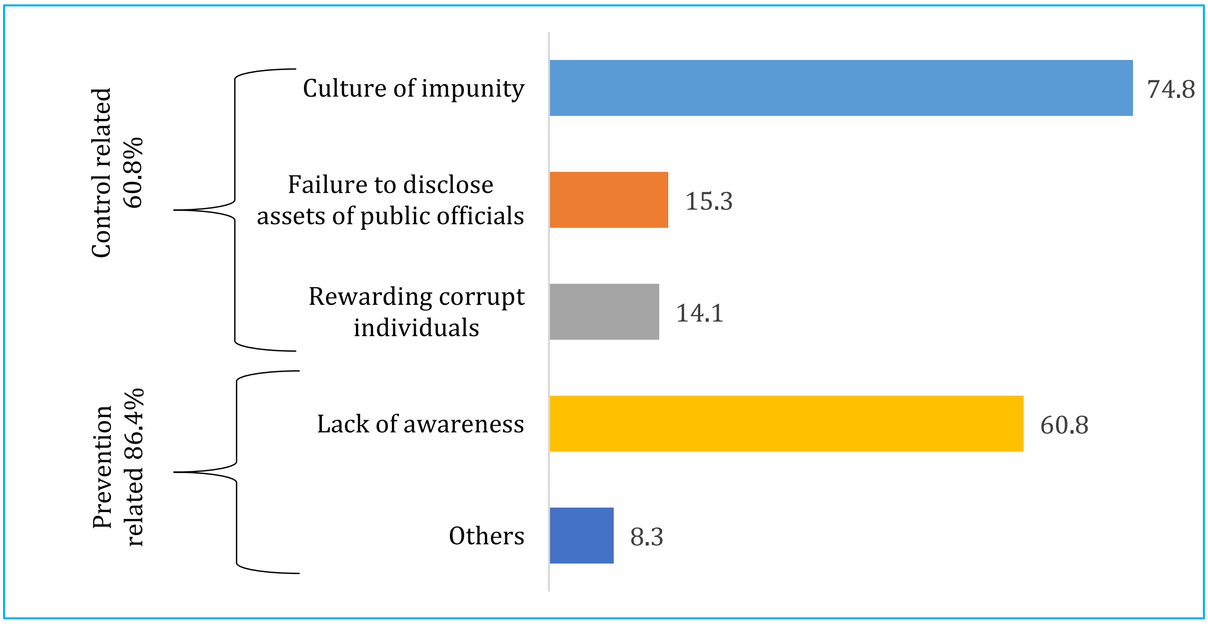


* Multiple answers applicable.

3.14 Household Perception on Causes of Corruption and Prevention

The survey also explored households' perceptions regarding the causes of corruption and ways to prevent it. The findings show that 74.8% of households identified a culture of impunity as the primary cause of corruption (Figure 3.18). In addition, 60.8% of households cited lack of awareness as a major contributing factor, while 15.3% identified the failure to disclose the assets of public officials as another important cause of corruption.

Figure 3.18: Respondents' Opinion on Causes of Corruption* (%)



* Multiple answers applicable.

In order to prevent corruption, the surveyed households placed the greatest importance on taking punitive actions against those involved and ensuring their proper enforcement (84.1%) (Table 3.8). In addition, 45.2% of households emphasised the need to build social movements against corruption, 30.4% highlighted strengthening monitoring by the concerned authorities, and 24.2% stressed increasing awareness about complaint mechanisms and ensuring their effective implementation.

Table 3.9: Households' Opinions on Corruption Prevention* (%)

Opinions	National	Rural	Urban
Strict disciplinary action against the perpetrator	84.1	83.8	84.8
Social movement against corruption	45.2	45.5	44.7
Strengthen the monitoring system	30.4	29.6	31.9
Informing the public about GRS	24.2	25.2	22.3
Government Employees' asset disclosure	10.4	10.7	9.9
Conduct regular public hearings	5.6	5.9	5.0
Non response	3.9	3.5	4.9

* Multiple answers applicable.

Chapter 4: Sector-wise Corruption

1. Passport

Over the past few decades, international travel from Bangladesh has significantly increased for employment, medical treatment, education, pilgrimage (Hajj), and tourism purposes, leading to a rapid rise in demand for passports. To address this growing demand, the government has undertaken several initiatives in the passport services. Following the introduction of the Machine-Readable Passport (MRP), the country gradually transitioned to the e-passport system. Additional reforms include the introduction of online application procedures, payment of fees through mobile financial services (MFS), abolition of police verification, application tracking facilities, expedited delivery services, and expansion of e-passport services through Bangladeshi missions abroad. Although these measures have made passport acquisition easier and faster than before, the passport sector continues to be reported as one of the most corruption-prone public service sectors in various studies and surveys.

The Household Survey 2025 found that 8.5% of households received passport-related services during the survey period, with slightly higher usage in urban areas (9.1%) than in rural areas (8.1%). The vast majority of service recipients (88.9%) obtained services from Regional Passport Offices. In terms of service type, applications for new e-passports constituted the largest share, accounting for 87.3% of all passport service users. Most applicants (91.4%) submitted applications under the regular service category (which guarantees delivery within 15 working days), while the proportions of urgent and express applications are comparatively smaller.

Despite the government's efforts to improve service delivery, the survey reveals a concerning picture of corruption and irregularities in passport services. Overall, 84.4% of passport service recipients experienced at least one form of corruption, with the prevalence being higher in rural areas (87.0%) than in urban areas (79.4%). Approximately 76.6% of households reported paying bribes or unauthorised fees to obtain passport services. Other commonly reported forms of corruption included negligence in duty (72.2%), harassment by intermediaries or brokers (39.7%), and harassment or misconduct by service providers themselves (32.5%). Among households that paid bribes, the average amount paid was BDT 4,532. Rural households paid significantly more, averaging BDT 4,991 per household, compared with BDT 3,573 among urban households.

The survey further indicates that corruption and irregularities occur at multiple stages of the passport service process. The highest incidence of corruption was reported during the application preparation and submission stage, where approximately 76.8% of service recipients experienced some form of irregularity. Complaints were also reported during biometric data collection and passport delivery stages. Notably, the biometric stage involved the highest average bribe amount, averaging BDT 6,680 per household. Corruption levels also varied according to the type of passport service sought. Applicants for new e-passports experienced the highest rate of corruption (84.3%). In contrast, applicants seeking reissuance of machine-readable passports (MRPs) paid the highest average amount in bribes, averaging BDT 12,444 per household. Similarly, applicants under the regular service category (84.4%) experienced higher rates of corruption than those applying through urgent (80.2%) or express (77.5%) channels. Applicants for 64-page passports with a validity period of ten years also reported relatively high levels of corruption, with 88.4% experiencing some form of corrupt practice. The highest incidence of corruption was recorded in the Barishal Division, where 93.3% of passport service users reported experiencing corruption; in rural Barishal, the rate was even higher at 96.3%. Sylhet Division also exhibited alarmingly high levels of corruption, with 91.7% of passport service recipients reporting corrupt experiences.

