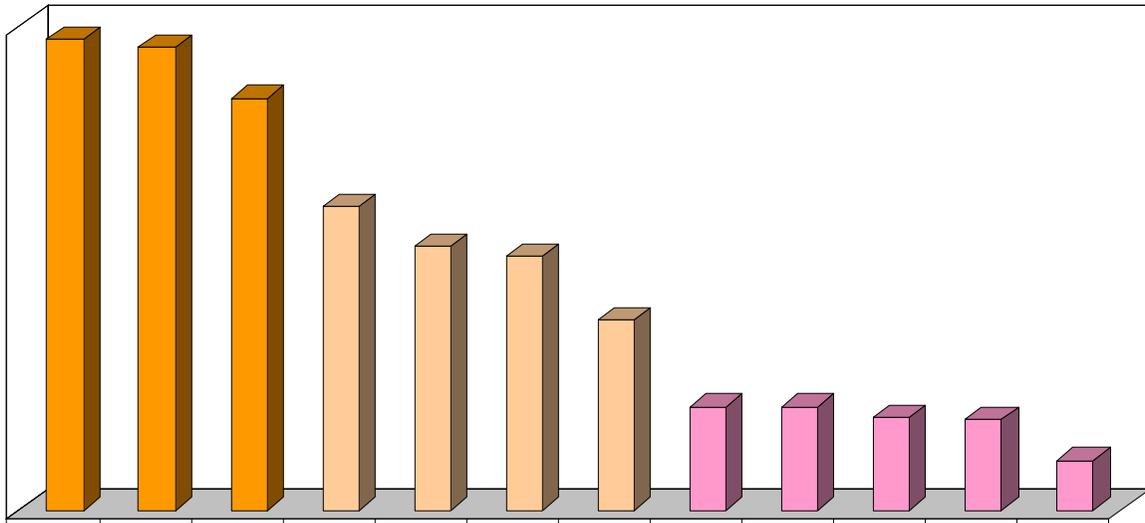


Corruption in the Service Sectors: National Household Survey 2010



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Social movement against corruption

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Original Publication: December 2010
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Preface

Transparency International Bangladesh (TIB) is a social movement against corruption working towards strengthening the voice and demand for a transparent and accountable governance in Bangladesh where corruption will be effectively controlled. TIB is guided in its work by the realization that corruption impedes development. It is one of the key predicaments against achieving the goals and expectations of our glorious struggle for independence at the core of which was a state that ensured democratic institutionalization, equal rights, justice and rule. Because of corruption access of the people, especially the poor and vulnerable to basic rights and entitlements often becomes contingent upon the capacity to make unauthorized payments.

As a key strategic component of this voice and demand raising TIB is implementing a comprehensive range of national and local level research, citizens' engagement and advocacy activities. Our campaign against corruption as well as that of other stakeholders including the Government needs to be backed by credible information and measure of corruption. Among the many tools and research we conduct to generate such credible information and measures of corruption is the National Household Survey on Corruption conducted to assess the dimensions and depths of corruption in different public and private service sectors. The type of corruption or harassment that the people of this country face in receiving services from different service sectors, its type, depth and extent is measured and analyzed through this survey conducted once in every two years meeting the highest standards of social science research and survey methodology. The prime objective of this survey is to inform the public and make them aware of the depth and breadth of the menace and attract the attention of the government, policymakers and other stakeholders so that on the basis of the findings obtained from the survey they may adopt necessary and effective measures to resist corruption.

Beginning in 1997 till date, TIB has conducted five national household surveys. It has been observed from this national household survey (2010) that 84.2% of the households of Bangladesh who had interacted with one or more of different public and private service sectors or institutions have been victims of corruption in one way or the other. Of the surveyed people who had interacted with the Judiciary 88 percent were victims of corruption which is the highest followed by law enforcement agencies (79.7%), land (71.2%) and taxation and customs (51.3). In terms of collection of bribery alone, the law enforcement agencies were at the top as 68.1 percent of those who had interacted with such agencies were victims, followed by land administration (67%), Judiciary (59.9%) and tax and customs (43.9%). Estimates from the survey shows that 95,916 million taka is lost annually to bribery or unauthorized payment. Although there have been some progress in some sectors such as education, health, law enforcement, local government, as per 2010 survey compared with the 2007 survey, it has been found that the overall extent of corruption has increased. Estimates also show that there is no significant variation in the extent of corruption and bribery between rural and urban areas which only indicates a deepening and widening of this problem. We draw the attention of all stakeholders to the findings of the report and call for specific actions in accord with the recommendations placed herein.

This survey has been conducted by the members of the staff of the TIB Research & Policy Division. Members from other Divisions also assisted the researchers through their valuable opinion, advice and critical views in every stage of the research. I gratefully remember the contributions of temporarily employed data enumerators for this research.

Prof. Kazi Saleh Ahmed, Prof. M. Kabir, Prof. Salahuddin M. Aminuzzaman, Prof. Pk. Motiur Rahman and Prof. Muhammad Shuaib have worked with us as panel of experts to ensure highest level of scientific and research excellence, especially in terms of survey methodology, reliability, and credibility of data and analysis. TIB is grateful to them for their thoughtful and highly committed guidance, advice and suggestions.

This survey would never have been completed without the guidance and inspiration of the Chairman of our board of Trustees, M. Hafizuddin Khan, Trustee Prof. Muzaffar Ahmed and other members of the Board

We hope that the government and concerned other stakeholders would consider the findings obtained from the survey and its recommendations with due importance. TIB welcomes any constructive criticisms and advice from all concerned.

Iftexharuzzaman
Executive Director

1. The Context

It is widely recognized that corruption and its negative impacts are a major obstacle for social change and development of Bangladesh. Corruption occupies the central point in mass media including everyday discussions and concerns of the general people. National policies including the poverty reduction strategy paper (PRSP) aiming to resist corruption effectively has emphasized on establishing good governance, application of law and the administrative system appropriate for the poor. In the general election held in 2008 the central point of electoral manifestos of major political parties especially the ruling government party and the principal opposition party contained a firm commitment to resist corruption effectively.

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

Corruption can occur at different levels of national and social activities. Among these the most harmful corruption are those illegal transactions of large amount or abuse of power where there occurs a nexus among policy-level politics, administration and influentials in the private sector. Alongside this alliance of corruption the service recipients especially in the service sectors in receiving their legitimate services from the service providers become victims of different types of irregularities along with payment of unauthorized money. Its impact directly hampers livelihood of the common people. In this survey the households in Bangladesh in receiving services from

different service sectors from June 2009 to May 2010 faced corruption. A snapshot of this corruption has been captured in this survey. In this report along with the overall picture of 2010 a comparative picture of 2007 where possible with 2010 has been drawn.

1.1 Rationale of the survey

For the last one decade a picture of the pervading corruption is being reflected in the perception surveys of corruption (CPI) of Transparency International and TIB's household surveys. The service sectors are not outside this intensity. There is no doubt that corruption is an obstacle to human development, social justice and economic equality. In this context, this household-based survey on corruption will not only be helpful in assessing the level and nature of corruption but on the other hand will assist in identifying the constraints in human development and social justice

The present government after coming to power has created a conducive environment for reducing and eliminating corruption by establishing the human rights commission, implementation of the separation of judiciary and approving the information rights law. On the other side, as a result of political interference and partisanship in different sectors of the administration, constraints continue to remain in achieving excellence in the overall service sectors of the country. This survey will assist in progressing the anti-corruption commitments and activities of the government and the ruling coalition. Besides, the results of this survey will assist in implementing appropriate measures according to the nature of corruption in the different service sectors. This survey will therefore help the people to become aware

about issues related to corruption and motivate them to be vocal against it and help advocacy activities at TIB's policy level.

