

Corruption in the Service Sectors: Revelation of a Pragmatic Explanation in Context of Bangladesh

Md. Mehedi Hasan Shohag¹

Corresponding Author: Md. Mehedi Hasan Shohag

Abstract: Corruption is a burning issue of governance. Corruption is not only prevalent in political arena but also in administrative and judicial arena of the country². Different corruption related activities have been ensued in Bangladesh at the course of many times. This research is based on corruption in the service sectors in Bangladesh. Corruption is immensely prevalent in the service sectors including education, health, judiciary, electricity, law enforcing agencies, land administration, agriculture, income tax, vat and excise, banking, insurance, NGOs and local government in Bangladesh. It is an obstacle to sustainable human development, social justice, economic equality and political sustainability. From emergence³ to till present, corruption has been institutionalized in the service sectors of Bangladesh. It has tried to reveal the pragmatic explanation of the service sector's corruption in Bangladesh. This research has focused on the conceptualization of corruption. It has scrutinized the overall scenario of corruption and irregularities in the service sectors in Bangladesh and finally it has examined the scenario and experiences of corruption and irregularities in the service sectors in Bangladesh.

Key Words: Corruption, Service Sectors, Problem of Institutionalization, Tragedy of the Commons, Poor Governance and Security Threats.

Date of Submission: 16-12-2017

Date of Acceptance: 04-08-2018

I. INTRODUCTION:

Corruption in one form or another existed since time immemorial. It is found in different countries of the world. Bangladesh society is a highly complex network involving reciprocal favours and obligations and that as a result payoff is the lifeblood of the country (Maloney, 1986: 73). Corruption thrives because of ambiguous decision making process, absence of proper institutional checks with regard to the exercise of power and discretion, weak accountability of public institutions and underdeveloped conditions of civil society that are particularly prevalent in many developing countries like Bangladesh (World Bank, 1997: 5).

Corruption is immensely prevalent in the service sectors in Bangladesh. Different corruption related activities in the service sectors have been taken place in Bangladesh at the course of many times. Corruption deteriorates the rule of law, democracy, people's participation, realization of human rights and citizen's access to basic public services (Iftekharuzzaman, 2005). Corruption has been institutionalized in the service sectors in Bangladesh.

Corruption is an obstacle to sustainable human development, social justice and equity, economic development and equality and political sustainability. It impinges sustainable development (Pope, 2000; World Bank, 1997) and it lowers the ability of government to enact and implement sustainable policies in an appropriate standard manner (World Bank, 1997). It is the single greatest obstacle to sustainable economic and social development (World Bank, 2006, Anderson & Heywood, 2009: 747). This research will assist in progressing the anti-corruption commitments and activities of the government. It will help to assist in implementing appropriate measures according to the nature of corruption in the service sectors. This research will also help the people to be aware about the different service sectors corruption.

¹ Md. Mehedi Hasan Shohag is a Lecturer at Department of Political Science, University of Barisal, Barishal-8200, Bangladesh. Email. shohag.du9@gmail.com

² Political arena includes political leaders and Legislatures-members of the Parliament, members of the Cabinet and Advisers of the Government; Administrative arena includes the executive- state and government officials and judicial arena includes the judicial officials.

³ One of the traumatic events of 1971 was the disintegration of Pakistan and the emergence of Bangladesh.

Corruption is a major obstacle for sustainable social change and sustainable development of Bangladesh. This research has tried to reveal the pragmatic explanation of the service sector’s corruption in Bangladesh. It makes an attempt to conceptualize corruption and tries to identify the service sectors where households experience corruption. And it also tries to find out the overall corruption and irregularities in the service sectors and to examine the corruption and irregularities in the service sectors in Bangladesh.

II. METHODOLOGY:

This research is based on primary data and secondary data. The primary data has been collected from the National Household Survey of Transparency International Bangladesh⁴.

Table 1: Primary Data Collection at a Glance

Source	Year	Duration	Sampling Method & Frame	Sample Size		Primary Sampling Units (PSU)		Random Sampling	Systematic Sampling	Area of the Study
				Rural	Urban	Rural	Urban			
TIB	2007	July 2006 to June 2007	Three stage stratified cluster sampling & IMPS ⁵	5,000		250 (PSU ⁶)		200 households constructed randomly from each PSU ⁷	20 households selected in systematic sampling ⁸ for Interview	62 districts out of 64 under 6 division & RSE ⁹
				Rural	Urban	Rural	Urban			
				3,000 (60%)	2,000 (40%)	150 (60%)	100 (40%)			
TIB	2010	June 2009 to May 2010	Three stage stratified cluster sampling & IMPS	6,000		300 (PSU ¹⁰)		200 households formed randomly from every PSU	20 households selected in systematic sampling ¹¹ for Interview	64 districts under 6 division & RSE ¹²
				Rural	Urban	Rural	Urban			
				3,480 (60%)	2,520 (40%)	174 (58%)	126 (42%)			
TIB	2015	November 2014 to October	Three Stage Stratified Systematic	15,206 ¹³		1,320 PSU ^s ¹⁴		12 households were	240 households have been	64 districts & Dhaka
				Rural	Urban	Rural	Urban			

Source: Collected by the Researcher from ‘National Household Survey of TIB 2007, 2010 and 2015’.

The secondary data has been collected through literature review, internet browsing and library working. Different important written information is collected from books, journals, newspapers and research papers also. This research is based on corruption in the service sectors in Bangladesh. Corruption is immensely prevalent in the service sectors in Bangladesh. From emergence to till present, corruption has been institutionalized in the service sectors in Bangladesh. It has tried to reveal the pragmatic explanation of the service sector’s corruption in Bangladesh. The analysis of this research includes the conceptualization of corruption, scrutinizing overall corruption and irregularities in the service sectors in Bangladesh and examining the scenario and experiences of corruption and irregularities in Bangladesh⁵.

III. CORRUPTION: THEORETICAL AND CONCEPTUAL ANALYSIS

Corruption means any kinds of anti-ethical activities or illegal activities. On the other hand, corruption means abuse of power for survival or having socially, economically and politically good positions.

Table 2: Various Approaches to Corruption Placed into Five Groups

Groups	Subject Matters
Public-interest-centered	Injurious to or destructive of public interest (Rogow & Laswell, 1970: 54).
Market-centered	Public office shifted from a mandatory pricing model to a free-market model, changing the nature of corruption (Tilman, 1970: 62-64).
Public-office-centered	Misuse by incumbents of public office for private gain is corruption (Theobald, 1990: 2).
Public-opinion-centered	Perspectives of public opinion about the conduct of politicians, government and probity of public servants (Leys, 1970: 31-33).
Legalistic-centered	Problems inherent in rules and norms which govern public interest, behaviour and authority (Scott, 1972: 23-24).

Source: Collected by the Researcher.

⁴ The National Household Survey of TIB 2007, 2010 and 2015 about ‘Corruption in the Service Sectors: National Household Survey 2007, 2010 and 2015.

⁵ Data has been collected on 12 service sectors including education, health, judiciary, electricity, law enforcing agencies, land administration, agriculture, income tax, vat and excise, banking, insurance, NGOs and local government.

According to W. J Gould, Corruption is an immoral and unethical phenomenon that contains a set of moral aberrations from moral standards of society, causing loss of respect for and confidence in duly constituted authority. That means corruption practices social immorality and mistrust that impinges the sustainable social, economic and political development.

According to Josheph Nye, Corruption is a behaviour that deviates from the formal duties of a public role because of private-regarding wealth or status gains, or violates rules against the exercise of certain types of private-regarding influence (Nye, 1978: 27). Corruption introduces private gain using public resources exploiting the larger part of the society.

According to Michael Clarke, Corruption is the abuse of bureaucratic power for personal or factual gain (Clarke, 1982: x). There is an open nexus between corruption and bureaucracy. Bureaucracy using bureaucratic power represents corrupt practices in the state.

According to Transparency International, Corruption is operationally defined as the misuse of entrusted power for private gain. As a result, entrusted power turns to mistrusted power and absolute power that institutionalizes bribe, negligence of duty, nepotism, mismanagement and embezzlement of money.