2. Bangladesh Road Transport Authority (BRTA)

The Bangladesh Road Transport Authority (BRTA) is the only state institution responsible for regulating and managing the road transport system in Bangladesh. BRTA oversees all motor vehicle-related services, including vehicle registration, issuance of driving licenses, instructor licenses, tax tokens, fitness certificates, ride-sharing registration, route permits, transfer of vehicle ownership, registration of driving schools, and other transport-related regulatory functions. In addition, the authority conducts public awareness campaigns through newspapers and television to promote road safety and prevent road accidents. Every year, BRTA collects substantial government revenue through driving license fees, vehicle taxes, and other service charges. However, allegations of corruption, political influence, and syndicate control involving BRTA personnel, transport workers' and owners' associations, local public representatives, and political actors have frequently been reported, adversely affecting service delivery and governance.

According to the survey, 3.5% of households received services from BRTA during the reference period (4.6% of urban households and 2.9% of rural households). Among them, 71.2% received services as motor vehicle drivers, while 33.7% received services as vehicle owners. The most commonly received services included issuance of new driving licenses (34.3%), renewal of driving licenses (32%), issuance of learner driving licenses (26.3%), vehicle registration (13.1%), collection or renewal of tax tokens (8.3%), fitness certificates (3.8%), number plates (3.8%), and doping-related services (2.8%).

Overall, 79.3% of households that received BRTA services experienced at least one form of corruption. The incidence was higher among rural service recipients (80.4%) than their urban counterparts (77.7%). Moreover, motor vehicle drivers (82.7%) reported a higher rate of corruption victimisation than vehicle owners (69.5%). Among BRTA service users, 63.5% reported having to pay bribes or unauthorised payments to obtain services. Other major forms of corruption included negligence in performing official duties (39.7%), the influence of brokers or middlemen (21.1%), and harassment (21.0%).

Households that paid bribes in connection with BRTA services reported paying a bribe of BDT 6,923 on average. Corruption was the most prevalent in the process of renewing driving licenses, where 82.4% of service recipient households experienced some form of corruption. In this service category, 64.9% of households paid bribes, with an average payment of BDT 5,643. Similarly, in obtaining a new driving license, 78.9% of households experienced corruption, and 62.7% paid bribes or unauthorised fees, averaging BDT 5,858 per household.

3. Justice-related Services

Ensuring the rule of law, justice, and the resolution of disputes are carried out through a multi-tiered justice-related service system comprising various courts, including the High Court, subordinate courts, tribunals, and other justice-related service bodies. Citizens seeking legal remedies or justice in response to disputes or criminal offences are required to engage with these courts and with the legal professionals associated with justice-related service proceedings. However, numerous studies and surveys have highlighted that litigants frequently encounter corruption, irregularities, and various forms of harassment throughout different stages of the process.

According to the survey, 7.6% of households received justice-related services related to court cases, with virtually no difference between urban (7.6%) and rural (7.5%) households. The largest proportion of the cases (61%) is being processed in District Judge Courts or Civil Courts, followed by Magistrate Courts or Criminal Courts (28.2%), and special courts and tribunals (12.9%). The majority of pending cases involved land and property disputes (60.2%). Other notable categories included cases relating to illegal assembly, riots, and physical altercations (8.2%), violence against women and children (5.8%), financial or property misappropriation (4.2%), domestic violence (3.9%), homicide (3.9%), and drug-related offences (3.2%).

Overall, 71.3% of households receiving justice-related services experienced some form of corruption or irregularity. Furthermore, 39.6% of service recipients reported paying bribes or unauthorised payments, with an average amount of BDT 24,691. Other forms of corruption and malpractice include harassment or misconduct by service providers (39.8%), negligence in duty (35.5%), exercise of social or political influence (9.4%), being compelled to seek services through personal connections (4.6%), and favouritism or discriminatory treatment (2.5%). Corruption was most prevalent among households whose cases were being handled in District Judge Courts and Civil Courts, where 74.4% reported experiencing corruption. This was followed by special courts and tribunals (69%) and Magistrate/District Criminal Courts and Metropolitan Criminal Courts (67.1%).

With respect to bribery, households most frequently reported paying bribes in connection with cases handled by District Judge Courts and Civil Courts, where 41.2% of service recipients gave unauthorized payments, averaging BDT 20,194 per household. However, the highest average bribe amount was reported among households receiving services from Magistrate/District Criminal Courts and Metropolitan Criminal Courts, where corruption victims paid an average amount of BDT 39,711. In special courts and tribunals, 44% of households reported paying bribes or unauthorised fees, with an average amount of BDT 15,171.

4. Law Enforcement Agencies

Law enforcement agencies in Bangladesh, including the police, Rapid Action Battalion (RAB), traffic police, highway police, Detective Branch (DB), Special Branch (SB), Criminal Investigation Department (CID), and Ansar forces, play a crucial role in maintaining law and order, preventing and controlling crime, ensuring public safety, and preserving state stability. Through identifying crimes, bringing offenders under the law, ensuring road safety, and providing assistance to citizens during emergencies, these institutions constitute an indispensable component of public service delivery. However, service recipients often face procedural complexities, delays, harassment, bribery, administrative irregularities, and abuse of power when seeking services from these agencies.

The survey found that 9.4% of households received services from various law enforcement agencies (8.9% in rural areas and 10.4% in urban areas). Among them, the majority (70.9%) received services from the police station, followed by the SB (15.1%), traffic police (11.5%), and highway police (2.2%).

Among households that sought services from law enforcement agencies, 69.4% experienced one or more forms of corruption or irregularities (69.7% in rural areas and 68.8% in urban areas). Almost half of the service recipients (49.3%) reported paying bribes or unauthorised payments, either voluntarily or under compulsion. Other forms of corruption and irregularities included negligence in duty (32.1%), harassment (29.3%), being compelled to rely on personal connections to obtain services (4.4%), and experiences of favouritism or nepotism (3.1%). The highest incidence of corruption was reported in passport verification, where 80.7% of service recipients encountered corruption. This was followed by services related to filing First Information Reports (FIRs) or cases (75.6%) and arrest-related services (74.7%). Households experienced the highest rates of corruption while receiving services from the SB and traffic police (72.7%). In addition, 67.9% of households seeking services from the police station reported experiencing corruption.