1.2 Objectives of the survey

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

- to identify whether members of the households in accessing different services have been victims of any corruption
- to assess the nature and degree of corruption or harassment experienced by households in accessing services from different sectors and sub-sectors
- to provide policy recommendations to prevent corruption of different sectors and sub-sectors

1.3 Survey methods and sampling

In this survey a three stage stratified cluster sampling method was used for selecting households. Following the "Integrated Multi-Purpose Sampling Frame" (IMPS) developed by the Bangladesh Bureau of Statistics, the survey method has been implemented.

In this survey, the total number of households is 6,000. Out of this number, 3,480 households (60%) are located in rural areas and 2,520 households (40%) in urban areas. Following the IMPS, these households have been selected from 300 Primary Sampling Units (PSU) in 64 districts, 174 from rural areas and 126 from urban areas. In the first stage for selection of households, PSUs or Moujas were selected from every strata through random sampling. In the second stage, a bloc of 200 households was formed from every PSU through random sampling. Finally, following the procedure of systematic sampling, a total of 20 households one after

every 10 households were selected. Information for the survey was collected from these selected households through a structured questionnaire.

Table 1: Distribution of Samples based on Areas

Division	City Corporation	Pourashava	Rural	Total Households
Dhaka	500	360	840	1,700
Chittagong	280	260	620	1,160
Rajshahi	120	280	740	1,140
Khulna	180	220	520	920
Barisal	-	180	400	580
Sylhet	-	140	360	500
Total Households	1,080	1,440	3,480	6,000

This sampling method has ensured the validity and reliability of the survey estimates. From the point of view of validity, this survey is spread over 6 divisions and 64 districts of Bangladesh and it is representative in ratio to the population in rural and urban areas. On the other hand, from the point of view of reliability, relative standard errors (RSE) of the major estimates of the survey are within acceptable limits. For example, during field survey the RSE for the rate of households falling victims of overall corruption was 1.1% and the RSE for the rate of households paying overall bribe was 1.8%¹.

1.4 Data collection time for the survey

This household survey was conducted between 09 June and 20 July, 2010 in 64 districts by 17 information collection teams.

1.5 Survey management and data quality control

Each team collected information for the survey from the households in the selected PSUs of 3-4 districts. In each team there was a supervisor and three data collectors who conducted interviews of 20 households in a

¹ For detailed information on overall and sectoral "n" and Standard Error see Appendix A

PSU. In each household interview was taken from the household head or from a household member capable of providing the information in the absence of the household head.

For carrying out fieldwork, data collectors and supervisors having a minimum of a graduation degree were given appointment after completing a competitive examination and subsequently the successful candidates were provided with a three-day training. Afterwards, the draft questionnaire was field tested in nearby areas with their help. The questionnaire was refined through an exchange of their field test experiences.

During survey work, a researcher from TIB was engaged for overall monitoring and supervision and filling up questionnaire by each team. To maintain the standard of quality, TIB researchers and supervisors directly went for back check and spot check.

Besides, to ensure the scientific standard of the survey, survey methods, preparation of questionnaire and achieving highest excellence and acceptability, a committee of experts consisting of five reputed experts in statistics and survey related research provided advice and assistance to the TIB research division.

2. Overall scenario of corruption and irregularities in the service sectors

In this survey data was collected on 12 service sectors. These sectors especially contribute towards improving the livelihoods of the general people, establishing social justice and dispensating economic security. The sectors are education, health, local government, maintenance of law & order, judiciary, agriculture, land administration, electricity, income tax, VAT and excise, banking, insurance and NGO. A separate part was added to the questionnaire to identify the

level and extent of corruption or unregulated payment of money prevailing in other service sectors. Among these sectors water and sewerage, gas, manpower export and passport are prominent.

2.1 Overall scenario of Corruption and Irregularities

In this survey, corruption was not limited to bribery only. Negligence of duty, nepotism, embezzlement, deception and capturing money or wealth through application of force and other irregularities have also been considered as corruption. 84.2% of the households surveyed throughout the country gained experience on these corruption (Table 2).

Table 2: Corruption and Irregularities Faced by Households in Different Service Sectors

Name of Sectors	Corruption and Irregularities Faced Households (%)	
	2010	2007
Judiciary	88.0	47.7
Law-Enforcement Agency ²	79.7	96.6
Land Administration	71.2	52.7
Tax & Customs	51.3	25.9
Electricity	45.9	33.2
Agriculture ³	45.3	-
Local Government	43.9	62.5
Health	33.2	44.1
Insurance	19.2	-
Banking	17.5	28.7
Education	15.3	39.2
NGO	10.1	13.5
Others	34.1	35.5
Overall	84.2	66.7

From sectoral analysis it is seen that the level of corruption was highest in judiciary. 88% of all the households who received services from this were victims of one or the other form of corruption. Law enforcing agencies (79.6%) and land administration services (71.2%) occupied the second and the third position in the level of corruption. Service recipient households in important

² Thana Police, RAB, Traffic & Highway Police

³ Agriculture & Insurance have been included for the first time. So, comparison with 2007 is absent here..

sectors like education (15.3%) and health (33.2%) were victims of corruption and irregularities.

Compared to 2007, corruption and irregularities have increased more widely in 2010 in judiciary, land administration and electricity sectors. On the other side, level of corruption and harassment has decreased in such important sectors like police, local government, health and education.

2.2 Bribery or unauthorized money

Among the incidences of corruption in the service sectors in Bangladesh, compulsion for payment of bribery or unregulated money is significant. It can be seen from Table 3 that 71.9% out of the total households who received services from the service sectors paid bribe or unregulated money. It is further seen that households receiving services from law enforcing agencies paid or were forced to pay the highest rate of bribe (68.1%). Land administration and judiciary have occupied the second and third position in receiving bribery- where 67% and 59.6% service recipient households respectively paid or were forced to pay bribe or unregulated money.

Table 3: Bribe and Unauthorized Money Paid by Households in Different Service Sectors

Name of Sectors	Bribe & Unauthorized Payment (%)	Amount of Average Bribe & Unauthorized Money (Taka)
Law-Enforcement Agency	68.1	3,352
Land Administration	67.0	6116
Judiciary	59.6	7,918
Tax & Customs	43.9	6,734
Agriculture	38.1	310
Local Government	36.7	913
Electricity	27.6	1,834
Education	15.0	168
Insurance	15.0	3,949
Banking	12.7	1928
Health	13.2	463
NGO	7.2	549
Others	35.5	6,804

Name of Sectors	Bribe & Unauthorized Payment (%)	Amount of Average Bribe & Unauthorized Money (Taka)
Overall	71.9	5,365

Service recipient households within the considered time while receiving different services had to pay on average 5,365 taka as bribe or unregulated money. This amount is found highest in the case of judiciary where on average 7,918 taka was paid as bribe. In the land administration and law & order security sectors, households paying bribe had to pay on average 6,116 and 3,352 taka respectively. In important sectors such as health and education, households paid bribe or unregulated money amounting 168 and 463 taka respectively.

2.3 Nationally Estimated amount of bribe and unauthorized money⁴

Considering the total number of households to be 30.12 million in December 2009, an estimate was done on the amount of bribe and illegal money paid nationally in different service sectors by the households between June 2009 and May 2010. From this estimate it can be seen that on a national level the households in Bangladesh paid 95,916 million taka during this period as bribe or illegal money in various service sectors. The highest amount in the estimate is found in the case of land administration which is 35,194 million taka. Judiciary (16,192 million taka) and electricity (8,126 million taka) occupied the second and third position respectively in this estimate.