According to Caiden, Corruption includes abuse of authority, bribery, favouritism, extortion, fraud, patronage, theft, deceit, malfeasance and illegality (Caiden, 1991: 1-16). Because of corruption authoritative allocation of power become questioned and creates mistrust that divides the nation between anti-corruption sentiments and pro-corruption sentiments and sustainable social, economic and political development remain under foot of the corrupt personnel.

Corruption is the abuse of public power for private gain including acceptance of money and other rewards for awarding contracts, violation of procedures to advance personal interests, kickbacks from developmental programs or multi-national corporations, pay-offs for legislative support, diversion of public resources for private use and other so on.

IV. CORRUPTION IN THE SERVICE SECTORS IN BANGLADESH: OVERALL CORRUPTION AND IRREGULARITIES IN BRIEF

Bangladesh has crossed more than 46 years of its independence. From independence to till present, corruption has been institutionalized in different service sectors including education, health, judiciary, electricity, law enforcing agencies, land administration, agriculture, income tax, vat and excise, banking, insurance, NGOs and national and local government in Bangladesh making these sectors just like a barren desert and a vehicle without fuel. The social, economic and political spheres of Bangladesh have remained under threats full with uncertainty, fragility, vulnerability and unsustainability.

Corruption is prevalent in public sectors, judiciary, business arena and political affairs (Karzon, 2003). Political corruption⁶ includes use of elected office for personal gain, misuse of electoral process and exerting political influence for coterie benefit. Corruption including bribery, speed money, extortion, fraud, peddling by using elected office and nepotism are also common in Bangladesh politics (Khan, 1997). Corruption is massively prevalent in the public administration. People have to give bribe in the name of office maintenance to take service from the local police station, land office, hospital, utility providers, local government and educational institutions (Zafarullah & Siddiqui, 2001). There is an evil nexus between administrative and political corruption⁷ and judiciary in Bangladesh is not immune from corrupt practices. Politically motivated verdict, selling verdict and taking bribes are the common phenomenon in judiciary (Muhith, 2007) in Bangladesh.

Table 3: Rate of Corruption and Irregularities (%) in the Service Sectors

No.	Service Sectors	2007	2010	2015
01	Education	39.2	15.3	60.8
02	Health	44.1	33.2	37.5
03	Judiciary	47.7	88	48.2
04	Electricity	33.2	45.9	31.9

⁶ Frequent allegation of rigging votes, buying votes, intimidating oppositions, influencing election commission and election officials are the common phenomena in Bangladesh.

⁷ State corporations, international contract for natural gas exploration and mining, national procurement and contract for infrastructural buildings are the major areas of nexus.

05	Law Enforcing Agency ⁸	96.6	79.7	74.6
06	Land Administration	52.7	71.2	53.4
07	Agriculture	--	45.3	25.8
08	Tax & Customs	25.9	51.3	18.1
09	Banking	28.7	17.5	5.3
10	Insurance ⁹	--	19.2	7.8
11	NGOs	13.5	10.1	3.0
12	Local Government	62.5	43.9	36.1

Source: Data collected from Transparency International Bangladesh, 2010: 07; 2015: 12.

Here in education sector, corruption in 2007 is more than 2010 and corruption in 2015 is much more than 2007 and 2010. Corruption is comparatively low in 2010. In health sector, corruption in 2007 is more than 2010 and 2015 and corruption in 2015 is more than 2010 respectively. In judiciary, corruption in 2010 is much more than 2007 and 2015 and corruption in 2015 is more than 2007. In electricity, corruption in 2010 is much more than 2007 and 2015 and corruption in 2007 is more than 2015. In law enforcing agency, corruption in 2007 is more than 2010 and 2015 and corruption in 2010 is more than 2015. In land administration, corruption in 2010 is much more than 2007 and 2015 and corruption in 2015 is more than 2007. In agriculture, corruption in 2010 is more than 2015. In income tax and customs, corruption in 2010 is much more than 2007 and 2015 and corruption in 2007 is more than 2015. In banking sector, corruption in 2007 is more than 2010 and 2015 and corruption in 2010 is more than 2015.

In insurance sector, corruption in 2010 is more than 2015. In NGOs, corruption in 2007 is more than 2010 and 2015 and corruption in 2010 is more than 2015 and in local government, corruption in 2007 is more than 2010 and 2015 and corruption in 2010 is more than 2015 respectively. 54 firms on an average has provided the gas company side-payment of tk. 100,000 for gas connection, 103 firms and 241 firms provided on an average tk. 30,000 and tk. 11,000 for electricity and telephone (World Bank & BEI, 2003). Corruption can be applied depicting rampant corruption in the public sector of Bangladesh: “C = M + D – A. *Corruption equals Monopoly plus Discretion minus Accountability*” (Klitgaard, 1998: 4). Power is large in one side and accountability is poor in another side since the watchdog institutions like office of the Comptroller and Auditor General and the Anti-Corruption Commission are not strong enough to fight against corruption (Khan, 2009; World Bank 1996).

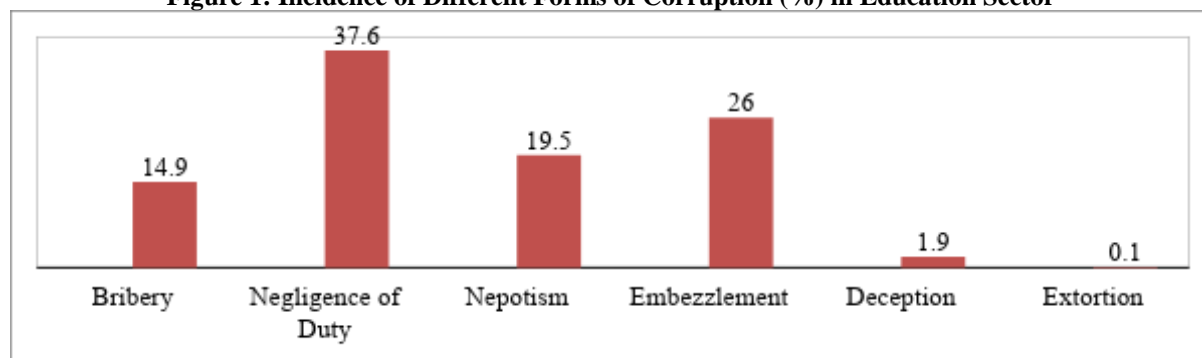
V. CORRUPTION IN THE SERVICE SECTORS IN BANGLADESH: SCENARIO AND EXPERIENCE OF CORRUPTION AND IRREGULARITIES

The National Household Survey of TIB 2007, 2010 and 2015 and other different reviewed literature provided lucrative data help to reveal the pragmatic nature of the service sector’s corruption in Bangladesh.

Education:

The challenge of the government is to combat most frequent corruption and irregularities in the education sector. Education is one of the most powerful instruments for the improvement and the fundamental elements of development of the living standard of people (Van Aardt, 2008; TIB, 2010). The National Household Survey 2007 of TIB has revealed the true nature of corruption reporting 39.2% in the education sector in Bangladesh.

Figure 1: Incidence of Different Forms of Corruption (%) in Education Sector



⁸ Thana Police, Rapid Action Battalion (RAB), Traffic and Highway Police have been included.

⁹ Agriculture and Insurance have been included after the National Household Survey 2007.

Source: TIB, *National Household Survey 2007 on Corruption in Bangladesh*, Dhaka: Transparency International Bangladesh, June 18, 2008, p. 64.

Overall 65.3% students had to pay donation or unauthorized payments for admission, assistance from the influential person is 33.4% and others are 1.3% in an average. Students¹⁰ paid Tk. 574. In terms of 'Upabitti' 22.0% students have experienced harassments and mismanagements¹¹ for receiving this and highest such harassment has been experienced by the primary level students (25.1%) followed by secondary level (21.1%) students (TIB, 2008: 20-25).

The Survey 2010 of TIB has revealed that 15.3% had been victims of corruption and irregularities and 15% of the households had to pay unauthorized money while 0.3% households had to seek favour through the influential persons. The average amount of unauthorized money per household¹² is 168 taka. Those households had to pay unauthorized money, each paid on average 226 taka annually and teachers had taken on average 46 taka from students distributing primary level text books and had to pay 90 taka on average to school authorities to have stipends (TIB, 2010: 20-21).