The highest proportion of households paying bribes was found among those receiving services from the SB, where 66.1% reported making unauthorised payments, followed by traffic police (57.6%). In terms of specific services, passport verification generated the highest incidence of bribery, with 77.5% of service recipients reporting unauthorised payments, whereas the lowest incidence of bribery (38.9%) was observed in the filing of General Diaries (GD). On average, households paid BDT 7,407 in bribes or unauthorised payments when receiving services from various law enforcement agencies. The largest average amount was paid to the police station (BDT 9,951 per household), followed by the highway police (BDT 7,315 per household). The lowest average amount of bribes was paid to the SB (BDT 1,643 per household). By service category, arrest-related services required the highest average bribe payment (BDT 22,163 per household), whereas police clearance services involved the lowest average amount (BDT 1,279 per household).

5. Land

Land is closely linked to people's daily livelihoods, social customs, and economic activities. Public and private land management services – particularly those related to land transfer procedures, registration, land surveys, record management, and preservation – constitute a critical component of land administration. At the field level, a range of offices provide land-related services, including Union Land Office (Tahsil Offices), Upazila Land Office, Upazila Sub-Registry Office, Upazila Settlement Office, and various branches under the Deputy Commissioner's Office, such as the LA (Land Acquisition), SA, Vested Property, and District Record Room sections. Although several land services have recently been digitised, households in Bangladesh continue to encounter various forms of irregularities and corruption when seeking services from the land administration.

The survey found that 17% of households received land-related services, with a slightly higher proportion in rural areas (17.5%) than in urban areas (15.8%). Among service providers, the Union Land Office was the most commonly used institution, serving 56.9% of households. In terms of service type, the most frequently accessed service was land development tax (*khajna*) and related services, used by 52.5% of land service recipients. Among households that received land-related services, 66.3% experienced some form of corruption, with the rate being slightly higher in rural areas (67.2%) than in urban areas (64.1%). Furthermore, 47.6% of households reported paying a bribe or unauthorised payment (48.6% in rural areas and 45.2% in urban areas). Other common forms of corruption included negligence in service delivery (34.6%), harassment or abusive behaviour (25.1%), and being compelled to use intermediaries or brokers (*dalals*) to obtain services (10.9%). Households that paid bribes or unauthorised payments spent an average of BDT 11,310, with rural households paying an average of BDT 10,501 and urban households paying BDT 13,335.

Among different land administration institutions, the highest incidence of corruption was reported for seeking services from the District Record Room, where 87.7% experienced corruption. This was followed by the Upazila Land Office (71.4%), Upazila Sub-Registry Office (70.9%), and Union Land Office (59.7%). The District Record Room also recorded the highest proportion of households paying bribes or unauthorised payments (66.7%), followed by the Upazila Land Office (54.9%), Upazila Sub-Registry Office (51.8%), and Union Land Office (39%). On average, households paid BDT 19,626 in bribes when obtaining services from the Upazila Sub-Registry Office and BDT 9,686 from the Upazila Land Office.

Among specific land-related services, mutation (land ownership transfer or updating records) exhibited the highest incidence of corruption, affecting 88.9% of service recipients. This was followed by document retrieval and search services (73.1%) and deed registration services, including sale deeds, power of attorney documents, inheritance deeds, and gift deeds, where 63.2% of households experienced corruption. In contrast, mutation and land acquisition services recorded the highest rate of bribery, with 75.9% of service recipients reporting payment of a bribe or unauthorised fee. Additionally, 22.6% of households reported paying bribes in relation to the payment of land development tax. The highest average bribe amount was paid for deed registration services (BDT 33,782). Households paid an average of BDT 9,662 for mutation-related services, BDT 2,700 for land development tax (*khajna*) services, and BDT 2,662 for document retrieval and search services.

6. Health

To promote public health, nutrition, and family welfare, the government provides healthcare services through hospitals and health centres at different administrative levels. At the primary level, services are delivered through Community Clinics, Union Sub-Centers (USCs), Union Health and Family Welfare Centres (UHFWCs), and Upazila Health Complexes. Secondary-level services are provided through District Hospitals, while tertiary-level services are available through Medical College Hospitals and other specialised healthcare institutions. Through these facilities and various public health programs, Bangladesh has achieved notable progress in the health sector. However, corruption, irregularities, and negligence among a segment of officials, employees, and other stakeholders continue to deprive many citizens of the services they are entitled to receive and undermine the effective implementation of government health programs.

The survey found that 89% of households received healthcare services, of which 61.9% received services from government healthcare facilities. The most commonly utilised services are ticket collection or registration (88.8%), consultation with doctors or receiving medical advice (86%), , obtaining medicines (71.8%), and diagnostic services (23.6%) etc.

Among households that sought services from government healthcare institutions, 64.4% experienced some form of corruption. These include paying bribes or unauthorised fees (29.7%), failure to receive medicines despite their availability (28.5%), negligence and harassment during treatment (26.9%), and rude or abusive behaviour by service providers (14%). Households that paid bribes or unauthorized fees spent an average of

BDT 258, with rural households paying an average of BDT 247 and urban households BDT 282.

The highest incidence of corruption was reported among service users of Medical College Hospitals and Universities (68.2%). However, the highest rate of bribery or unauthorized payments was reported in Upazila Health Complexes, where 37.4% of service recipients paid bribes. The largest average bribe amount was paid by users of Medical College Hospitals and Universities, at BDT 922 per household, whereas the lowest average bribe amount was reported in Upazila Health Complexes, at BDT 64 per household.

Across different types of healthcare services, the use of trolleys and wheelchairs was associated with the highest incidence of corruption, affecting 70.3% of service recipients. Other services where corruption was prevalent included diagnostic services (48.1%), prescribed diets or food services (44.5%), saline administration, bandages, and dressing services (43.6%), ticket collection and registration (42.8%), medicine distribution (41.1%), maternity and Caesarean section services (33.8%), surgical operations (34.4%), and allocation of bed in hospitals (31.2%).