Table 4: National Estimation of Bribe and Unauthorized Money

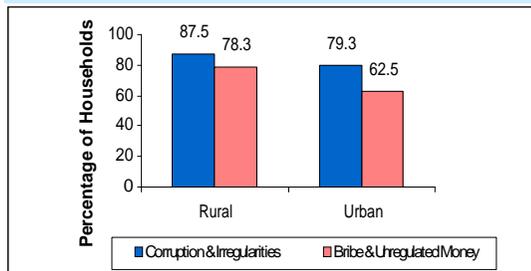
⁴ The total number of households in Bangladesh has been estimated to be 3.012 crore. For details see Appendix-B

Name of Sectors	National Estimation of Bribe & Unauthorized Money Per Household (Taka)	National Estimation of Total Bribe & Unauthorized Money (Crore Taka)
Land Administration	1165	3,519.4
Judiciary	536	1,619.2
Electricity	269	812.6
Local Government	208	628.3
Law-Enforcement Agency	166	501.4
Agriculture	74	223.5
Tax & Customs	74	223.5
Insurance	66	199.4
Health	56	169.1
Banking	130	392.7
Education	36	108.7
NGO	14	42.2
Others	383	1,157.0
Overall	3,184	9,591.6

2.4 Effect of corruption and irregularities on the Households

According to the survey data, the amount of average annual per capita bribe and unauthorized money is 637 taka.

Figure 1: Rate of Corruption & Irregularities and Bribery & Unauthorized Money in Rural & Urban

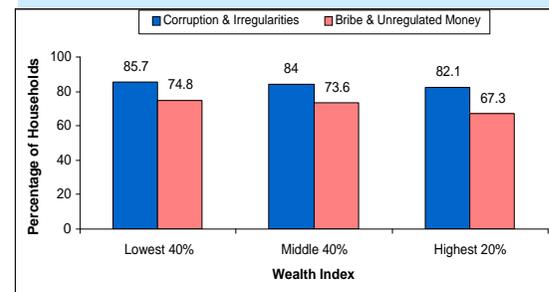


From the analysis it is found that in receiving different services the number of victims of corruption and irregularities is greater in rural areas compared to urban areas. The rate of victims of corruption in the rural area is 87.5% whereas the rate is 79.3% in the urban areas. With regard to bribery and unauthorized payment this difference is much wider. In the rural areas, 78.3% out of all the households paid bribe and unauthorized money in the service sectors,

whereas in the urban areas this rate is 62.5%.

According to the wealth index⁵, compared to the households in the urban areas, more households in the rural areas were victims of corruption and unauthorized money or bribe.

Figure 2: Corruption & Irregularities and Bribe & Unauthorized Money based on Wealth Index of Households



According to the wealth index, among the surveyed households the rate of corruption and irregularities and payment of bribe and unauthorized money indicate the increase and spread of corruption. However, according to the index, households situated in the first 40% are greater victims of corruption and unauthorized money or bribe payment compared to the households situated in the second 40% and households situated in the last 20%.

3. Scenario of corruption and irregularities by Sector

3.1 Judiciary

Corruption is one of the major problems in judiciary. Because of corruption, mismanagement and irregularities in different levels of the judiciary, it has become difficult to deliberate justice in many cases. In the household surveys of 2005 and 2007 this sector was identified as one of the most corrupt sectors. In the

⁵ See details in Appendix-C

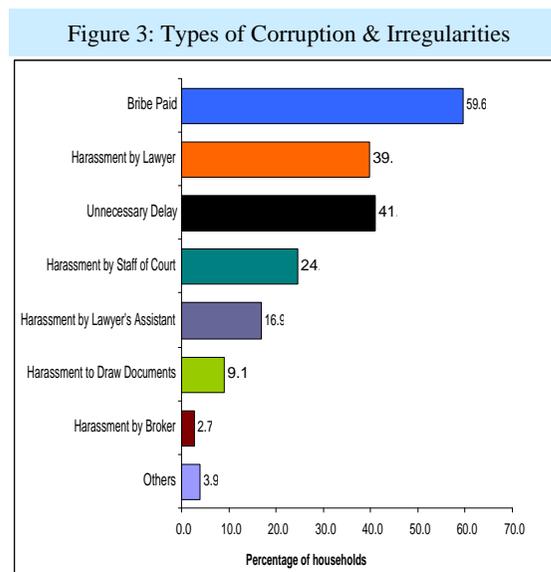
survey in 2010, judiciary has been identified as one of the most corrupt sectors.

Rate of services received from the judiciary: In the last one year, 10.9% households included in the survey received judiciary related services from different levels of courts. It was observed in the survey that those sectors which went to the court for justice, 88% of all the households who sought judicial services were victims of different corruption and harassment. This rate is higher in urban areas (90.5%) compared to rural areas (86.2%).

Status and types of cases in different courts: Those households who received services from the judiciary they basically received case related services from magistrate courts, Judge courts, High courts and other (Appeal Division, special courts, etc.). The rates were 30.7% and 60.4% in the Magistrate court and Judge court respectively. On the other side, the rate of services received from the High court was 8%. Among the cases under trail, the rate of cases related to land and property (65.3%) was highest. Apart from this, 10.1% cases related to violence, 4.8% related to torture of women and children, 3.8% related to embezzlement of money or resources, 4.2% related to stealing and robbery and 13.2% other (murder, extortion, etc.) types of cases are pending for trial in different courts.

Types of corruption and harassment: Among all those households who received services from the judiciary, 59.6% households had to pay bribe. Among them 68.9% had to pay bribe in the Magistrate court, 58.4% in the Judge court and 73.6 in the High court. 41% of the cases of households seeking judicial services reported lengthy delay or red-tapism as harassment. Besides, among the households seeking judicial services 39.7% were

harassed by lawyers, 24.5% by staff of the court, 16.9% by lawyers' assistants and 2.7% by brokers. In the same way, 9.1% households faced harassment for collecting a copy of the verdict or order or any document and 3.9% households faced other harassment (deception, not getting notice or summon, misbehavior, dissolution of bench, etc.).



Amount of bribe or unauthorized money: All those surveyed households who received services from the judiciary, they had to pay on average 7,918 taka as bribe or unregulated money. In the rural areas, the amount was 7,653 taka on average and in the urban areas it was 8,276 taka on average. According to the courts it is observed that the average amount of bribe paid in the High Court is the highest (12,761 taka). Apart from this, the average amount of bribe paid in the Magistrate Court is 6,598 taka and 6,178 taka on average in the Judge Court.

Reasons for paying bribe or unauthorized money: The following shows the percentages of households who paid bribe for a number of reasons: 56.3% households for expediting the hearing of trial, 6.3% households for deferring the date of hearing, 32.7% households for influencing the verdict of trial, 22.2% households for

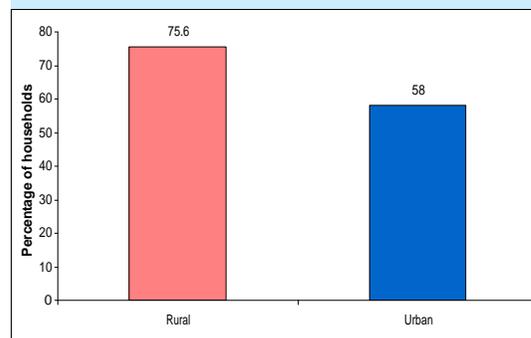
collecting documents and 1% households for hiding documents.

3.2 Law Enforcing Agencies

Major responsibilities of law enforcing agencies are to maintain, according to the law, law and order in the society, bring overall development of the country or achieve social and economic progress by providing security to lives and properties of the people. Besides, major activities of the law enforcing agencies are to uphold the rule of law, ensure security of all citizens, identify and resist crime, bring law breakers under the fold of trial, maintain peace and harmony. It was found in the 2007 household survey, that out of those households who received service from this sector, 96.6% were somehow victims of corruption or harassment. Besides, according to that survey, it was found that 64.5% of the households paid bribes in exchange of specific services.