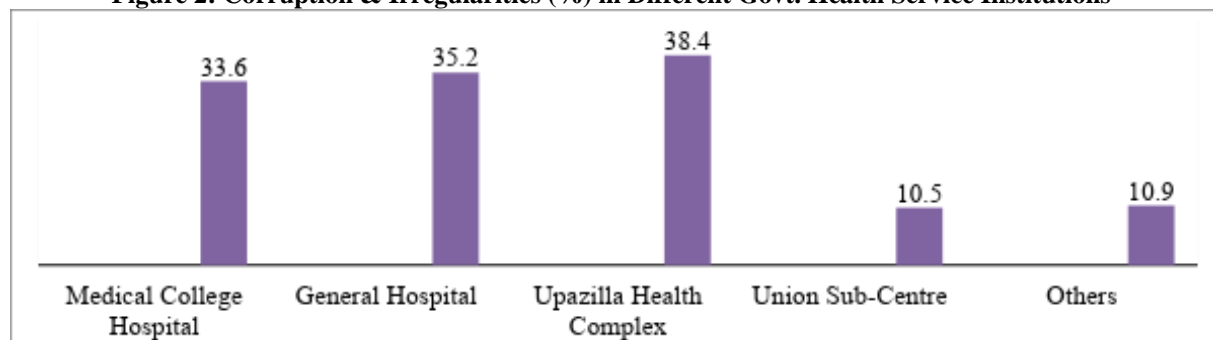
The Survey 2015 of TIB has revealed that in educational institutions, 60.8% had been victims of corruption and irregularities¹³. 56.9% had to pay unauthorized payment and 5% was forced to attend to private coaching. Moreover, 3% had reported for not having full-time classes, 4% irregular classes and 3% physical punishment (TIB, 2016: 23-24). Here, the true nature in education sector is that corruption in 2007(39.2%) is more than 2010(15.3%) and corruption in 2015(60.8%) is much more than 2007 and 2010. Corruption is comparatively low in 2010.

Health:

In the health sector, the objective of all government policies to provide health services to the people. But government has to face different types of obstacles implementing these initiatives. According to the Survey 2007, in the government health facilities, two out of five service recipients faced harassment. One-third of people had experienced different forms of harassment and 33.4% of them paid extra money during receiving treatment. 39.0% service recipients reported to be harassed¹⁴. 22.7% received services from government health facilities reported that they had been advised to visit private clinic of the doctor (TIB, 2008: 27-28).

The Survey 2010 has revealed that 33.2% households receiving services were victims of different kinds of irregularities and corruption.

Figure 2: Corruption & Irregularities (%) in Different Govt. Health Service Institutions



Source: TIB, *Corruption in the Service Sectors: National Household Survey 2010*, Dhaka: Transparency International Bangladesh, 2010, p. 17.

¹⁰ Students who made unauthorized payments including bribe, donation and extra in getting admission on average.

¹¹ About 31.6% surveyed households have reported that school authorities have failed to enlist their eligible students. The others reasons in this regard include poor class attendance (5.1%), location of school at municipal areas (21.6%) does not allow such entitlement, intentional rejection (15.5%), failing to get minimum marks in the exam (5.6%), being financially solvent (4.3%) and studying in Madrasha (4.3%).

¹² Households are the victims of irregularities and corruption in the case of student admission, obtaining free books and getting stipends.

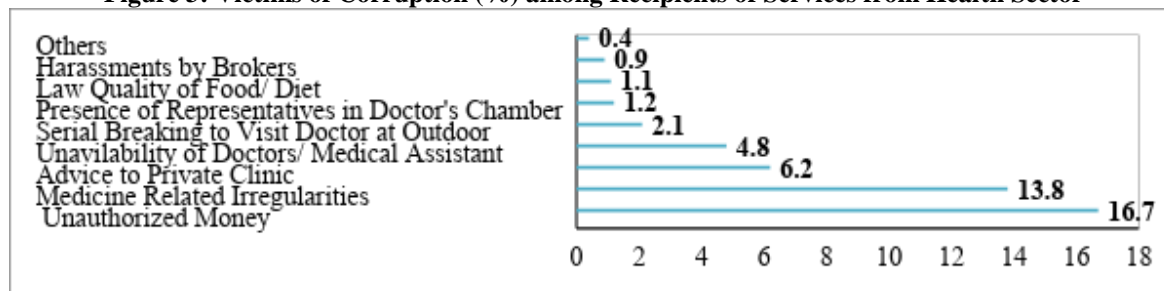
¹³ This rate is 62.1% in rural areas and 56% in urban areas.

¹⁴ About 13.6% of households reported that doctors had taken money for writing prescription during the consultations. In doing so, the doctors received on average Tk. 95 per consultation.

13.2% households had to pay on average 463 taka. 38.7% did not find a doctor during emergency and 22.9% households were victims of harassment by brokers receiving services from emergency. 37.7% households in receiving health services from the emergency department had to pay on average of 143 taka and 13.5% households had to pay on average 9 taka more in addition to the ticket fee. The highest amount of such money had to be paid in medical college hospitals. They had to pay 78 taka for using trolleys, 60 taka for pushing an injection, 114 taka for bandage/ dressing, 3,296 taka for conducting operation and 652 taka on average for maternity services. 54.8% were advised to undertake examinations from private diagnostic centre that is highest in medical college hospitals (61.9%) (TIB, 2010: 17-18).

The Survey 2015 has shown that 37.5% became victims of different kinds of irregularities and corruption.

Figure 3: Victims of Corruption (%) among Recipients of Services from Health Sector



Source: TIB, *Corruption in the Service Sectors: National Household Survey 2015*, Dhaka: Transparency International Bangladesh, 2016, pp. 30-31.

According to the survey, corrupt practices have been found in Upazila Health Complexes (38%), Medical College Hospitals (35.1%) and District Sadar Hospitals (33.6%). Most bribes are paid at Medical College Hospitals (18.9%) and Upazila Health Complexes (18.6%). The highest amount of bribe is also paid at Medical College Hospitals including 283tk on average and the lowest is at Community Clinics including 31tk on average. The highest number (53.7%) had to pay unauthorized money for use of trolley and wheel chairs, bandage and dressing services (26%), operation services (16.5%), maternity services (14.9%), purchase of tickets (11.9%), diagnostic tests (10.8%), and availing general/ cabin and paying beds (7.4%) (TIB, 2016: 31). Here, the true nature in health sector is that corruption in 2007(44.1%) is more than 2010 and 2015 and corruption in 2015(37.5%) is more than 2010(33.2%).

Judiciary:

Corruption is massively prevalent in the judicial service sector. The Survey 2007 has revealed that 47.7% had to victims of different corruption and harassment. 41.7% of the households had to pay bribe for receiving judicial services¹⁵. They had to pay on average Tk. 4,825 for receiving services. Average amount of bribe paid was found higher in urban households Tk. 6,104 than in rural households Tk 3,966. Bribery is most prevalent in magistrate courts and judge courts¹⁶. Among the bribe-paying households, 36.9% paid bribe to court officials, middlemen (31.1%), own lawyers (10.7%), public prosecutors (10.7%), opposition lawyer (2.1%) and judges (1.2%)¹⁷ (TIB, 2008: 38-39).

The Survey 2010 has revealed that 88% of all the households were victims of different corruption and harassment¹⁸. 59.6% households had to pay bribe including in the Magistrate court (68.9%), in the Judge court (58.4%) and in the High court (73.6%). 9.1% households faced harassment for collecting a copy of the verdict or order or any document and 3.9% households faced other harassment¹⁹. The average amount of bribe paid 12,761 taka in the High Court, 6,598 taka in the Magistrate Court and 6,178 taka on average in the Judge Court (TIB, 2010: 10).

¹⁵ This proportion is comparatively higher in rural areas (48.3%) than in urban areas (37.3%).

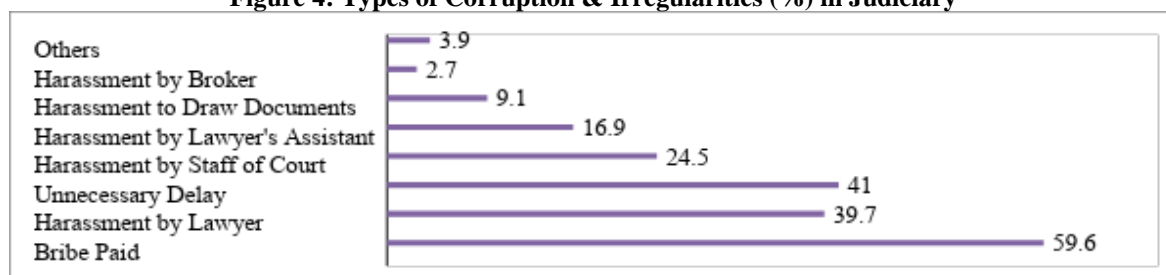
¹⁶ Among the bribe paying households, 46.7% and 46.5% of them paid bribe in these two courts respectively for receiving services.