The highest rate of bribery was also reported among users of trolley and wheelchair services, where 62.6% paid unauthorised fees of BDT 440 on average. Additionally, 30.6% of households paid bribes for saline administration or bandage-related services, with an average of BDT 783. Similarly, 17.5% of households seeking maternity or Caesarean section services reported paying bribes, with an average unauthorised payment of BDT 1,938.

7. Agriculture

The agriculture sector plays a vital role in Bangladesh's economy and food security and serves as a major source of employment for a large segment of the population. To increase agricultural production and improve farmers' welfare, the government implements various programs, including subsidies, agricultural credit, supply of fertilisers and seeds, expansion of irrigation facilities, distribution of agricultural assistance cards, and agricultural extension services. In addition, initiatives have been undertaken to regulate the quality of agricultural products, improve storage systems, and ensure fair prices. Despite these efforts, limitations in service delivery systems, restricted access to agricultural credit, post-harvest losses, and corruption and mismanagement remain significant challenges to the development of the agricultural sector.

According to the survey, 36% of households received agricultural services (44% in rural areas and 18.6% in urban areas). Among them, the largest proportion (51.1%) received services from government-authorised retail dealers, while 33.5% received fertiliser-related services.

Among households that received agricultural services, 64.4% experienced some form of irregularity or corruption, and 49.3% had to pay bribes or unauthorised payments to obtain services. Households that paid bribes or unauthorised payments spent an average of BDT 1,402 per household, compared to BDT 1,542 in urban areas and BDT 1,375 in rural areas. Other forms of corruption included negligence (84.8%), harassment or mistreatment (23.4%), inadequate information provision (17.5%), favouritism or nepotism (7.3%), and being compelled to seek services through influential intermediaries (6.6%).

The findings show that households receiving agricultural services through government-authorised retail dealers experienced the highest rate of corruption (59.3%). Likewise, the largest proportion of households were compelled to make unauthorised or additional payments when receiving services from government-authorised retail dealers (47.4%), paying an average of BDT 1,233 above the government-fixed price.

By type of service, the highest incidence of corruption (61.3%) and bribery (49.4%) was reported in obtaining fertiliser-related services. In addition, 5.3% of households had to make unauthorised additional payments to obtain seeds. The largest average amount of unauthorised payment was reported in subsidy-related services, amounting to BDT 2,265 per household.

8. Education

Education is one of the principal foundations of human resource development, socio-economic progress, and sustainable development of the country. Since independence, the government has undertaken various initiatives, including compulsory primary education, increasing female participation in education, digital learning programs, stipend schemes, and the introduction of new curricula. As a result, access to educational institutions has expanded, and participation rates at the primary and secondary levels have improved significantly. However, alongside these achievements, corruption, irregularities, unauthorised fees, dependence on coaching, administrative weaknesses, and a lack of accountability remain major challenges in the education sector.

According to the survey, 65.7% of households received services from some type of educational institution (government, MPO-affiliated, privately managed, autonomous, or NGO-run institutions). Among them, 61.7% received educational services from government institutions (government, MPO-affiliated, and autonomous institutions). By type of institution, 43.6% of households received services from government educational institutions, 28.9% from MPO-affiliated private institutions, and 52.2% from non-MPO private institutions. By educational level, 63.8% of households received services at the primary or equivalent level, 41.6% at the secondary level, 13.4% at the higher secondary level, and 11% at the undergraduate level and above. It should be noted that households receiving services from non-MPO private institutions and NGOs were excluded from the analysis of corruption in the education sector.

Among households receiving services from government, MPO-affiliated, and autonomous educational institutions, 52.5% experienced different forms of corruption (53.2% in rural areas and 50.8% in urban areas). Of these households, 34.8% were compelled to make unauthorised payments to obtain services (35.2% in rural areas and 33.5% in urban areas). Other forms of corruption included irregular class attendance by teachers (20.8%), failure to complete the full class schedule (17.1%), delays in service delivery (12.7%), compelling students to take coaching or private tuition from the teachers of the respective institution (7.7%), and intentionally awarding lower marks to students who did not participate in coaching (6.6%). Households that had to make unauthorised payments spent an average of BDT 1,049.

Significant differences in the prevalence of corruption were observed across different types of educational institutions. The highest incidence of corruption was reported in MPO-affiliated private educational institutions, where 55.7% of service recipients experienced corruption. The corresponding rates were 45.3% in government institutions and 14.9% in autonomous institutions.

Analysis by educational level shows that corruption was most prevalent at the secondary level, where 57.3% of service recipients experienced corruption and 37.6% of households were compelled to make unauthorised payments. At the primary level, the corruption rate was 45.4%, while at the higher secondary level, it was 40.7%. Curriculum-based analysis further indicates that corruption is highest in the madrasa education system (49.6%), where the average amount of unauthorised payments is also comparatively high (BDT 1,049 per household).

By type of educational service, the highest incidence of corruption (50.7%) was reported in coaching and private tuition-related services. This was followed by services related to participation in various competitions and Olympiads (38.8%), registration or enrollment (36.2%), and issuance of certificates or mark sheets (35.7%). The highest rate of unauthorised payments was observed in registration services (30.8%), followed by certificate or mark sheet issuance (29.4%) and co-curricular activities (27.8%). Households receiving coaching or private tuition-related services paid the highest average amount of unauthorised fees, amounting to BDT 4,107 per household.

9. National Identity Card (NID) Services

The National Identity Card (NID) is a mandatory document for Bangladeshi citizens and is essential for various day-to-day activities and public services. The registration and distribution of NID cards has been an ongoing process since 2008. Services related to the NID include the issuance of new NID cards, reissuance of lost or damaged cards, and modification of information such as name, date of birth, marital status, and address. In 2016, electronic chip-based Smart NID Cards were introduced. Subsequently, from 2020, various NID-related services began to be delivered through online platforms. Despite these initiatives, several irregularities and corruption-related issues persist, including the possession of multiple NID cards by a single individual, unauthorised charges for completing application forms, delays caused by server-related problems, and failure to receive the desired services even after submitting the required documents. According to the survey, 15.8% of households received NID-related services during the reference period (15.1% in rural areas and 17.5% in urban areas). Among recipients of NID service, the largest proportion (52%) sought services related to obtaining a new NID card.