Overall scenario of corruption and irregularities: From the 2010 survey it is seen that 19.5% households received services from the law enforcing agencies either as plaintiff or defendant. Among these households 79.7% were victims of corruption or harassment. Those service recipients who received services in the rural areas, 84.4% among them and 73.1% in the case of urban areas were victims of corruption or harassment. Those households who received services from the law enforcing agencies, 68.1% of them were compelled to pay bribe. They mentioned that they paid bribe on average 3,352 taka. Service recipient households mentioned that in rural areas 75.6% of them and in urban areas 58% of them paid bribes on average 3,839 taka and 2,669 taka respectively.

Figure 4: Percentage of Bribe Payment based on Rural & Urban Areas



Victims of corruption or harassment as plaintiff and defendants: Out of the total service recipients (both as plaintiff and defendant) who received services from law enforcing agencies, 91.2% households were victims of corruption or harassment perpetrated by thana police. 5.7% households were victims of corruption and harassment perpetrated by traffic police and 3.2% by the Rapid Action Battalion (RAB). Most of the households (66.2%) either as plaintiff or defendant, receiving services from this sector were compelled to pay bribe. 21.1% households were implicated in false cases and 17.3% were victims of negligence or delay in lodging diary or FIR.

Table 5: Types of Corruption as Plaintiff & Defendant

Types of Corruption and Irregularities	Percentage of Households
Forced Bribery	66.2
Involving in fake/false case	21.1
Negligence/ Unnecessary Delay while lodging GD or FIR	17.3
Misbehaviour/Extortion	12.8
Not Arresting the Accused	5.9
Torture Under Remand	4.0
Arresting Without Reason	2.1
Not Submitting Charge Sheet on Time or in a Correct Manner	2.0
Others	5.9

Out of those household (both as plaintiff and defendant) who were victims of corruption

or harassment perpetrated by thana police, 58.3% households were compelled to pay bribe, 22.5% households were implicated in false cases and 19.4% households were victims of police negligence or delay in lodging general diary or FIR. Among the households who received services from other agencies, 70.3% of them had to pay bribe, 31.5% households were subjected to misbehavior or threat and 15.7% household members were taken on remand and tortured.

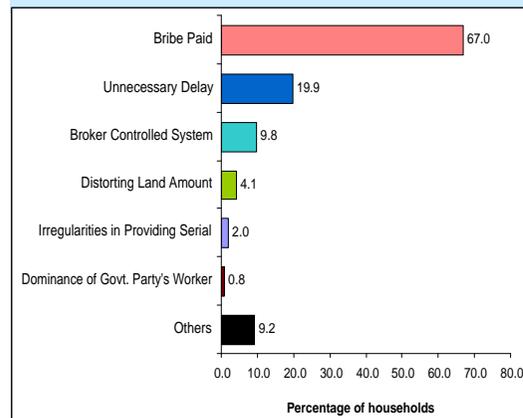
Reasons for paying bribe by service recipients as plaintiff and defendant: Out of the total households receiving services as plaintiffs, 74.7% households had to pay bribe for lodging GD or FIR, 15.3% households had to pay bribe for arresting accused and 11.4% households had to pay bribe for properly lodging charge sheets. Among the defendants, 38.1% paid or were compelled to pay bribe to avoid arrest, 18.6% for not providing charge sheets or providing distorted charge sheets, 11.1% for not torturing in thanas on remand, 9.8% for not lodging cases under traffic law and 2.6% to save from crossfire.

Corruption and irregularities in other services: Besides, 40.6% of the households who received services from the law enforcing agencies, received police verification/clearance certificate from law enforcing agencies. 98.3% of them had to pay on average 731 taka as bribe. A significant number of households had to face forced payment of bribery or extortion from police in terminal, highway, footpath or haatbazar. 5% of the households had to face mass arrest or arrest under section 54 and 88.8% households out of them had to pay on average 4,045 taka as bribe.

3.3 Land Administration

Land administration is important for conducting the process of transfer and registration of state-owned and privately owned land for record-management and its preservation, etc. Various services related to land related issues are provided by Union land office, Upazilla land office, sub registry office, settlement office and the LA section, SA section and VP section and record room of the district administration office at field level under three ministries. In this survey all those land related services that have been included are: registration, mutation, land development tax, land survey (field survey, attestation, appeal, objection), searching and collection of various documents, provide leasing and settlements of khas land.

Figure 5: Percentage of Corruption & Irregularities



It is seen from the survey that 28.4% of the households received services from land administration and among them 71.2% were victims of corruption and harassment. Households becoming victims of corruption or harassment consisted of the following: 42.6% for document registration, 31.6% for searching and collection of documents, 28.2% for mutation, 11.1% for paying land development tax, 9.2% during land survey and 2.0% for getting lease and settlement in khash land.

The nature of corruption and harassment: In receiving one service, the service recipients were victims of various types of corruption and harassment. Among these incidences, bribery in most cases (67.0%) and excessive delay (19.9%) were significant. In the case of land survey, distorting the amount of land and in leasing out distributing khash land, workers of the ruling party were given more preference. Other forms of corruption and harassment are use of political influence, imposition of excessive taxation, changing the classification of taxation without informing, not sending the hearing notice in due time, disappearance of documents from the organization, not writing down the verdict properly, delay in tehshil office, illegible documents, procrastination in providing field survey documents, inadequate publicity for distribution of khash land, selection of fake landless, not including the real landless in the list, not settling handover, etc.

Excessive Delay: A major form of corruption and harassment in the land sector is excessive delay. Because of negligence of duty of the officials and employees of the land administration, it takes an additional 54 days beyond the regulated time of 45 days for getting the services on mutation for rural areas. For City Corporation areas, the scheduled time for getting the mutation service is 60 days⁶. However, it takes 78 days more to get the service in City Corporation areas. In the case of pourashava, it requires 44 additional days to get the mutation service.

Registration of documents at lower values: As registration fees are charged based on the value of assets mentioned in the document, buyers often show the value of asset at a lower level to reduce

registration costs. 33% of land buyers have registered their documents by showing a lower value of the land. 34.5% households in rural areas and 30.4% households in urban areas have registered their documents at a lower value. A major reason for payment of bribe in registration of documents is lowering the value of the concerned asset in the document.

Rate and amount of payment of bribe: Out of the total service recipients in the land sector, 67.0% households paid bribes and the average amount of bribe is 6,115 taka. In rural areas, the average amount is 5,441 taka and in urban areas it is 8,327 taka. Households receiving services from the land sector paid bribes on average for the following services: 21,836 taka for leasing/settlement, 8,374 taka for registration of documents, 6,860 taka for land survey, 3,556 taka for mutation, 1,514 taka for searching and collection of documents and 825 taka for land development tax.

3.4 Income tax, VAT and Excise

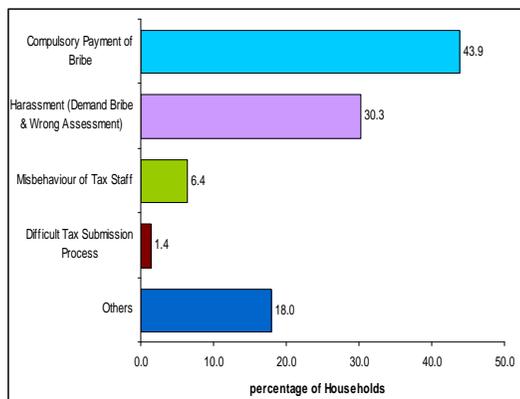
Only 3.6% of the households (as household head or any member of the household) from the survey received tax-related services from tax offices under the NBR. These services include TIN registration, income tax assessment, VAT registration and other tax-related services. Among these, members from 51.3% households while receiving tax related services were victims of corruption, harassment and irregularities. Out of all those households who were victims of corruption, 62% had been victims of corruption and irregularities in the case of TIN registration and income tax assessment.

Types of corruption and harassment: In the case of receiving different tax-related services, 43.9% households were compelled

⁶ Ordinance related to mutation published by the Land Ministry, 5 April 2010.

to pay bribe while 30.3% of households had been victims of harassment and wrong assessment.