¹⁷ Though the proportion is comparatively low, yet some judges receive bribe directly from the service seekers.

¹⁸ This rate is higher in urban areas (90.5%) compared to rural areas (86.2%).

¹⁹ Other harassment includes deception, not getting notice or summon, misbehavior, dissolution of bench, etc.

Figure 4: Types of Corruption & Irregularities (%) in Judiciary



Source: TIB, *Corruption in the Service Sectors: National Household Survey 2010*, Dhaka: Transparency International Bangladesh, 2010, p. 10.

The Survey 2015 has revealed that 49.4% of the households who sought judicial services from Judge Courts were victims of various forms of corruption and harassment.

Table 4: Corruption According to Services Taken from Different Courts

Type of Courts	Service Recipient Household (%)	Victims of Corruption Household (%)	Victims of Unauthorized Money (%)	Average Amount of Unauthorized Money (Tk)
Judge Courts/Civil Courts	73.1	49.4	29.5	11,370
Judicial Magistrate Courts/Criminal Courts	23.9	41.4	27.1	9,913
Special Courts/Tribunal	4.3	47.6	22.5	9,533
High Courts	1.9	71.0	35.9	-

Source: TIB, *Corruption in the Service Sectors: National Household Survey 2015*, Dhaka: Transparency International Bangladesh, 2016, p. 29.

The highest portion of the service recipients had to pay bribe (28.9%), delay (14.1%), extra money demanded by the lawyers (8%), harassment by lawyer's assistants (7.5%), political influence (4.2%), lawyers does not take care of cases properly (4.1%), lawyers does not provide enough time (3.4%), non-cooperation of court's staff (2.9%), lawyers does not inform about the cases properly (2.9%), harassments by brokers/middlemen (0.7%) and Other (1.6%) (TIB, 2016: 29-30). Here, the true nature in judiciary is that corruption in 2010(88%) is much more than 2007and 2015 and corruption in 2015(48.2%) is more than 2007(47.7%).

Electricity:

The country has been experiencing severe shortage of power and consumers have reported to have experience of corruption and harassments in accessing day-to-day commercial services²⁰. The Survey 2007 has revealed that on average 52.7% experienced harassment and corruption during receiving services from electricity distributor agencies²¹. It has been experienced the incidence of bribery (41.8%), unnecessary wastage of time (27.8%) and inflated bill (9.8%) (TIB, 2008: 41-42).

Table 5: Households Experiencing Different Types of Harassment

Entity Name	Types of Harassment and Corruption (%)					
	Unusual Delay	Bribery	Got Inflated Bill	Got Bill without Reading of the Meter	Average Amount of Bribe Paid (in Tk.)	Others
BPDB ²²	24.5	44.7	9.9	1.2	1,512	19.6
DESA ²³	18.4	36.8	31.6	2.6	2,552	10.5
DESCO ²⁴	41.9	29.0	16.1	0.0	906	12.9

²⁰ Installation and expansion of household distribution network, getting new connection, meter reading, billing etc

²¹ Households experienced harassment and corruption in PDB (50.8%), DESA (66.7%), DESCO (73.9%), REB (51.7%) and overall (52.7%).

²² Bangladesh Power Development Board

²³ Dhaka Electric Supply Authority

REB ²⁵	29.6	41.2	7.9	1.4	1,468	19.9
Overall	27.8	41.8	9.8	1.4	1,993	19.2

Source: TIB, *National Household Survey 2007 on Corruption in Bangladesh*, Dhaka: Transparency International Bangladesh, June 18, 2008, p. 42.

The Survey 2010 has revealed that 45.9% households receiving electricity services were victims of corruption and harassment. 52.5% of individuals have been victims of corruption and irregularity regarding meter reading and bill payment. 87.9% had to pay bribe and 75.8% had to pay excessive bills. 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 and harassment through meter readers. 54.8% had to pay bribe for getting electrical connections or for changing electrical parts and etc. (TIB, 2010: 14).

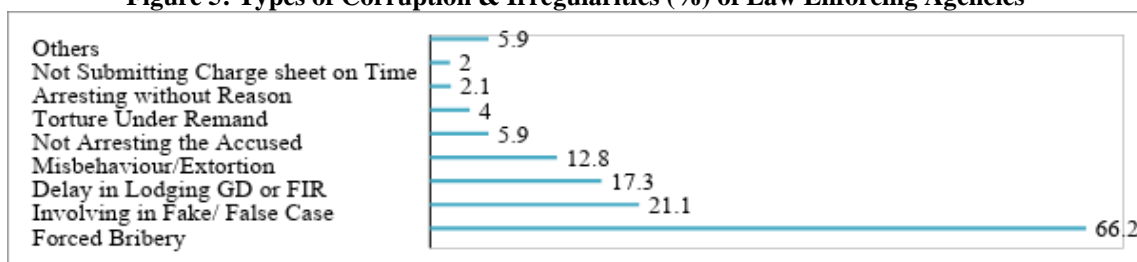
The Survey 2015 has revealed that the service recipient households 31.9% were victims of corruption including bribery (28.4%), delay (6.7%), negligence of duty (2.4%) and others (0.8%). 36.8% of the households received services from REB, and 35.9% of the households received services from WZPDCL²⁶ became victims of corruption. The households received services from REB had to pay bribe of tk. 3,349, tk. 3,281 for PDB, and tk. 3,154 on average for WZPDCL (TIB, 2016: 35). Here, the true nature in electricity, corruption in 2010(45.9%) is much more than 2007 and 2015 and corruption in 2007(33.2%) is more than 2015(31.9%).

Law Enforcing Agencies:

Massive corruption and irregularities²⁷ are prevalent in this sector. The Survey 2007 has revealed 96.6% corruption including bribery (41.6%), misbehavior (21.5%), threat for torture (10.7%), arrest without warrant or case (8.0%), filing of false FIR/charge sheet (6.7%) and negligence in filing cases (4.3%). Most of these harassments and irregularities were committed by the police. The joint force personnel mostly involved in misbehavior and threat for torture. However, the households paid bribe to them particularly for avoiding arrest and torture in the “remand”. (TIB, 2008; 34-35).

The Survey 2010 has revealed that 79.7% were victims of corruption or harassment including 19.5% households received services from the law enforcing agencies either as plaintiff or defendant. The households received services in the rural areas (84.4%) and in urban areas (73.1%) were victims of corruption or harassment and 68.1% of them were compelled to pay bribe. They had to pay bribe²⁸ on average 3,352 taka. 91.2% were victims of corruption or harassment perpetrated by thana police, 5.7% by traffic police and 3.2% by the Rapid Action Battalion (RAB).

Figure 5: Types of Corruption & Irregularities (%) of Law Enforcing Agencies



Source: TIB, *Corruption in the Service Sectors: National Household Survey 2010*, Dhaka: Transparency International Bangladesh, 2010, p. 11.

40.6% of the households received police verification/clearance certificate from law enforcing agencies. 98.3% of them had to pay on average 731 taka as bribe. 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. (TIB, 2010: 11-12).

The Survey 2015 has revealed that 74.6% were victims of corruption including rural areas (74.3%) and in the urban areas (75.2%). Giving bribe was the major type of corruption as faced by 65.9% households, followed by

²⁴ Dhaka Electric Supply Co. Ltd

²⁵ Rural Electrification Board

²⁶ West Zone Power Distribution Co. Ltd

²⁷ Bribery, Misbehaviour, Torture, Arrest without Warrant, False FIR/Charge Sheet, Negligence and etc are common phenomenon in Bangladesh.

²⁸ In rural areas 75.6% and in urban areas 58% paid bribes on average 3,839 taka and 2,669 taka respectively.