Among households receiving NID services, 47.4% experienced some form of irregularity or corruption (45.9% in rural areas and 50.1% in urban areas). Of these households, 21.9% paid or were compelled to pay bribes or unauthorised fees. Other forms of corruption included harassment or misconduct during service delivery (38.5%), harassment by brokers or intermediaries (4.7%), lack of necessary guidance for accessing online services (2%), being compelled to seek assistance through influential persons or personal connections (1.8%), and nepotism or favouritism (1.7%). Households that paid bribes or unauthorised fees spent an average of BDT 1,935. Analysis by service type shows that households seeking information correction or modification services experienced the highest level of corruption (75.5%). In addition, 39.8% of households obtaining a new NID card and 36.6% of households collecting a Smart NID Card experienced corruption. Furthermore, households receiving information correction services were the most likely to pay bribes or unauthorised fees (46.6%). However, the highest average amount of bribes or unauthorised fees was paid by households obtaining a new NID card, amounting to BDT 2,342.

10. Local Government Institutions

Local government institutions (LGI) play a vital role in decentralising administration, institutionalising participatory democracy, and delivering basic public services at the local level. Since independence, the local government system has evolved through various reforms and policy changes, with successive governments undertaking a range of initiatives to strengthen local governance. Despite these positive measures, administrative inefficiency, irregularities, and corruption continue to affect service delivery, undermining the effectiveness and overall performance of the LGIs.

According to the survey, 76.5% of households received services from LGIs (80.7% in rural areas and 67.5% in urban areas). By institution type, 84.6% of service recipients obtained services from Union Parishads, 11.5% from *Pourashavas* (municipalities), 4.5% from City Corporations, and 0.6% from Upazila Parishads.

Among households receiving services from LGIs, 46% experienced some form of corruption or irregularity, with the rate standing at 45.7% in rural areas and 46.7% in urban areas. Of these households, 27.7% had to pay bribes or unauthorised fees to obtain services (27.4% in rural areas and 28.6% in urban areas). Other forms of corruption included negligence by officials and staff (22.8%), harassment or misconduct (15.7%), influence of brokers (2.9%), nepotism (2.8%), and embezzlement of funds (6.1%). Households paid an average of BDT 923 in bribes or unauthorised payments, with the average amount being BDT 939 in rural areas and BDT 881 in urban areas.

Institution-wise analysis shows that households receiving services from City Corporations experienced the highest rates of both corruption (50.3%) and bribery (31.1%). Service recipients of City Corporations paid an average of BDT 1,492 in bribes or unauthorised fees. Similarly, 25.4% of service recipients from *Pourashava* and 27.7% from Union Parishads were compelled to make unauthorised payments. Service-wise analysis indicates that the highest proportion of households experienced corruption while obtaining various certificates (73.2%) and were also the most likely to pay bribes (60.2%). This was followed by dispute resolution and arbitration services, where 59.7% of households experienced corruption and 24.4% were forced to pay bribes or unauthorised fees.

Among certificate-related services provided by LGIs, households reported the highest corruption rates in obtaining certificate corrections/amendments (83.4%), followed by birth registration certificates (78.1%), death registration certificates (68%), inheritance certificates (56%), citizenship certificates (43.2%), and character certificates (27.2%). The highest incidence of bribery occurred in obtaining birth registration certificates (66.4%), for which households paid an average of BDT 480. The highest average amount of bribes was paid for inheritance certificates (BDT 805 per household), followed by certificate corrections/amendments (BDT 647 per household). Other forms of corruption included negligence (38.1%), harassment or misconduct (24.8%), being compelled to seek assistance from influential persons (5.8%), broker interference (5%), and embezzlement (4.8%).

Among households receiving services under social safety net programs, 36.4% accessed such services, and 44.3% of them experienced some form of corruption. The highest corruption rate was reported in obtaining maternity allowances (67.4%), followed by VGF (55.6%), VGD (52.2%), the Food-Friendly Programme (43.9%), widow allowances (35.2%), old-age allowances (30.1%), and disability allowances (25.5%). To be included in social safety net programs, 10.7% of households had to pay bribes or unauthorised fees, averaging BDT 1,582 per household.

In the area of dispute resolution and arbitration services, 59.7% of households experienced different forms of corruption. The most common forms were harassment or misconduct (40.9%), followed by negligence (32.1%), nepotism (23.7%), interference by influential individuals (20.8%), and being forced to seek assistance from connected persons (9.5%).

In contrast, among households receiving services related to holding tax and village police tax, 10.8% experienced corruption, while 0.9% had to pay bribes or unauthorised fees of an average of BDT 367. For trade license issuance and renewal, 38.7% of households experienced corruption. Among them, 56.8% of those applying for a new trade license and 32.3% of those renewing a license reported corruption-related experiences. Furthermore, 16.4% of households had to pay bribes or unauthorised fees, averaging BDT 1,638 to obtain a trade license.

11. Climate Change and Disaster Aid

Bangladesh is one of the world's most disaster-prone countries due to its geographical location in the tropical region and in the delta of three major rivers flowing into the Bay of Bengal. Over the past few decades, the frequency and intensity of climate change-induced disasters have increased significantly. Despite the existence of laws, policies, and guidelines for disaster preparedness, emergency response, and post-disaster recovery, governance deficiencies have been identified in addressing various climate change-related disasters. According to the survey, 2% of households received climate change and disaster assistance services (2.3% in rural areas and 1.3% in urban areas). Among the service recipients, 49.9% received services from the Upazila Administration, 13.5% from the Upazila/District Food Office, and 13.4% from the Department of Disaster Management.

Among households receiving services in this sector, 41.3% experienced some form of corruption or irregularity (39.7% in rural areas and 47.9% in urban areas). Of these, 12.5% had to pay bribes or unauthorised fees (12.1% in rural areas and 14.2% in urban areas). Other forms of corruption included deception or fraud (such as receiving fewer relief goods than entitled) (15.9%), and being compelled to seek assistance through influential or connected persons (13.7%). Households that paid bribes or unauthorised fees had to pay BDT 1,233 on average.

Analysis by institution shows that households receiving climate change and disaster aid from the Upazila Administration experienced the highest level of corruption (43.6%). In terms of service type, the highest proportion of households (71.3%) experienced corruption while receiving health and medical assistance, including tubewells, sanitation materials, safe drinking water, water purification tablets/medicines, emergency medicines, and related disaster-response services. In contrast, 31.7% of households experienced corruption while receiving relief assistance, such as long-term food support, financial assistance, and housing reconstruction support.

12. Electricity

Electricity is one of the key drivers of Bangladesh's economic and social development. It is essential for industry, commerce, agriculture, and household activities. Various electricity distribution agencies provide services such as new connections, meter installation, bill payment, connection repair, and other related services. However, service recipients often encounter different forms of irregularities and corruption while obtaining these services.