Figure 6: Types of Corruption & Irregularities



Besides, complicated tax procedure (1.4%), undesirable behavior of tax officials (6.4%), and other kinds of corruption and harassment (procrastination if bribe is not paid, losing files, etc.) (18%) were mentioned by the households. Other than that, some informants mentioned about the complicated language of the law, problems in customs duty, complications in tax-related cases, etc.

3.5 Electricity

Despite the existence of a huge demand for electricity, till now 40% of the people are receiving electricity services.

Rate of corruption and harassment: Overall, 45.9% households while receiving electricity services were victims of corruption and harassment. From among these, 52.5% of individuals have been victims of corruption and irregularity regarding metre reading and bill payment.

Types of irregularities and corruption

Among the households receiving connections and change or addition of electrical components from electricity

distribution organizations, around 87.9% had to pay bribe.

75.8% of the households complained that they had to pay excessive bills. Besides, the households mentioned that they were victims of harassment and corruption for a number of services such as preparing bills without taking actual meter readings, payment of bribes to avoid problems regarding bill correction, harassment through meter readers and other kinds of harassment.

Bribery at different levels of organization and limit of delay: To receive electrical connection from different electricity distribution companies or to change or assemble electrical components and parts, individuals had to pay bribes. Excessive delay of services also occurs.

Reasons for bribery: Service recipients mentioned reasons for paying bribes to electricity distribution organization. Most of the households (54.8%) pointed out that they were compelled to pay bribe for getting electrical connections or for changing electrical parts, etc.

3.6 Agricultural Services

The government has spread its service in this sector by increasing the activities of relevant institutions through increasing government subsidy in the agricultural sector, ensuring supply of fertilizer, seeds and other ingredients within specific time and providing credit to the farmers in easy terms and in proper time. Although access to credit by the farmers, areas of supply of and subsidy to fertilizer and seeds indicate change in agriculture, the farmers have to fall prey to different types of irregularities, corruption and harassment in order to get these services that are considered major

obstacles to achieving progress in agriculture.

From the survey it is found that 45.3% of the households out of all the households receiving services from this sector had been subject to one or the other form of irregularity, corruption and harassment. 38.1% of these households paid bribe or additional money to the related service providers. However, difference in corruption and harassment is observed in the survey among the different agricultural services.

Supply of fertilizer: Those households who were victims of corruption and irregularity in getting fertilizer, 95.4% of these households had to pay additional money (on average 314 taka) above the government determined prices to get fertilizer from the suppliers. Apart from that, 85.9% households complained about not getting fertilizer in proper time and 4.6% households complained about creation of artificial crisis.

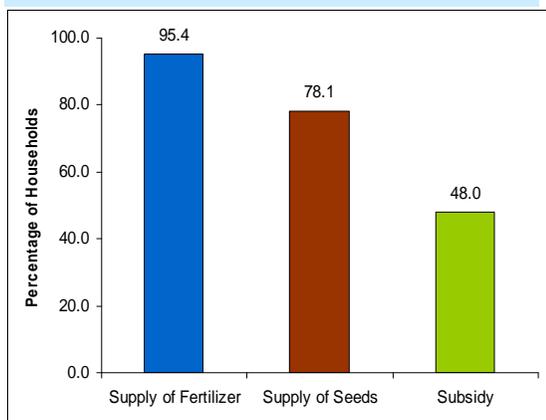
Supply of Seeds: Out of those households who were victims of corruption and irregularity for getting seeds, 78.1% households had to procure seeds from sellers or agencies by paying additional money above the price quoted in the packet (on average 207 taka).

On the other side, 12% households received low quality seeds, 10.6% households were subject to unnecessary delay, 3.8% households lobbied for getting seeds through influentials and 3.3% households complained of creating artificial crisis.

Subsidy: Of those households who were victims of corruption and irregularity in getting government subsidy, 48% households for getting subsidy had to pay additional money beyond government determined charges (10 taka) in opening bank account. On the other side, even after opening bank account, 46.5% households did not receive subsidy money in proper time due to non-cooperation from related people. 10.5% households had to lobby to get themselves included under the subsidy and 6.3% households had to pay bribe to the related persons to get included in the government subsidy. Apart from this, 4% households complained that money was deducted from the amount of subsidy. Those households who had to pay additional money beyond the government- determined fee or paid bribe to get included in the subsidy, had to pay 58 taka as bribe to get it.

As a result, households participating in the survey had to give an average of 310 taka or additional cash to receive the four kinds of services that were directed towards them.

Figure 7: Percentage of Households paying Bribe & Unauthorized Money to Get Different Types of Agricultural Services



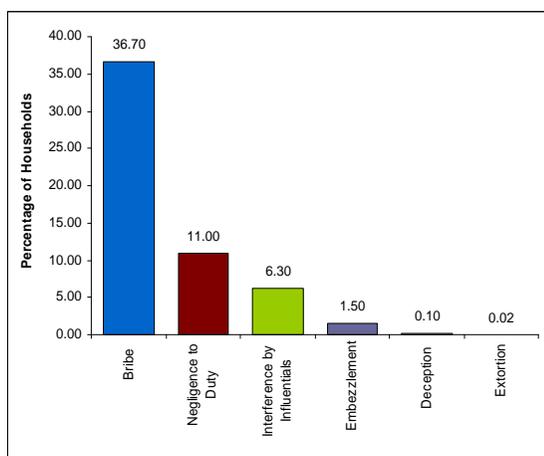
3.7 Local Government

The role of local government institutions in improving the socio-economic conditions of the people and local development is undeniable. At present there exist 4500 Union Parishads, 483 Upazila Parishads, 64 District Parishads, 308 Pourashavas, six City Corporations and one Hill district regional Parishad for the hilly region. However,

many successes and achievements of local government institutions are constrained by existing corruption and irregularity in this sector.

Overall corruption and irregularity: Out of the total number of households included in the survey, 79.9% households received services from local government institutions in the last one year and 43.9% households out of them were victims of corruption and irregularity. Among the service recipients, 36.7% households paid bribe on additional money, 11% were victims of negligence of duties, 6.3% were victims of interference from influentials, 1.5% were victims of embezzlement, 0.1% were victims of deception and 0.02% households were forced to pay additional money due to threats.

Figure 8: Overall Corruption & Irregularities in the Local Government Sector



Overall Bribe or Additional Money Payment: For getting services, 913 taka per household had to be paid as overall bribe or additional money.

Table 7: Bribe & Unauthorized Money Payment in Getting Services

Sectors of Services	Per Household Bribe & Unauthorized Money Payment (Taka)		
	Rural	Urban	Overall
Justice & Arbitration	9,976	7,143	8,366
Social Safety-Net Programmes	617	228	589
Different Certificates	67	121	87
Holding Tax	278	479	366
Trade License	307	896	702
Overall	750	1,147	913

Corruption and irregularity related to birth & death registration and different certificates: Members of the surveyed households become victims of different type of corruption and irregularity to conduct activities related to birth registration, death registration, citizenship certificate, character certificate, succession certificate, etc. Out of this 84.2% households had to pay bribe, 24.6% households suffered unnecessary delay, 7% households suffered as related officers-staff were absent, 4.3% households were harassed due to artificial crisis of forms and 0.2% households suffered from other kinds of irregularities.

Inclusion in the social safety-net programmes: Household members participating in this survey were engaged in VGD, VGF, Test Relief, FFW, Old Age Allowance, Widow Allowance, 100-days Employment Programme, Relief, etc. To get included in the programmes, 49.1% households had to pay bribe, 28.1% households suffered from deduction of a portion from the allotted allocation on allowance, 20.2% households were victims of the influence from political and influentials, 12.3% households were victims of nepotism and 2.9% households were victims of other corruption and irregularities.