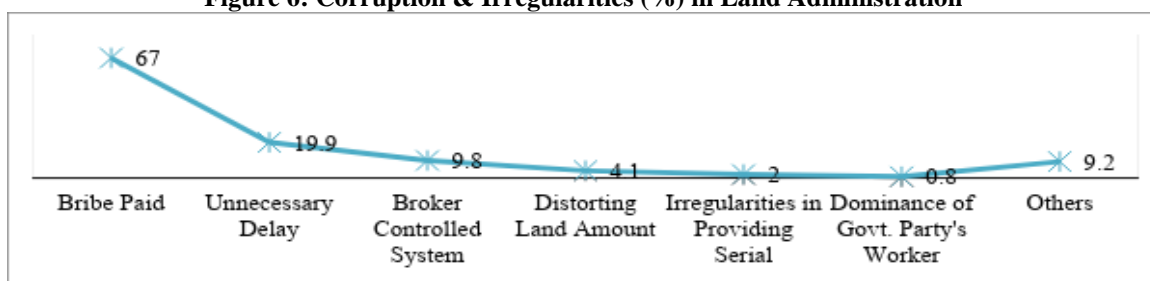
intimidation (6.5%), filing false cases against them (5.3%), arresting without any valid reason (2.6%), negligence in filing GD or FIR (2.2%), submission of false charge sheet (2.2%), delay in police verification or giving false information in verification (1.7%) and harassment or delaying service (1.0%) (TIB, 2016: 21). Here, the true nature in law enforcing agency, corruption in 2007(96.6%) is more than 2010 and 2015 and corruption in 2010(79.7%) is more than 2015(74.6%).

Land Administration:

Land administration in Bangladesh practices massive corruption and irregularities. The Survey 2007 has revealed that the highest number of households (70.0%) experienced the incidence of bribery to obtain documents. The other services for which the households had to pay bribe next to the above proportion are khash land allotment (65.6%), land survey (64.7%) and mutation (63.4 %). (33.0%) households interacted with land offices for payment of land tax, proportion of households who paid bribe (26.0%) (TIB, 2008: 31-32).

The Survey 2010 has revealed that 28.4% of the households received services from land administration and among them 71.2% were victims of corruption and harassment including 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.

Figure 6: Corruption & Irregularities (%) in Land Administration



Source: TIB, *Corruption in the Service Sectors: National Household Survey 2010*, Dhaka: Transparency International Bangladesh, 2010, p. 12.

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 (TIB, 2010: 12-13).

The Survey 2015 has revealed that among the service recipient households, 53.4% were victims of corruption and harassment, 6.7% faced delay, 2.7% faced harassment by brokers, 1% faced their land area and classification being squeezed and changed during land survey, while 1.2% faced other types of corruption such nepotism, deprivation from lease, or document loss from land offices. Each household paid on average tk. 9,257 as bribe.

Table 6: Victims of Corruption from Land Service Providing Institutions

Name of the Institution	Service Recipient Household (%)	Victims of Corruption Household (%)	Victims of Bribe Household (%)	Average Amount of Bribe in (Tk.)
District Record Room	1.2	86.2	83.4	2,225
Upazilla Settlement Office	5.7	75.9	71.1	8,386
Upazilla Land Office	19.9	69.3	62.7	7,780
Upazilla Sub-registry Office	40.9	46.2	43.7	9,777
Union Land Office	45.3	37.2	30.7	3,260

Source: TIB, *Corruption in the Service Sectors: National Household Survey 2015*, Dhaka: Transparency International Bangladesh, 2016, p. 28.

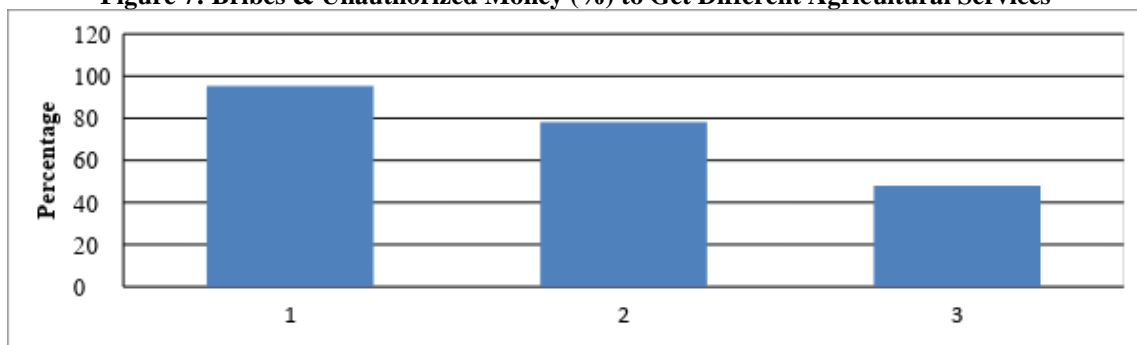
71.3% faced corruption in getting and searching documents, while 66.2% faced corruption in mutation, 65.3% in land survey, 60.6% in heba, will and document registration, 40.3% in sub-kabla deed registration, and 30% in land development tax payment. 58.6% paid bribe for mutation, 58.6% for registration of heba deed, 58.5% for searching and withdrawing documents from the office, 57.1% for land survey, and 38.3% for registration of sub-

Kabla deed (TIB, 2016: 27-28). Here, the true nature in land administration, corruption in 2010(71.2%) is much more than 2007 and 2015 and corruption in 2015(53.4%) is more than 2007(52.7%).

Agriculture:

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. The Survey 2010 has revealed that 45.3% of the households had been subject to one or the other form of irregularity, corruption and harassment including bribe or additional money (38.1%). 95.4% of the households had to pay additional money on average 314 taka above the government determined prices to get fertilizer from the suppliers. 85.9% households complained about not getting fertilizer in proper time and 4.6% households complained about creation of artificial crisis.

Figure 7: Bribes & Unauthorized Money (%) to Get Different Agricultural Services



Source: TIB, *Corruption in the Service Sectors: National Household Survey 2010*, Dhaka: Transparency International Bangladesh, 2010, p. 15.

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 influential persons and 3.3% households complained of creating artificial crisis. 48% households for getting subsidy had to pay additional money beyond government determined charges 10 taka in opening bank account²⁹. 10.5% households had to lobby to get them included under the subsidy and 6.3% households had to pay bribe to the related persons to get included in the government subsidy (TIB, 2010: 14-15).

The Survey 2015 has revealed that 25.8% households faced irregularity and corruption including bribe (18.2%), didn't get advice from block supervisors in time (6.2%), didn't get fertilizer/seeds in time (1.5%), received low quality fertilizer/seeds (0.6%) and faced nepotism in getting included in the farm exhibition (0.2%). The highest number of households (36.5%) became victims of corruption while taking and the highest number of households (18.4%) reported to have paid unauthorized money in getting fertilizer. They had to pay highest 25.1% in unlawful money to government authorized retailers (TIB, 2016: 37). Here, the true nature in agriculture, corruption in 2010 (45.3%) is more than 2015 (25.8%).

Income Tax, VAT and Excise:

The Survey 2007 has revealed that from July 2006 to June 2007, only 1.6 percent of the surveyed households found to have paid income tax. Among the income-tax payers, 20.7% paid bribe in the process of tax payment, averaging Tk. 5,282. The amount of bribe is alarmingly high, which is 32% of the gross amount of tax. Most of the households (62.5%) reported that they paid bribe to avoid harassment (TIB, 2008: 49).

Table 7: Households Paying Income Tax with Bribe

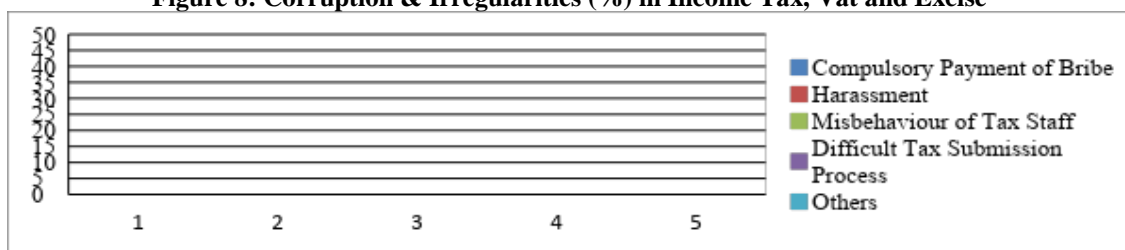
Residence	Households Paying Tax (%)	Average Amount of Tax Paid (Tk.)	Tax Payers Paying Bribe (%)	Average Amount of Bribe Paid (Tk.)	Bribe as (%) of Tax Paid
Rural	0.4	3,636	9.1	200	5.5
Urban	3.6	18,669	22.5	5,600	30.0
Overall	1.6	16,652	20.7	5,282	31.7

Source: TIB, *National Household Survey 2007 on Corruption in Bangladesh*, Dhaka: Transparency International Bangladesh, June 18, 2008, p. 49.