According to the survey, 58.9% of households interacted with one or another electricity distribution agency. Among them, the majority (82.6%) received services from the Rural Electrification Board (REB) and its affiliated *Palli Bidyut Samity* (PBS). This was followed by the Bangladesh Power Development Board (BPDB) (10.0%), West Zone Power Distribution Company (WZPDCL) (2.3%), and Northern Electricity Supply Company (NESCO) (2.2%). By customer category, 99.7% of service recipients were residential consumers, while 0.9% were commercial consumers. In terms of service type, households most commonly received meter reading and billing-related services (91.7%). Other services include new connection, reconnection, maintenance, equipment replacement, and purchase (14.8%), meter installation or replacement (5.7%), repair/ supply/ replacement of electrical equipment and meter repair (3.2%), new electricity connection (2.3%), and reconnection services (1.6%).

Among households receiving services from this sector, 36.1% experienced corruption, while 6.8% had to pay bribes or unauthorised fees. Other major forms of corruption included negligence of duties (24.8%) and harassment or misconduct (24.8%). Households that paid bribes had to pay an average of BDT 2,261. Institution-wise analysis shows that service recipients from WZPDCL experienced the highest level of corruption (49.9%), followed by the BPDB (40.9%). Among the service recipients from BPDB, 13.9% reported paying bribes, while 5.8% of those receiving services from REB/ PBS reported paying bribes. Households that paid bribes to obtain services from BPDB paid an average of BDT 1,943, while those dealing with REB/PBS paid an average of BDT 2,188.

Analysis by service type reveals that among households that obtained an electricity connection, applied for a new connection, or replaced/installed electrical equipment, 64.0% experienced corruption, and 47.2% paid bribes. Besides, among households receiving meter reading, billing, and related services, 31.1% experienced corruption and 0.7% paid bribes. Households that paid bribes for connection-related services paid an average of BDT 2,275, while those seeking meter-related services paid an average of BDT 1,824.

13. Insurance

The insurance sector plays an important role in Bangladesh's economic development and the expansion of business and commerce. In Bangladesh, a total of 82 insurance companies (36 life insurance companies and 46 general insurance companies), provide insurance-related services across the country through 8,314 branch offices (6,809 life insurance branches and 1,505 general insurance branches) and 481,267 agents. To promote overall development and modernisation of the sector, the Insurance Development and Regulatory Authority (IDRA) has recently undertaken several initiatives. Although some positive changes have been observed, service recipients continue to face various forms of irregularities and corruption.

According to the survey, 8.8% of households received insurance-related services (8.7% in rural areas and 9.2% in urban areas). Among the households receiving insurance services, 9% obtained services from government-owned insurance companies, 90.4% from private insurance companies, and 1.2% from foreign insurance companies. By type of insurance scheme, 59.1% of households received life insurance, 38% savings insurance, 2.3% health insurance, 1.1% education insurance, and 0.4% motor vehicle insurance services.

Among the recipients of insurance service, 25.6% of households experienced some form of corruption (26.4% in rural areas and 24% in urban areas). Corruption was particularly prevalent in the withdrawal of benefits after policy maturity, where 70.1% of households experienced fraud or irregularities. Similarly, 68.1% of households faced fraud or irregularities when withdrawing funds before policy maturity. In addition, 11% of households encountered various forms of corruption while paying insurance premiums. Overall, 2.7% of service-receiving households reported paying bribes, making unauthorised payments, or becoming victims of embezzlement and fraud (2.8% in rural areas and 2.3% in urban areas). Households affected by bribery and/or embezzlement suffered an average financial loss of BDT 15,340. Other forms of corruption in the insurance sector included negligence of duty (17.9%), harassment (12.5%), embezzlement of premium payments or insurance funds (7.7%), and fraud (4.1%).

Among households receiving services from private insurance companies, 26.8% experienced various forms of corruption, compared to 18.6% among those receiving services from government insurance companies. Furthermore, households receiving services from private insurance companies suffered an average loss of BDT 15,142 due to bribery or financial embezzlement. By insurance type, 24% of households receiving life insurance services and 30.8% of those receiving savings insurance services experienced corruption. Additionally, 2.5% of life insurance clients and 3.1% of savings insurance clients became victims of bribery or financial embezzlement. While the average amount lost through bribery or embezzlement in life insurance was BDT 11,091, the corresponding amount for savings insurance was significantly higher at BDT 20,071.

14. Gas

Natural gas is an important source of energy for industrial production and household activities. To meet the growing demand of an increasing population, the country remains highly dependent on natural gas as a primary fuel source. Although new residential gas connections are currently suspended, services such as reconnection, maintenance and repair of existing connections, and payment of various fees and bills continue to be provided. Despite the introduction of various laws, regulations, and procedures aimed at ensuring transparency, accountability, and customer-friendly service delivery, service recipients still face different forms of corruption and irregularities at various stages of obtaining gas-related services.

According to the survey, 2.4% of households received services from gas marketing and distribution companies (0.7% in rural areas and 6% in urban areas). Among households receiving gas services, 25.4% experienced some form of corruption (26.5% in rural areas and 25.1% in urban areas). In this sector, 6% of service recipients paid bribes or unauthorised fees, or were compelled to do so (10.9% in rural areas and 4.8% in urban areas). Institution-wise analysis shows that 34.2% of households receiving services from Titas Gas Transmission and Distribution Company Ltd. experienced corruption. In contrast, 7.4% of households receiving services from Karnaphuli Gas Distribution Company Ltd. reported experiencing corruption. Among service recipients of these two companies, 7.9% and 1.1%, respectively, paid bribes or were forced to make unauthorised payments.

15. Banking (Public and Private)

The banking sector plays a vital role in Bangladesh's economic development, investment, savings, and financial transactions. Various scheduled and non-scheduled banks collect deposits from the public and provide loans to individuals, businesses, agriculture, and housing sectors. In addition, banks offer a range of financial services, including account opening, letters of credit (LCs), remittance receipts, pay orders and bank drafts, disbursement of social safety net benefits, salary payments, and pension withdrawals. However, customers often face various irregularities, harassment, additional costs, service delays, and corruption while receiving banking services.

According to the survey, 57.1% of households received services from different public and private banks (55.6% in rural areas and 60.1% in urban areas). Among them, 53.7% received services from private commercial banks, 45.8% from state-owned commercial banks, 9.9% from agricultural banks/Rajshahi Krishi Unnayan Bank, and 5.3% from Grameen Bank. The users took services for payment of electricity bills (42.4%), cash withdrawal (39.9%), cash deposit (30.3%), obtaining personal loans (10.3%), salary and allowance withdrawal (9.6%), remittance withdrawal (9.9%), opening DPS accounts (8.7%), and opening new bank accounts (7.0%).