Trial & Arbitration: In the last one year, members of the surveyed households faced trial and arbitration in the local government institutions for disputes related to land, family disputes, women repression, marriage, violence and politics. For settlement of these disputes, household members were victims of corruption and irregularities perpetrated by the public representative and staff of local government institutions. 30.3% households mentioned bribe, 25.4% mentioned nepotism, 61.7% partisanship, 22.4% political influence, 0.6% religious fanaticism and 10.5% mentioned about other corruption and irregularities.

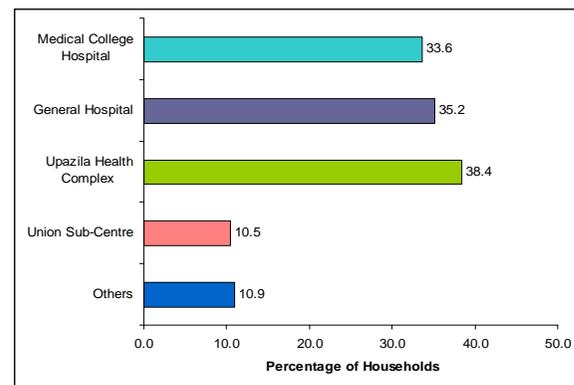
Corruption in Holding Tax and Trade License: In the last one year, 50% households paid holding taxes and out of these 6% households (5.9% in rural and 6% in urban) paid additional money beyond determined fee. On the other side, 11.5% households' member opened trade license and out of these 38.6% households' member (rural 36% and urban 40%) paid extra money.

3.8 Health

In the health sector, the objective of all government policies, planning and programmes are to provide health services to the people. But the government has to face different types of obstacles in implementing these initiatives. In many cases, the service recipients are deprived from getting desired service due to the limitation of resources and capacity of the service providing institutions and also due to different types of irregularities in the case of providing services. The basic reasons for these irregularities and mismanagement are lack of transparency, accountability of different institutions attached to the sector and absence of free flow of information.

Irregularities and Corruption in health services: The survey shows that 97.1% of the households received government and private health services. Out of this, 20% received health services from government and 80% from private institutions. Out of those households who received health services from government and private hospitals, 33.2% of them were victims of different kinds of irregularities and corruption while receiving services. Based on the types of government hospitals, the rate is 38.4% for Upazila Health Complex, 35.2% for general hospital and 33.6% for medical college hospitals. On the other side, 13.2% service recipient households had to pay on average 463 taka contrary to the rules for receiving different health services.

Figure 9: Corruption & Irregularities in Different Govt. Health Service Institutions



Irregularities in the service of Emergency Department: Among the service recipient households who were victims of corruption and irregularities in the emergency department, 38.7% did not find a doctor during emergency and 22.9% while receiving services from the emergency were victims of harassment by brokers. The rate of not getting a doctor was highest in the Upazila Health Complex (47.3%) and the rate of harassment by brokers was highest in medical college hospitals (31.7%). Overall 37.7% households in receiving health services from the emergency department paid additionally on average of 143 taka.

This amount is highest (average 171 taka) in medical college hospitals.

Irregularities in the service of the outdoor: Among the service recipient households who were victims of irregularities and corruption in the outdoor, 13.5% households had to pay on average 9 taka more in addition to the ticket fee. During treatments by the doctors, 66.1% households found the presence of representatives of pharmaceutical companies in the chamber of the doctor. This rate is highest in medical college hospital (81.8%) and general hospital (81.3%). 35.7% households were advised to visit private chamber or clinic of doctors. Based on type of government hospitals, provisions exist for conducting different kinds of examinations. Among the households who were victims of corruption and irregularities is the outdoor, 40.9% households were advised to visit private diagnostic centres. 9.9% households had to pay on average 222 taka in addition to the fee for examination in hospitals. The amount of irregular money is highest in the Upazila Health Complex (on average 238 taka).

Irregularities in Indoor Services: In the case of getting a bed or cabin in the indoor department of hospitals, an additional amount of 404 taka was extracted from service recipient households. The highest amount of such money had to be paid in medical college hospitals (on average 676 taka). Among the households who were victims of corruption and irregularities in the indoor department, 40.9% households mentioned that they did not find a doctor during emergency. In this case, the rate of not finding a doctor was highest in general hospitals (49.8%). Service recipient households in the case of obtaining different kinds of services from the indoor had to pay money beyond regulation. In this case, they

had to pay 78 taka on average for using trolleys, 60 taka on average for pushing an injection, 114 taka on average for bandage/dressing, 3,296 taka on average for conducting operation and 652 taka on average for maternity services. Among the households who were victims of corruption and irregularities, 54.8% households were advised to undertake examinations from private diagnostic centre. The rate of providing such type of advice is highest in medical college hospitals (61.9%).

Types of problems in private health services: In the survey, the service recipients mentioned about the following problems: among the households receiving private health insurance, 9.6% mentioned that they did not get emergency treatment services, 19% households had to carry out the same type of tests from both government and private places, 42.1% households mentioned that the disease was not identified by the concerned doctor before operation and 12.1% households mentioned that previous problems existed even after operations.

3.9 Insurance sector

17 life insurance and 43 general insurance companies are operating alongside the government-run General Insurance Corporation as well as life insurance company in the insurance sector of Bangladesh. Among these, 8 life insurance and 23 general insurance companies are registered in the share market. There are various problems and irregularities in the insurance sector, even though it has made significant contribution in the economy.

Receiving services from the insurance sector: Member of 30.6% households included in the survey had received insurance services. The percentage of insurance services received by households in

rural areas is 29.6% while in urban areas, the percentage is 32%. According to the type of insurance organizations, it can be seen that 93.1% households had received services from private/non-government-run insurance organizations and 6.3% received services from the government sector. Most of the service receivers subscribed in life insurance (58.5%) followed by savings insurance (45.4%).

Out of all the households who received different kinds of insurance services, 19.2% households had been victims of corruption and harassment. This percentage is 21.9% in rural areas and 13.5% in urban areas.

39% households mentioned that they were allured to receive insurance services and did not fulfill the benefits committed. 31.1% households mentioned that different undetermined charges were imposed on them.

Table 8: Types of Corruption & harassment based on Rural and Urban Area (%)

Types of Corruption and Irregularities	Rural	Urban	Overall
Doing Insurance by Seducing Different Entitlements and Not Giving that Entitlements	39.0	39.1	39.0
To Impose Different Unscheduled Charge	32.6	28.0	31.1
Taking Additional Time to Repay the Insurance Amount	5.3	6.2	5.6
Deduct Different Fees without Settled Announcement	5.5	8.3	6.5
Unexpected Behaviour	4.9	4.8	4.6
Giving Pressure to Submit Different Type of Unnecessary Documents	1.0	4.2	2.1
Others (Embezzlement, Not Returning Premium, etc)	31.4	23.9	28.9

Bribery: Out of all the households who received insurance services, 9.1% paid bribe or were victims of embezzlement. This percentage is higher in rural areas (11.6%) compared to urban areas (5.6%). Average

amount of bribe or unauthorized money or embezzled money per household is 3,949 taka. This average amount is 4,059 taka in rural areas and 3,780 taka in urban areas.

3.10 Banking Services

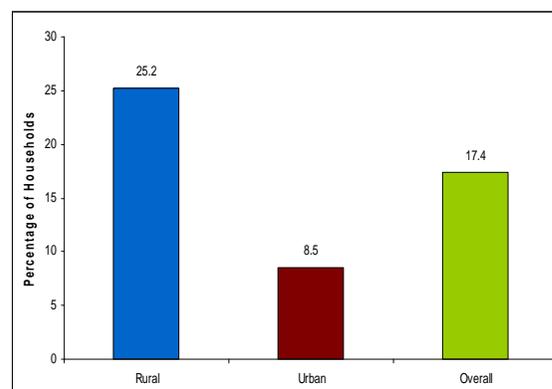
Banks collect savings from the people and give loans for different economic activities. The banking sector provides an important contribution in social and economic development. The banking sector is playing an important role in the Bangladesh economy and the size of its financial transaction is 25.54%⁷ of the country's GDP. Still, the public and business organizations become victims of irregularities and corruption when receiving services from this sector.