²⁹ After opening bank account, 46.5% households did not receive subsidy money in proper time due to non-cooperation from related people.

The Survey 2010 has revealed that 51.3% households receiving tax related services were victims of corruption, harassment and irregularities including 62% had been victims of corruption and irregularities in case of TIN registration and income tax assessment. 43.9% households were compelled to pay bribe³⁰. Besides, complicated tax procedure (1.4%), undesirable behavior of tax officials (6.4%), other kinds of corruption and harassment if bribe is not paid, losing files, etc. (18%) were mentioned by the households. (TIB, 2010: 13-14).

Figure 8: Corruption & Irregularities (%) in Income Tax, Vat and Excise



Source: TIB, *Corruption in the Service Sectors: National Household Survey 2010*, Dhaka: Transparency International Bangladesh, 2010, p. 14.

The Survey 2015 has revealed that among the service recipients, members of 18.1% of the households were victims of corruption, harassment and irregularities³¹. The households experienced different types of corruption for tax and customs services including actual fees not known (26.3%), to reduce assessed tax/duty (22.0%), to avoid harassment-unnecessary documents submission (21.6%), to get acquittal from the case (14.6%), TIN/VAT registration (12.3%) and to assess tax/duty (6.4%) (TIB, 2016: 39). Here, the true nature in income tax and customs, corruption in 2010(51.3%) is much more than 2007 and 2015 and corruption in 2007(25.9%) is more than 2015(18.1).

Banking Services:

The public and business organizations become victims of irregularities and corruption receiving services from banking sector. The Survey 2007 has revealed that among the loan recipients, 32% had to pay bribe to get a loan. Bribery³² is much higher in government banks (36%) than private banks (7%). 43% had reported that they paid bribe to the concerned officers of the bank, 18.1% paid bribe to branch managers and 19.9% paid to other employees of the bank. Another 18.7 percent of the bribe payers paid bribe through brokers (TIB, 2008: 52-53).

The Survey 2010 has revealed that 52.9% of the households included in the survey had received banking services³³. Overall 17.4% households were victims of harassment and corruption received different kinds of banking services. This percentage is 25.2% in rural areas and 8.6% in urban areas. Households experienced corruptions and irregularities in government scheduled bank (43.1%), private bank (15%), Krishi bank (46.2%) and in other banks (2.3%). Overall, 13.3% households had to pay bribe³⁴. 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 (TIB, 2010: 19-20).

Table 8: Types of Corruption & Harassments (%) 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 Agriculture	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
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 Settled Announcement	3.9	7.3	4.7

³⁰ 30.3% of households had been victims of harassment and wrong assessment.

³¹ The percent of victims of corruption was relatively higher in rural areas (21.8%) than urban areas (16.6%).

³² Rural borrowers tend to pay bribe in higher proportions (34%) than the urban ones (26%).

³³ The percentage of services received is 47.8% in rural areas while it is 60.5% in urban areas.

³⁴ Compared to urban areas (where the percentage is 5.2%), the percentage is higher in rural areas (19.2%).

Encouraging to Take Different types of loan by Seducing	1.4	3.7	1.9
Others	9.9	8.1	9.5

Source: TIB, *Corruption in the Service Sectors: National Household Survey 2010*, Dhaka: Transparency International Bangladesh, 2010, p. 20.

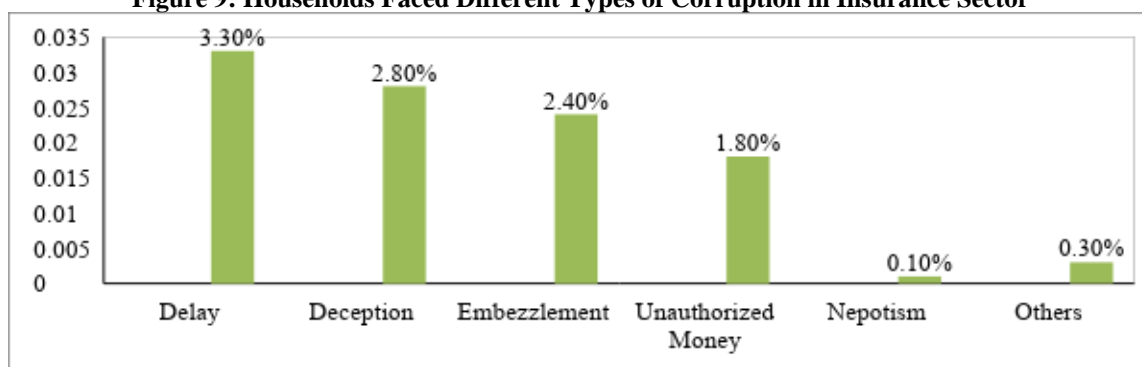
The Survey 2015 has revealed that 5.3% of the households received services from the banking sector were victims of corruption and harassment including 5.1% faced corruption from government scheduled banks, 8.5% from Krishi Bank and Rajshahi Krishi Bank, 5.4% from specialized banks, 2.3% from private commercial banks and 1.2% from multinational banks. Households had faced different types of corruption for services of banks including bribe (1.8%), delay (2.9%), negligence to provide duty (0.9%) and other (0.9%) (TIB, 2016: 42). Here, the true nature in banking sector, corruption in 2007(28.7%) is more than 2010 and 2015 and corruption in 2010(17.5%) is more than 2015(5.3%).

Insurance:

In Bangladesh, 2 government³⁵ and 75 private insurance companies are existed. Among the private companies, there are 30 life insurance companies and 45 general insurance companies (TIB, 2016: 41). There are various problems and irregularities in the insurance sector. The Survey 2010 has revealed that households who received different kinds of insurance services, 19.2% households had been victims of corruption and harassment³⁶. 39% households were allured to receive insurance services and did not fulfill the benefits committed, 31.1% households mentioned different undetermined charges imposed on them and 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/ unauthorized money or embezzled money per household is 3,949 taka³⁷ (TIB, 2010: 19).

The Survey 2015 has revealed that 7.8% recipients of insurance service were victim of corruption and harassment including 7.6% in rural and 8.2% in urban areas.

Figure 9: Households Faced Different Types of Corruption in Insurance Sector



Source: TIB, *Corruption in the Service Sectors: National Household Survey 2015*, Dhaka: Transparency International Bangladesh, 2016, p. 41.

Overall, those who paid bribes they had to pay TK 13,465 on average. This amount was Tk. 16,071 for rural service recipient households and Tk. 7,762 for urban recipient households (TIB, 2016: 41). Here, the true nature in insurance sector, corruption in 2010 (19.2%) is more than 2015 (7.8%).

Non-Governmental Organizations (NGOs):

Some of the experience of the NGO sector, such as micro credit programme, non-formal education is being implemented in different countries of the world as a simulation model³⁸. The borrowers are deprived from the benefits of micro credit activities and faced corruption and irregularities. The Survey 2007 of TIB has revealed

³⁵ The two government insurance companies are Sadharan Bima Corporation and Jibon Bima Corporation.

³⁶ This percentage is 21.9% in rural areas and 13.5% in urban areas.

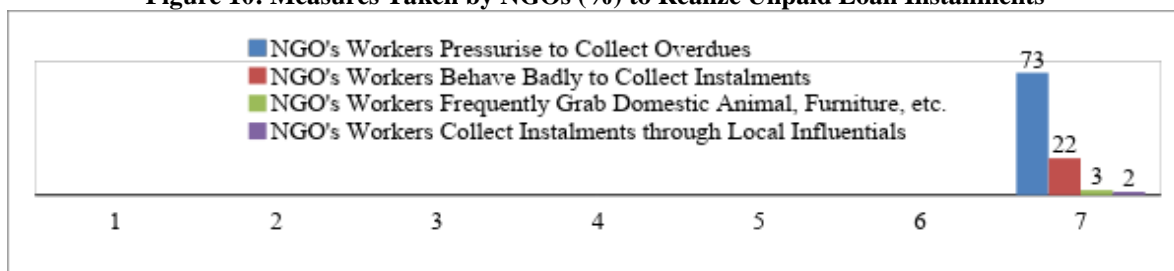
³⁷ This average amount is 4,059 taka in rural areas and 3,780 taka in urban areas.