Among households receiving banking services, 16.3% experienced various forms of irregularities and corruption (17.2% in rural areas and 14.4% in urban areas). Of them, 1.4% paid bribes or unauthorised payments, with an average of BDT 19,322. Other forms of corruption included negligence (14.5%), fraud within the institution (2.8%), favouritism or discrimination (2.7%), and harassment or misconduct (2.0%).

Analysis by institution type shows that 18.4% of households receiving services from state-owned commercial banks, 17.7% from agricultural banks/Rajshahi Krishi Unnayan Bank, and 12.4% from private commercial banks experienced corruption. On the other hand, 5.3% of customers of agricultural banks/Rajshahi Krishi Unnayan Bank and 1.0% of customers of state-owned commercial banks had to pay a bribe or unauthorised payments. Those who paid bribes while receiving services from state-owned commercial banks paid an average of BDT 11,167, while customers of agricultural banks/Rajshahi Krishi Unnayan Bank paid an average of BDT 8,644. Service-wise analysis reveals that corruption was most prevalent in obtaining agricultural loans, where 29.3% of households experienced corruption. Other services associated with high levels of corruption included personal loans (18.2%), account opening (15.2%), cash withdrawal (14.4%), remittance withdrawal (13.3%), salary and allowance withdrawal (12.6%), and electricity bill payment (10.1%).

16. NGOs (mainly Microcredit and Small Loans)

NGOs have long played an important role in poverty alleviation, social development, and the empowerment of marginalised communities in Bangladesh. At present, both national and international NGOs operate a wide range of development programs across the country. These organisations make significant contributions to women's empowerment, social justice, rural development, environmental protection, food security, and livelihood improvement.

According to the survey, 48.4% of households received services from various NGOs (49.4% in rural areas and 46.3% in urban areas), of whom the vast majority were involved with local-level NGO programs (93.0%), while 7.7% received services from national-level NGOs. Furthermore, almost all households receiving NGO services benefited from microcredit and small-loan programs as well as savings schemes (98.2%). In addition, a portion of households participated in income-generating activities such as agriculture, livelihoods, poultry farming, livestock rearing, and beekeeping programs.

Among households receiving NGO services, 13.1% experienced some form of corruption or irregularity (12.4% in rural areas and 14.6% in urban areas). Of these, 1.4% were victims of bribes or unauthorised payments (1.1% in rural areas and 1.8% in urban areas). Among those who experienced corruption, 39.0% were compelled to seek assistance from influential or well-connected individuals. Additionally, 36.5% of households experienced negligence of duties, while 23.3% were subjected to harassment or mistreatment. Analysis by NGO type shows that 13.5% of households receiving services from local-level NGOs experienced corruption, compared to 6.7% of households associated with national-level NGOs. The average amount of bribes was BDT 1,002 among households that paid bribes or unauthorised fees while receiving services from local NGOs.

17. Tax and Customs

Tax and customs duties are among the principal sources of domestic revenue collection for the government. The government collects revenue through income tax, value added tax (VAT), import-export duties, and other taxes. To simplify and make tax administration more service-oriented, the government has introduced various digital services, including online e-TIN registration, online income tax return submission, tax payment systems, VAT registration, and VAT return filing. In addition, tax-related information and guidelines have been made more accessible to citizens. Despite these initiatives, many service recipients continue to face various forms of irregularities, complexity, and corruption while obtaining tax and customs-related services.

According to the survey, 3.2% of households received various tax and customs-related services (2.4% in rural areas and 4.8% in urban areas). Among them, 74.9% received services at the individual level, while 27.4% received services at the commercial or business level. Among tax and customs service users, the largest proportion (75.2%) received income tax-related services.

Among households receiving tax and customs services, 11.2% experienced some form of corruption or irregularity (12.4% in rural areas and 11.2% in urban areas). Of them, 2.8% paid bribes or unauthorised payments, with an average payment of BDT 3,805. Among the services, VAT services were associated with the highest incidence of corruption and bribery, with 18.7% of service recipients reporting experiences of corruption, while 6.2% paid bribes or unauthorised fees to obtain the service.

18. Other Service Sectors/Institutions

In Bangladesh, citizens receive services from a variety of institutions that may be used less frequently than major public services but play important social, administrative, and economic roles. In the 2025 National Household Survey, these institutions were categorised under "Other Service Sectors/Institutions."

According to the survey, 77.7% of households received at least one service from these other sectors or institutions (77.6% in rural areas and 78.0% in urban areas). Sector-wise analysis shows that Mobile Financial Services (MFS) were the most widely used, with nearly 83% of surveyed households utilising such services. In addition, 7.0% of households received services from the railway sector, 2.6% from the Department of Social Services, and 1.4% from WASA.

Analysis of corruption experiences in these sectors shows that 8.5% of service-recipient households experienced some form of corruption. The rate of paying bribes or unauthorised payments was 1.3% (1.2% in rural areas and 1.7% in urban areas). The average amount of bribe or unauthorised payment paid by affected households was BDT

3,146 (BDT 1,854 in rural areas and BDT 5,023 in urban areas). By type of corruption, the most frequently reported problem was negligence in performing official duties, which affected 4.5% of all households that experienced corruption. Other forms included harassment, misconduct, or abusive behaviour (2.3%), failure to receive the expected service despite attempts to obtain it (2.0%), and fraud or deception (1.2%).

Institution-wise analysis reveals that the Election Commission recorded the highest corruption rate (37.8%), and 9.7% of households reported paying bribes or unauthorised fees. Similarly, 37.3% of households receiving services from the Deputy Commissioner's Office (District Administration) experienced corruption, while 34.6% of railway service users reported corruption-related experiences. Among households receiving services from the Department of Social Services, the corruption rate was 32.8%, and 8.0% reported paying bribes or unauthorised fees. On the other hand, although the incidence of corruption in MFS was relatively low, individuals who became victims of fraud or irregularities suffered comparatively high financial losses, with an average financial loss of BDT 3,226 per affected person.

Chapter 5: Conclusion and Recommendations

5.1 Survey Findings: Overall Observations

Following the fall of the authoritarian regime, there were high expectations of students and citizens for building a "New Bangladesh" that is free from discrimination, well-governed, corruption-free, based on equal rights, and inclusive. However, a contrasting picture has emerged in the National Household Survey 2025. Compared to 2023, the 2025 survey indicates that corruption has increased overall in the service sectors.