In the last one year, 52.9% of the households included in the survey had received banking services. The percentage of services received is 47.8% in rural areas while it is 60.5% in urban areas.

Corruption: Those who received various services services from the bank, 17.5% of them were victims of harassment and corruption. This rate is 25.2% in the rural areas and 8.6% in the urban areas.

According to the type of bank, it can be seen that the households receiving services from the following banks were victims of corruption: government scheduled banks (43.1%), Krishi bank (46.2%), private banks (15%) and other banks (2.3%).

Figure 10: Corruption & Irregularities Faced by Households in the Banking Sector



Corruption and harassment: Overall 17.4% households were victims of harassment and corruption among those who received different kinds of banking services. This percentage is 25.2% in rural areas and 8.6% in urban areas.

According to the types of banks, the following percentages of households receiving services from the above types of banks were victims of corruption: government scheduled bank – 43.1%, private bank – 15%, Krishi bank – 46.2% and other banks – 2.3%.

Table 9: Types of Corruption & Harassment based on Rural and Urban Area (%)

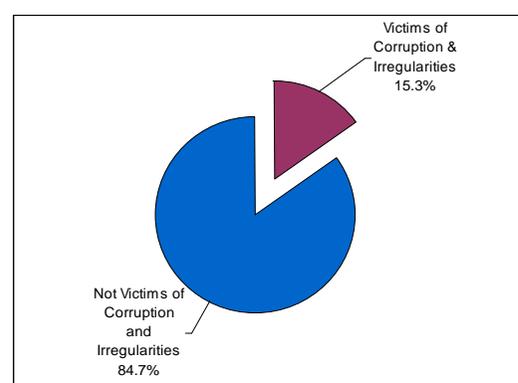
Types of Corruption and Irregularities	Rural	Urban	Overall
Taking Additional time	34.4	53.8	38.8
Harassment to Provide Agricultural	42.5	7.0	34.2
Forcing to Give Bribe	17.8	20.2	18.3
To Impose Different Unscheduled Charge	12.1	16.2	13.0
Unexpected Behaviour	5.1	17.1	7.9
Giving Pressure to Submit Different Type of Unnecessary Documents or deed	7.4	4.3	6.7
Deduct Different Fees without Setteled Announcement	3.9	7.3	4.7
Encouraging to Take Different types of Loan by Seducing	1.4	3.7	1.9
Others	9.9	8.1	9.5

Bribe: Overall, 13.3% households had to pay bribe. Compared to urban areas (where the percentage is 5.2%), the percentage is higher in rural areas (19.2%). Average amount of bribe per household is 2,221 taka. Average amount of bribe per household in rural areas is 1,325 taka and in urban areas it is 4,829 taka.

3.11 Education

One of the fundamental elements of development of the living standard of people is education. There has been an incremental progress in the field of education after independence due to various initiatives taken by the state. However, the challenge the government has to combat most frequently in improving education is corruption and irregularities.

Figure 11: Percentage of Corruption & Irregularities in the Education Sector



In the last one year, out of the households that had received educational services from different academic institutions, 15.3% had been victims of corruption and irregularities. Besides, 15% of the households had to pay unauthorized money while 0.3% households had to seek favour through the influentials. The average amount of unauthorized money per household is 168 taka. Households were victims of irregularities and corruption in the case of student admission, obtaining free books and getting stipends.

Irregularities and corruption in admissions: In case of admission, the most important form of corruption and irregularity is receiving unauthorized money from students. Those households who had to pay unauthorized money, each paid on average 226 taka annually.

Corruption and irregularities in book distribution: The government provides free textbooks to primary and secondary level students. However, some households reported that teachers had taken on average 46 taka from students during distribution of primary level text books.

Corruption and irregularities in stipends: According to the rules, at primary level, 50-90% students based on location are provided with stipends, and at secondary level, 40% (10% boys and 30% girls) are provided with stipends. Some households receiving stipends had to pay 90 taka on average to school authorities as unauthorized money. This amount is taken from households in the name of covering the cost of entertaining educational staff and bank officers.

3.12 Non-Government Organization (NGO)

The NGO sector is working tirelessly with an aim of overall development of the country. Some of the experience of this sector, such as micro credit programme, non-formal education is being implemented in different countries of the world as a simulation model. Recently, lack of internal good governance, lack of sincerity in achieving the aim of social and human development, lack of accountability towards the government and general people, sufficient monitoring, lack of supervision and evaluation are turning most of the NGOs micro-credit dependent. Due to this, the borrowers are deprived from the benefits of micro credit activities. On the other hand in some cases the service providers are involved in corruption and irregularities.

Irregularities in service received from NGOs: In the survey, about 39.3% households (2355) received services from NGOs. 58% of the service recipients reside in rural areas and 42% in urban areas.

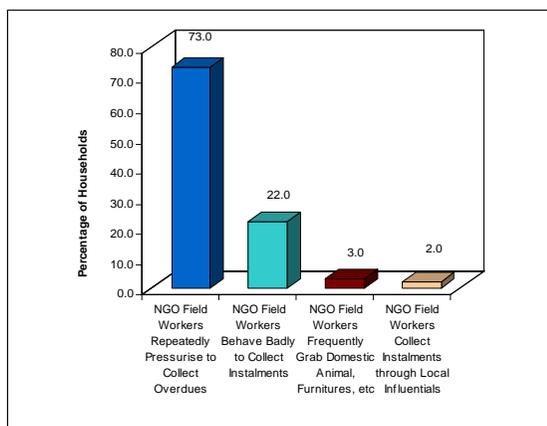
Among them, 93% received micro credit/business loan. It has been observed from the overall relationships between the NGOs and the service recipients that 10.1% households while receiving services from the NGOs have been victims of some kind of corruption.

Irregularities and corruption in credit related activities: In the last one year, 5.7% credit recipient households took three or more loans from NGOs and 3.8% credit recipient households took loans from three or more NGOs. Apart from this, in the last one year, 12.65% households received more than one (highest five) loan. Among the credit recipients, 7.2% paid 549 taka on average as bribe. They had to pay bribe from a minimum of 20 taka to a maximum of 8,000 taka. However, based on types of NGOs, a large variation is observed in the amount of bribe on un-regulated money. 26.7% credit receiving households were forced to receive unnecessary other services while receiving credit (such as forced to receive tree saplings and other commodities). Again, 36.3% received less than the amount of credit disbursed while receiving credit. In these cases, the concerned NGOs deducted money from the actual amount in the name NGO insurance, installment, savings, etc.

Among the borrowers about 23% could not or did not utilize the credit properly. Among them about 85% spent the credit for family requirements, such as medical treatment, education, housing, marriage. 8.3% repaid loans taken from individuals, 3% paid installments of loans taken from other NGOs and 2.9% on agricultural activities or land purchase. Apart from these, about 6% households spent the credit for other purposes such as lent the money with high interest to another person, used the money

for sending someone abroad or for business purpose.

Figure 12: Measures Taken by NGOs to realize unpaid Loan Installments



Irregularities related to relief: Irregularities and corruption occur in the relief activities of NGOs. Among the households receiving services from NGOs, 2.3% received relief services from NGOs. About 35% of them mentioned that they were victims of different kinds of corruption and irregularities while receiving relief. Among these, they mentioned about receiving relief after paying money, nepotism, receiving an amount lower than the specific amount of relief, etc.

4. Recommendation

Attention of the authorities and other stakeholders is drawn to the following recommendations based on results obtained from the survey and other relevant research of TIB for implementation at policy & institutional level:

1. Effective Parliamentary Committees: Parliamentary Standing Committees need to be highly active to effectively control corruption taking place in the relevant

ministries and departments. Committees must not be constituted by members having conflict of interest. Anti-corruption units should be established in each ministry, department and other service providing institutions consisting of people with highest standards of integrity, honesty and seriousness of purpose.

