



TRANSPARENCY INTERNATIONAL-PAKISTAN

National Corruption Perception Survey 2006



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Contents

	Page No
❖ Foreword	03
❖ Objective of the Survey	04
❖ Country Profile	06
❖ Respondents Profile	11
❖ Respondents of Demographic Profile	13
❖ Strategy	18
❖ Executive Summary	23
❖ Salient Findings	28

Sectional Analysis

Police	33
Power	37
Judiciary	41
Land & Administration	45
Taxation	49
Customs	53
Health	57
Education	62
Railway	67
Bank	71

Foreword

The purpose of the National Corruption Perception Survey NCPS 2006 is to gauge the corruption faced by the common man on a daily basis. The study focuses on only ten departments of the Government.

A comparative study has also been made between NCPS 2006 and the NCPS Survey conducted in 2002.

The other aim of the study is to recognize the good work being done in particular Departments/Sectors where corruption levels have decreased. This will enable other Departments/Sectors to share their success stories. An effort has also been made to obtain the public opinion on what are the main causes of corruption in each Departments/Sectors. This knowledge can be used to can improve service delivery and reduce corruption.

Some of the departments have become cleaner which shows that reforms implemented by the Government in these departments have taken a positive effect.

The survey studies only the corruption faced by the public in obtaining services from Government Departments. These services are meant to be provided free of cost, but the common man has to go through a lot of hassle and part away with his hard earned money.

The survey covers only the petty corruption which the common man experiences. It does not cover the huge corruption by Government Agencies in the procurement of goods & services, which sums into billions of rupees.

Transparency International Pakistan hopes that this study will be utilized by the various Government Departments to implement reforms to improve their working. This will help in reducing the corruption and making the lives of the public, a little better.

Transparency International Pakistan gratefully acknowledges the support of Swiss Agency for Development & Cooperation for sponsoring this Survey. We also acknowledge the professional expertise of M/s. Marketing & Research Consultant in conducting the survey and formulating the report.

Syed Adil Gilani
Chairman
Transparency International Pakistan

Objectives

- ❖ The overall objective of the survey was to measure the nature & extent of corruption being faced by consumers of the following Ten Public sector departments;

Police

Power

Judiciary

Land Administration

Taxation

Custom

Health

Education

Railway

Banks

- ❖ Another objective of the survey was to gather information about the particular stage where obstacles are usually being faced, locate the responsible element for creating the obstacles & the means used by the utilize for overcoming the bottle necks in the ten sectors under study.
- ❖ The Transparency International expects the Country Provisional chapters to use the findings of the survey as pressure techniques & to facilitate & motivate the sectors heads for rectification of the prevalent situation.
- ❖ The information gathered is to be shared by the south Asian Countries. By the respective Governments, Policy makers other stake holders & the media.
- ❖ The objective was also to asses the changes better or worst, which have accrued from the first phase of the survey, conducted in the year 2002 and of the present carried in 2006.

Pakistan at a Glance

Population	160 millions (<i>Estimated 2005</i>)
Area Covered	796,096 sq.km.
Population growth rate	2.06 per annum
Sex ratio	52.0% Male, 48.0% Female
Fertility rate	3.2% per annum
Infant mortality rate	77.1 (per 1000 live birth)
Literacy rate	Both Sexes 43.90% *Male 54.81% Female 32.02%
Religions	Muslim 96.28%, Christian 1.58%, Hindu 1.59%, Qadiani 0.22% Scheduled cast 0.26%, others 0.07%

*-Literacy Ratio of Population (10 years & above) 1998 Census

* *Statistical Year Book Govt. of Pakistan 2004.*

Country Profile

THE UNIVERSE

Pakistan as an independent state had come on the world map on August 14th, 1947. Its total area is 7,96,096 sq. kilometers. The country comprises provinces namely Punjab, Sindh, Northwest Frontier and Balochistan. Its capital is at Islamabad. Each province is divided into administrative divisions, each division into districts, tehsils/talukas, and village and union councils; there are 28 divisions, 106 districts, 376 tehsils/taukas, 46144 villages and 4147 union councils in the country.

POPULATION

Pakistan with population of 140.7 millions in 2002 stands seventh amongst the ten most populated countries of the world. Current crude birth rate, the crude death rate and the infant mortality rates are 32.70, 9.10 and 85 (1999-00) per thousands population respectively. Annual growth rate of population is 2.21%. The male population was 51.9%, Females 48.1% according to 1998 census.