Compared to the 2023 Household Survey, the proportion of households experiencing corruption and bribery increased in 2025, rising from 15.1% to 25.2%. Similar to the 2023 survey, the highest levels of corruption and bribery in 2025 are reported for passport and BRTA. However, despite the increase in the prevalence of bribery, the average amount of bribes paid per household decreased by 9.8% compared to 2023. In the 2025 survey, the sectors with the highest average bribe amounts per household were justice-related services, banking, and land services.

At the national level, the estimated total amount of bribes paid in 2025 was BDT 126.332 billion, representing a 15.9% increase compared to 2023. This amount is equivalent to approximately 1.58% of the revised national budget for FY 2024–25.

Corruption and bribery remain alarmingly high in law enforcement agencies and justice-related services, creating major barriers to citizens' access to justice-related services. On the other hand, key public service sectors such as agriculture, LGIs, land administration, education, health, passport, and BRTA-related services continue to experience high levels of corruption and bribery, or have further increased. This situation undermines citizens' fundamental right to receive public services in their everyday lives.

The incidence of corruption varies considerably across households depending on their geographic location and socio-economic characteristics. Although the rate of households experiencing bribery is higher in rural areas than in urban areas (66.0% versus 58.5%), households in urban areas pay a larger amount of bribes on average than their rural counterparts (BDT 5,757 versus BDT 4,864). In accessing public services, low-income households are compelled to spend a larger proportion of their annual income on bribes compared to higher-income households. This places an additional financial burden on poorer households and further deepens existing economic inequalities.

For women, indigenous groups, and persons with disabilities, experiences of corruption and bribery create an additional burden on top of their already limited socio-economic capacities. As a result, corruption further exacerbates their marginalisation and social exclusion. The relatively high incidence of corruption experienced by women service recipients in sectors such as LGIs, climate change and disaster aid, and education discourages women's participation and access to public services. In some cases, it also undermines the progress expected from policies and initiatives aimed at advancing women's empowerment and inclusion.

Although various sectors have partially introduced digital service delivery systems, the persistently high levels of corruption and bribery indicate that these services remain vulnerable to corruption. At the same time, digitalisation is often implemented in a manner that forces service recipients to rely on hybrid procedures, and in some cases, on brokers or intermediaries, making them more susceptible to paying bribes.

Most respondents identified impunity, lack of public awareness, and rewarding corrupt individuals as major causes of corruption. Furthermore, among households that reported paying bribes, 81.5% stated that they paid so because "services cannot be obtained without paying a bribe." This finding suggests the institutionalisation of bribery within service delivery systems remains.

Nearly half of the surveyed households had no knowledge of complaint or grievance redress mechanisms for reporting corruption. While 29.5% of households were aware of the ACC and 1.4% were aware of the government's GRS, the actual rate of submitting complaints through these mechanisms remains very low. This reflects a widespread lack of public confidence in existing accountability and anti-corruption institutions.

In more than one-fifth of reported cases, complaints were not accepted at all, while in 51% of cases, no action was taken by the concerned institution after a complaint was lodged. These point to serious shortcomings, lack of commitment, and administrative inefficiencies among officials responsible for addressing corruption.

A majority (61.3%) of households that experienced corruption believed that "the service delivery system itself is corrupt, so there is little point in filing a complaint." This perception highlights the institutionalisation of corruption and suggests a widespread belief that government agencies lack the willingness or capacity to effectively prevent and address corrupt practices.

5.2 TIB's Recommendations Based on the Survey Findings

1. Based on the current government's 31-point State Reform Framework, the electoral manifesto, and the principles outlined in the July National Charter, a comprehensive anti-corruption strategy and roadmap should be developed for all public service sectors. At the same time, governance and anti-corruption components must be incorporated as mandatory and active elements in all implementable action plans and reform initiatives.
2. Legal and disciplinary measures should be taken against individuals involved in corrupt practices across different service sectors.
3. Relevant government services should be fully digitalised in order to eliminate the need for direct interaction between service providers and service recipients. Alongside expanding online service delivery, initiatives should be undertaken to enhance citizens' digital literacy and information technology skills.
4. Every service-providing institution should develop and enforce a service provider code of conduct that clearly specifies the procedures for service delivery, the standard time required for providing specific services, expected professional behaviour toward service recipients, and accountability measures for non-compliance. A systematic citizen feedback mechanism should be established so that service recipients should be able to provide feedback after receiving services, and such feedback should be considered an important component of the annual performance evaluation of the service providers.
5. In order to prevent harassment in service delivery and as part of the grievance redress system,
    - The GRS should be made more user-friendly. Along with this, proper publicity must be ensured regarding its use.

- All concerned service-providing institutions must establish complaint boxes, SMS, email, and website-based systems for receiving complaints. Besides, toll-free hotline services should be made operational and effective in all institutions, and proper publicity should be ensured regarding these services.
- Remedial and preventive measures must be taken to make the ACC effective. All service institutions must ensure wider publicity of the hotline (106) of the ACC.
- A register of complaints must be maintained in all service-providing institutions. Complaints should be reviewed regularly, and prompt, effective actions must be taken.
- To ensure the trust of service recipients, the status and results of resolved complaints must be regularly published on websites/notice boards, and complainants should be informed through SMS on their mobile numbers.
- To increase transparency and accountability of service provider organisations, citizen participation activities such as social audits and public hearings must be conducted regularly.

6. To ensure that citizens can easily access updated and comprehensive information about public services, initiatives should be taken to make the websites of relevant service-providing institutions more effective and user-friendly. The social media platforms of these institutions should also be strengthened, allowing service recipients to actively participate by providing feedback, raising concerns, and engaging with service providers.
7. Service-providing institutions should regularly disclose and update important information proactively in accordance with the Right to Information Act, 2009, enabling citizens to obtain the information they need without having to submit formal requests.
8. Existing shortages of human resources, infrastructure, and logistics that hinder service delivery in sectors such as health, education, land, and agriculture should be addressed. Appropriate training should also be provided to enhance the skills and capacity of service providers.
9. All officials and employees of service-providing institutions should be required to submit updated asset declarations on an annual basis. Any complaints regarding submitted asset declarations, or any inconsistencies identified therein, should be thoroughly verified, and appropriate legal action should be taken where necessary.
10. Social movements must be strengthened at the local level to increase public awareness and participation against corruption.

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