2. Independent and strong ACC: For the Anti-Corruption Commission to truly work independently and actively, with ability, efficiency and integrity, an environment has to be ensured for its functioning without being influenced by any kind of control and influence. The ACC should be transformed into a Constitutional body.

3. Integrity in the Judiciary to ensure that corruption is indeed punishable: Recruitment, postings, promotions and transfers in the Judiciary, the most important institution for establishing rule of law must be based exclusively on merit, expertise and experience. The Judiciary must be in a position to function with highest standards of integrity, honesty and professional excellence, at the same time remaining above any kind of bias, prejudice or influence. In the ultimate analysis it is in the hands of the Judiciary to send a message in the society that corruption is indeed a punishable offence, without which controlling corruption will continue to remain a far cry.

4. Positive & Negative Incentives: To confront “need-induced corruption”, salaries and benefits of people with fixed income much be consistent with the cost of living. At the same time, deviation from rules and regulations must be made punishable. A good combination of negative and positive incentives including enforceable code of conduct must be introduced in all institutions.

5. Transparency and Accountability: The range of discretion in the hands of people in positions of power at all levels - lowest to the highest, all institutions, especially those involved in service delivery must adopt and enforce strict principles and processes of accountability and transparency. Appropriate monitoring and oversight mechanisms must also be in place in each institution.

6. Integrity in Public Procurement: Transparency and integrity has to be ensured in the public procurement both with respect to large procurements and contract as well as in procurements at the levels of local outfits and units of service delivery institutions. Procurement at all levels must be free from any influence or bias including partisan political influence.

7. Appointments & Promotions: Appointments, promotions postings and transfers in all institutions serving public interest must be based on merit, expertise and experience. All public institutions must be allowed to function without being influenced by partisan political considerations.

8. Citizen's Charter: In every service providing institution; Citizen's Charter has to be introduced, enforced. Proper mechanism and supervision processes have to be arranged for effective implementation of the Citizen's Charter without any deviation.

9. Implementation of the United Nations Convention Against Corruption (UNCAC): All commitments made under the United Nations Convention against Corruption, of which Bangladesh is a State Party, must be fulfilled. These include the creation of conditions in which all public

institutions, constitutional and watchdog bodies, media, civil society can work effectively in fighting corruption.

10. Appointment of Ombudsman: In fulfilling the long overdue commitment made under the Constitution, the office of the Ombudsman must be created with chapters in all key sectors and institutions with priority attached to the public service delivery institutions.

11. Mass media & NGOs: To create mass awareness for resisting corruption, mass media must be able to work independently and with integrity. Media should also adopt and enforce codes of conduct. Non-governmental organizations (NGOs) should also adopt their own code of conduct.

12. Right to know (information): Disclosure of information, as one of the most important means of transparency and transition from the culture of secrecy to that of openness is a key to empowerment of people and fighting corruption. The Right to Information Act 2009, adopted by the present government in the very first session of the Parliament, must be enforced in public bodies as well as NGOs.

13. E-governance: Equally important means of transparency, accountability and good governance is e-governance, a key commitment of the present government, the fulfillment of which in all institutions with priority to those in the service delivery sectors must be expedited.

14. Political commitment: In the ultimate analysis political will and its due enforcement without fear or favour to any one remain the sine qua non for any meaningful and sustainable progress in fighting corruption.

Appendix “A”

A-1: Percentage of households receiving services from different service sectors

Name of sectors	%	Standard Error
Education (n=4874)	81.8	0.8
Health (n=5796)	97.1	1.5
Local government (n=4928)	79.9	1.2
Agriculture (n=2686)	41.4	2.1
Land administration (n=1703)	28.4	1.5
Law enforcement agency (n=947)	19.4	1.4
Judiciary (n=650)	10.9	0.5
Electricity (n=3334)	59.5	2.4
Tax and customs (n=170)	3.9	0.6
Banking (n=3193)	51.6	1.9
Insurance (n=1853)	30.5	1.1
NGO (n=2355)	39.3	1.5
Overall (n=5997)	99.9	0.01

* Weighted percentage

A-2: Percentage of households who were victims of corruption and irregularities while getting services

Name of sectors	%	Standard Error
Education (n=767)	15.3	1.1
Health (n=1990)	33.2	1.1
Local government (n=2160)	43.9	1.8
Agriculture (n=1577)	45.3	2.9
Land administration (n=1181)	71.2	1.9
Law enforcement agency (n=755)	79.7	2.1
Judiciary (n=569)	88.0	2.6
Electricity (n=1359)	45.9	2.7
Tax and customs (n=79)	51.3	6.5
Banking (n=558)	17.5	1.5
Insurance (n=365)	19.2	2.7
NGO (n=254)	10.1	1.1
Overall (n=5040)	84.2	1.0

* Weighted percentage

A-3: Percentage of households paying bribe/unauthorized money for getting services

Name of sectors	%	Standard Error
Education (n=752)	15.0	1.0
Health (n=791)	13.2	1.4
Local government (n=1470)	36.7	1.4
Agriculture (n=1374)	38.1	3.2
Land administration (n=1108)	67.0	2.4
Law enforcement agency (n=623)	68.1	2.5
Judiciary (n=397)	59.6	3.6
Electricity (n=764)	27.6	1.9
Tax and customs (n=36)	43.9	6.1
Banking (n=399)	12.7	1.3

Insurance (n=170)	9.1	2.1
NGO (n=158)	7.2	0.1
Overall (n=4355)	71.9	1.3

* Weighted percentage

A-4: Amount of average bribe/unauthorized money paid by households for getting services

Name of sectors	%	Standard Error
Education (n=752)	168	30
Health (n=791)	463	74
Local government (n=1470)	913	199
Agriculture (n=1374)	310	39
Land administration (n=1108)	6,542	964
Law enforcement agency (n=623)	3,351	541
Judiciary (n=397)	7,918	1,165
Electricity (n=764)	1,834	206
Tax and customs (n=36)	6,734	3,248
Banking (n=399)	1928	238
Insurance (n=170)	3,949	1,570
NGO (n=158)	549	79
Overall (n=4355)	5,356	458

* Weighted percentage

Appendix “B”

According to Bangladesh Bureau of Statistics (BBS), the estimated population in July is 14.662 crore and according to population calculator, the estimated population is 14.668 crore⁸. The estimated growth rate of population is 1.4%⁹. As the period of corruption survey on household is June 2009 to May 2010, the estimated population of Bangladesh is 14.765 crore in December 2009. According to BBS, in December 2009, average member of household is 4.9 persons, so the estimated household is 3.012 crore in December 2010.

Appendix “C”

Considering the hierarchy and quantity of different types of household assets and applying the “Principal Component Analysis” method, the wealth index has been calculated. In calculating the wealth index, the following household assets were considered:

1. Main profession of the key earning person of the household (according to the hierarchy of social status).
2. Educational qualification of highest level educated person of the household (Hierarchy of education).
3. Monthly income of the household.

⁸ <http://www.metamorphosisalpha.com/ias/population.php>

⁹ http://www.bbs.gov.bd/WebTestApplication/userfiles/Image/SubjectMatterDataIndex/pk_book_09.pdf

4. Types of residence of the household (Higharchy of quality of residence).
5. Quantity of assets of the household (Decimal and Numeric). The assets are as follows;
Cultivable land (in decimal), homestead land (in decimal), bedstead and *chouki*, table and chair, cow and buffalo, goat, mobile phone, computer, land phone, sanitary latrin, radio, television, refrigerator, motor cycle, motor car, social communication (heard news of radio/TV, read news paper, household member live in Dhaka, membership of the social and cultural organization, relation with the political parties).