³⁸ 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.

that 7.5% paid bribe to obtain credit. The average amount of bribe had been tk. 299 per transaction. Among the credit receivers from NGOs, 300 respondents (17.3%) could not repay the loan in due time. 64% defaulters did not face any reaction from NGOs for failing to repay the credit and 21% respondents received harsh comments from NGO staff and one-tenth of the defaulters received police threat (TIB, 2008: 55).

The Survey 2010 of TIB has revealed that about 39.3% households³⁹ (2355) received services from NGOs. 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. 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 bribe⁴⁰. 26.7% credit receiving households were forced to receive unnecessary other services while receiving credit⁴¹. Again, 36.3% received less than the amount of credit disbursed while receiving credit.

Figure 10: Measures Taken by NGOs (%) to Realize Unpaid Loan Installments

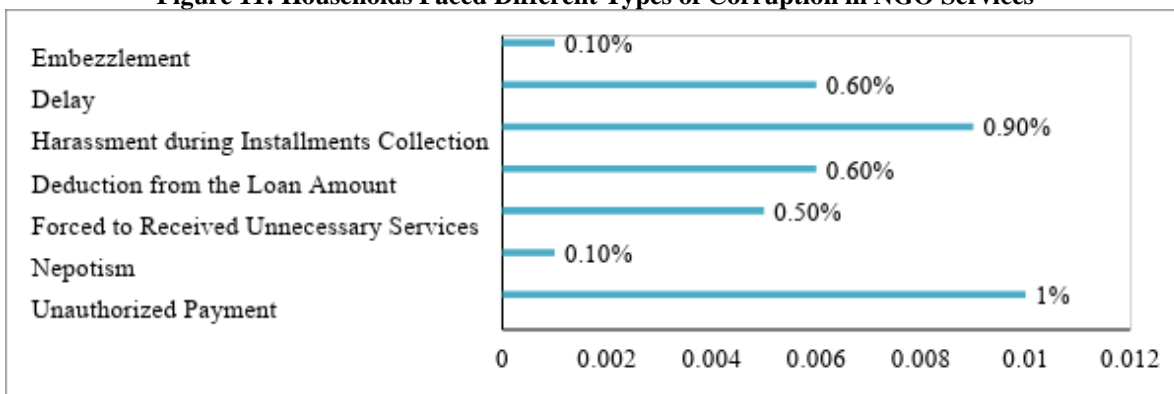


Source: TIB, *Corruption in the Service Sectors: National Household Survey 2010*, Dhaka: Transparency International Bangladesh, 2010, p. 22.

Irregularities and corruption are prevalent in the relief activities of NGOs. 2.3% households received relief services from NGOs. About 35% were victims of different kinds of corruption and irregularities receiving relief. (TIB, 2010: 21-22).

The Survey 2015 of TIB has revealed that 3.0% of households became victims of some kind of corruption or irregularities in receiving services from NGOs.

Figure 11: Households Faced Different Types of Corruption in NGO Services



Source: TIB, *Corruption in the Service Sectors: National Household Survey 2015*, Dhaka: Transparency International Bangladesh, 2016, p. 44.

The average amount of unauthorized money paid by the victims was tk. 685. The households received services from local NGOs spent on an average tk. 395 as unauthorized money, which was tk. 721 for the national NGOs (TIB, 2016: 43-44). Here, the true nature in NGOs, corruption in 2007 (13.5%) is more than 2010 and 2015 and corruption in 2010 (10.1%) is more than 2015 (3.0).

Local Government:

Local government institutions play important role to improve the social, economic and political conditions of the people. However, the prospects of local government institutions are crippled by existing corruption and

³⁹ 58% of the service recipients reside in rural areas and 42% in urban areas.

⁴⁰ They had to pay bribe from a minimum of 20 taka to a maximum of 8,000 taka.

⁴¹ Such as forced to receive tree saplings and other commodities

irregularities. The Survey 2007 of TIB has revealed that 57% households had experienced the incidence of harassment during receiving services from local government bodies, followed by bribery⁴² (41.8%). It was found that incidence of harassment is most frequent during fertilizer collection (46.2%), VGD/VGF card collection (18.2%), old-age endowment (14.9%) and birth/death/citizenship certificates⁴³ (11.6%). (TIB, 2008: 44-45). The old people, who are too vulnerable in the society had to pay tk. 310 on the average to avail boyoshko bhata (TIB, 2008: 46).

Table 9: Incidence of Bribery (%) in Receiving Services from Local Government Bodies

Service Type	Percentage of Households Paying Bribe		
	Rural	Urban	Overall
Birth/Death/Citizens Certificates	55.1	68.9	62.0
Collection of Fertilizers	10.9	4.1	8.2
Old-age Endowment	15.2	4.1	9.2
VGF/VGD Cards	5.5	0.0	3.2
Trade License	6.7	21.6	10.5
Others	10.3	1.4	7

Source: TIB, *National Household Survey 2007 on Corruption in Bangladesh*, Dhaka: Transparency International Bangladesh, June 18, 2008, p. 46.

The Survey 2010 of TIB has revealed that 79.9% households received services from local government institutions and 43.9% households out of them were victims of corruption and irregularity. 913 taka per household paid bribe 84.2% households had to pay bribery, unnecessary delay (24.6%), absence of officers-staff (7%) and 4.3% artificial crisis and 0.2% households suffered from other kinds of irregularities (TIB, 2010: 16).

Figure 12: Corruption & Irregularities in Local Government Sector

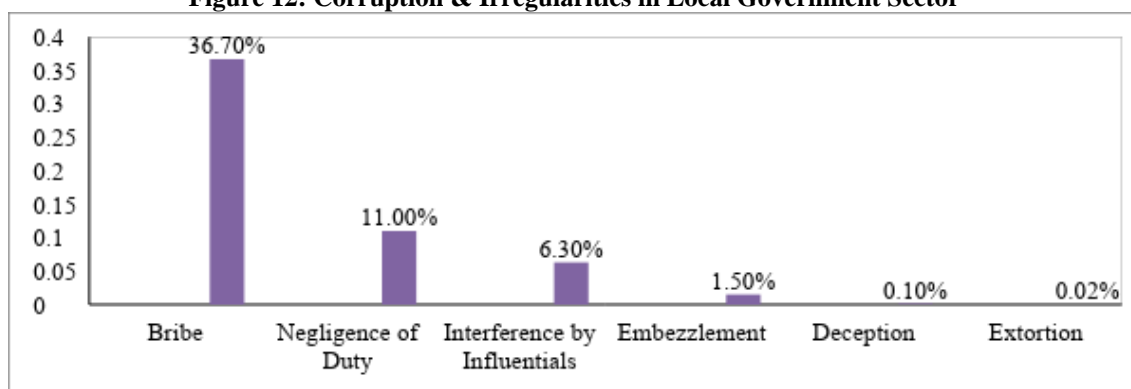


Table 10: Bribe & Unauthorized Money Payment in Getting Services

Sectors of Services	Per Household Bribe & Unauthorized Money Payment (Tk.)		
	Rural	Urban	Overall
Justice & Arbitration	9976	7143	8366
Social Safety-Net Programmes	617	228	589
Different Certificates	67	121	87
Holding Tax	278	479	366
Trade License	307	896	702
Overall	750	1147	913

Source: TIB, *Corruption in the Service Sectors: National Household Survey 2010*, Dhaka: Transparency International Bangladesh, 2010, p. 16.

The Survey 2015 of TIB has revealed that 36.1% of the households receiving services from LGIs were victims of corruption and irregularities. Among the households, 22.3% paid bribe or unauthorized money, 11.6% were

⁴² Bribery was found more prevalent in urban areas than in rural areas for the services of local government

⁴³ For receiving birth/death/citizen certificates, households in urban areas experienced harassment in higher proportion than those in rural areas

victims of embezzlement, 5.3% were victims of negligence of duties, 2.7% were victims of interference from the influential, and 0.04% were victims of deception (TIB, 2016: 33).

Table 11: Corruption by Services at Local Government Institutions

Types of Services	Service Recipient Household (%)	Victim of Corruption Household (%)	Victim of Bribe Household (%)	Average Bribe Amount (Taka)
Collection of different types of certificates	52.1	35.2	32.8	133
Social Safety Net Programmes	24.6	57.8	7.2	1352
Trial and Arbitration	4.5	37.9	8.8	6029
Holding/Chowkidari Tax	34.3	4.6	3.3	309
New Trade License and Renewal	5.7	24.8	24.1	553
Others ⁴⁴	8.3	17.5	10.0	984

Source: TIB, *Corruption in the Service Sectors: National Household Survey 2015*, Dhaka: Transparency International Bangladesh, 2016, p. 34.

Bribe paying households paid tk. 447 on average as bribe or unauthorized money for getting services. The highest amount had to pay for trial and arbitration tk. 6,029 and the lowest amount paid was tk. 133 on average for collecting certificates. 86.5% households informed that they had paid bribe just because services are not given other than this. Moreover, 15.6% of the households gave bribe to get services on time, 15.6% for not knowing the exact fees, and 3.5% paid for quicker services (TIB, 2016: 33-34). Here the true nature in local government, corruption in 2007(62.5%) is more than 2010 and 2015 and corruption in 2010(43.9%) is more than 2015(36.1%) respectively.

VI. CONCLUSION:

Corruption is the mother of poor governance. It is an obstacle to sustainable human development, social justice, economic equality and political sustainability. Corruption is largely found in different developing and under-developed countries of the world. In a developing country like Bangladesh, corruption is highly prevalent and impedes the sustainable equitable and structural social, political and economic development. The World Bank indicates that engagement will be reduced in areas where anti-corruption efforts are deemed insufficient (Wickberg, 2012: 11). Bangladesh is a country where corruption is omnipresent (TIB, 2006). Corruption has been viewed as a symptom of fundamental governance failure (Huther & Shah, 2000: 2).

So corruption should be controlled by hook or by crook. To control corruption different initiatives like salaries and benefits of people with fixed income must be consistent with the cost of living. At the same time, deviation from rules and regulations must be made punishable. Parliamentary Standing Committees need to be highly active to effectively control corruption taking place in the relevant ministries and departments, the Anti-Corruption Commission to truly work independently and actively, with ability, efficiency and integrity, the Judiciary must be in a position to function with highest standards of integrity, honesty and professional excellence, appropriate monitoring and oversight mechanisms must be in place in each institution, transparency and integrity has to be ensured in the public procurement both with respect to large procurements, appointments, promotions postings and transfers in all institution serving public interest must be based on merit, expertise and experience an citizen's Charter has to be introduced, enforced.

Corruption is exacerbating levels of abject poverty in Bangladesh. A good combination of negative and positive incentives including enforceable code of conduct must be introduced in every institution. Disclosure of information is one of the most important means of transparency and transition from the hidden. If sufficient measures are taken, corruption can be controlled in the service sectors of Bangladesh.

REFERENCES:

- [1]. Anderson, S. & Heywood, P. M. (2009). The Politics of Perception: Use and Abuse of Transparency International's Approach to Measuring Corruption. *Political Studies*, 57(4), pp. 746-767.
- [2]. BUP. (1997). *Opinion Survey, 1997*, Dhaka: Bangladesh Unnayan Parishad (BUP).
- [3]. Caiden, G.E. (1988). Toward a General Theory of Official Corruption. *Asian Journal of Public Administration*, 10(1), pp. 3-26.
- [4]. Caiden, G.E. (1991). What Really is Public Maladministration?. *International Journal of Public Administration*, 37(1), pp. 1-16.

⁴⁴ Water service, commodity tax, plan approval, auto license and etc. are included in this service type.

- [5]. Clarke, Micheal. (1982). *Corruption: Causes, Consequences and Control*, New York: United States of America.
- [6]. Hurther, J. & Anwar, S. (2000). *Anti-Corruption Policies and Programs: A Framework for Evaluation*, Policy Research Working paper 2501, Washington D. C: World Bank.
- [7]. Iftekharuzzaman. (2005). *Corruption and Human Insecurity in Bangladesh (Draft)*, Paper presented at the seminar organized by Transparency International Bangladesh to mark the International Anti-Corruption on December 9, 2005.
- [8]. Karzon, S. H. R. (2003, October, 19). Without Anti-Corruption Commission Corruption can not be stopped. *The Daily Star*, Dhaka: Bangladesh.
- [9]. Khan, M. M. (1997). Political and Administrative Corruption: Concepts, Comparative Experiences and Bangladesh Case. *Asian Affairs*, pp. 5-33.
- [10]. Khan, Mohammad Mohabbat. (2009). *From Government to Governance: Expanding the Horizon of public Administration to Public Management*, Dhaka: University press Ltd.
- [11]. Klitgaard, Robert. (1998). International Cooperation against Corruption. *Finance & Development*, 35(1), pp. 3-6.
- [12]. Leys, C. (1970). What is the Problem about Corruption? in A.J. Heidenheimer (ed.), *Political Corruption: Readings in Comparative Perspective*. New York: Holt, Rinehart and Winston.
- [13]. Maloney, C. (1986). *Behaviour and Poverty in Bangladesh*, Dhaka: University Press Ltd.
- [14]. Muhith, A. M. A. (2007). *An Agenda for Good Governance*, Dhaka: Shahitya Prakash.
- [15]. Nye, J. S. (1978). *The End of History*, Washington: University Press of America.
- [16]. Pope, Jaremy. (2000). *TI Sourcebook 2000 Confronting Corruption: The Elements of a National Integrity System*, Berlin and London: Transparency International.
- [17]. Rogow, A. A. & Laswell, H. D. (1970). The Definition of Corruption in A.J. Heidenheimer (ed.), *Political Corruption: Readings in Comparative Analysis*. New York: Holt, Rinehart and Winston.
- [18]. Scott, J.C. (1972). *Comparative Political Corruption*, Princeton: Englewood Cliffs, N.J, Princeton Hall.
- [19]. Theobald, R. (1990). *Corruption, Development and Underdevelopment*, London: Macmillan Press Ltd.
- [20]. Tilman, R.O. (1970). Black Market Bureaucracy in A.J. Heidenheimer (ed.), *Political Corruption: Readings in Comparative Analysis*. New York: Holt, Rinehart and Winston.
- [21]. TIB (2006). *Annual Report 2006*, Dhaka: Transparency International Bangladesh.
- [22]. TIB (2008). *National Household Survey 2007 on Corruption in Bangladesh*, Dhaka: Transparency international Bangladesh, pp. 1-67.
- [23]. TIB, (2010). *Corruption in the Service Sectors: National Household Survey 2010*, Dhaka: Transparency International Bangladesh 2010, pp.1-25.
- [24]. TIB (2015). *Corruption in the Service Sectors: National Household Survey 2015*, Dhaka: Transparency International Bangladesh, pp. 1-55.
- [25]. Van Aardt. C. J. (2008). Determining the Predictors of Living Standards in South Africa: A Real World Econometric Approach. *Southern African Business review*, 12(1), pp. 1-17.
- [26]. Wickberg, Sofia. (2012). Overview Corruption and Anti-Corruption in Bangladesh. *Anti-Corruption Research Centre*, Chr Michelsen Institute: Transparency International, pp. 1-13.
- [27]. World Bank. (1996). *Bangladesh: Government that Works: Reforming the Public Sector*, Dhaka: University Press Ltd.
- [28]. World Bank (1997). *Helping Countries Combat Corruption: The Role of the World Bank*. Poverty Reduction and Economic Management-World Bank.
- [29]. World Bank and Bangladesh Enterprise Institute, (2003). *Pilot Investment Climate Assessment: Improving the Investment Climate in Bangladesh*, Washington, D. C: World Bank.
- [30]. Zafarullah, H. & Siddiqee, N. A. (2001). Dissecting Public Sector Corruption in Bangladesh: Issues and Problems of Control. *Public Organisation Review*, pp. 465-486.