URBAN POPULATION

The urban population is increasing very rapidly the number of large cities is also growing very fast The urban population was only 11.8 % in 1951, which has increased today by 33%. In 1951 there were only seven cities having a population of one lack and above. In 1998 their number was 28.

PROVINCIAL BREAKUP

In 1998 Punjab accommodated 55.65 of total population followed by Sindh 23%, NWFP 13.4% and Balochistan 5%, the sequence has been changed in the case of urban population. Amongst the provinces Sindh is the most urbanized 48.9% followed by Punjab 31.3%, Balochistan 23.3% and NWFP 16.9%.

AGE DISTRIBUTION

The age distribution of Pakistan's population reveals a relatively young population as seen in the following table;

Age Group	Total	Male	Female
	%	%	%
All ages	100.00	52.00	48.00
00-04	14.80	7.60	7.20
05-09	15.60	8.20	7.50
10-14	13.00	6.90	6.10
15-19	10.40	5.30	5.00
20-24	9.00	4.50	4.50
25-29	7.40	3.80	3.60
30-34	6.20	3.30	2.90
35-39	4.80	2.50	2.30
40-44	4.40	2.30	2.20
45-49	3.50	1.80	1.70
50-54	3.20	1.70	1.50
55-59	2.10	1.20	1.00
60-64	2.00	1.10	0.90
65-69	1.20	0.70	0.50
70-74	1.10	0.60	0.50

LITERACY AND ENROLMENT

Literacy rate at present is estimated at 49% (61.3% for male and 36.8% for women). About 30% children of primary school age are out of school. The drop out rate is very high. Recently the net enrolment in primary school increased but that of government school declined. The number of college is 1083. There are 42 universities in Pakistan, including 29 in public sector.

LITERATES

According to 1998 census the number of literate (10 years and above) by sex and educational attainment are as follows.

NO in Thousand ED.Attainment	TOTAL		MALE		FEMALE	
	No	%	No	%	No	%
Below primary	7097	18.30	4,358	17.35	2,739	20.07
Primary	11,825	30.14	7,315	28.62	4,510	33.00
Middle	8,469	20.89	5,898	22.05	2,571	18.73
Matric	7,042	17.29	4,929	18.20	2,113	15.58
Inter Mediate	2,585	6.56	1,700	6.55	885	6.59
Graduate	1,687	4.38	1,137	4.50	550	4.16
Post graduate	590	1.58	432	1.78	158	1.20
Diploma/Certificate	159	0.41	134	0.50	25	0.19

HEALTH

Health Indicators 1998.

Life Expectancy at Birth	62 years
Crude Birth rate (per 1000)	35 years
Crude Death rate (per 1000)	8
Under-5 Mortality rate (per 1000)	120
Infant Mortality rate (per 1000)	91

Net Work of Health Services in Public Sector, 1998.

Health Facilities

Particular (Public Sector)	Number
Hospital	906
Dispensaries	4590
Basic Health Units	5308
Maternity & Child Health Centers	862
Rural Health Centers	550
T.B Centers	285
Total Beds	98264
Registered Doctors	101635
Registered Dentist	5068
Registered Nurses	44520
Registered Lady Health Visitors	6397
Midwives	23084

Percentage of Population By Economic Categories.(1998 census based)
All Areas

Economic Category	Both Sex	Male	Female
Labour Force	22.24	41.32	1.54
Not in labour Force	77.76	58.68	98.46
Child Below 10 years	30.45	30.25	30.67
Domestic Workers	33.00	2.11	66.52
Students	8.07	14.63	0.94
All Others	6.24	11.69	0.32
Labour Force Participation			
Rate (Refined)	31.96	59.24	2.23
UN-Employment Rate	19.68	20.19	5.05

In Pakistan Villages the big Landlord or Wadera or Sardar is also a Lambordar (collector of land revenue on behalf of the provincial government and depositor to the treasury). He has the power, influence and authority. He controls not his own tenants and farm workers, but also village menial, artisans, land less laborers and small self-cultivators. He has close relations with lower and medium officials of the concerned departments. Not a leaf can be moved in the village without his knowledge or permission. He himself is a exploiter as well as a third party in the rural corruption scenario, yet in some cases plays the catalyst agent and even at times negate the operation of the grieved party related to his family, farm or caste. Feudal and rural attitudes play a determining role in identifying the scope and mode of corruption in rural areas, for instance at times they pressurize teachers to discourage admission in the school and in return offer them free accommodation, free milk etc. or a simple-minded villager will bribe the vaccinator for not vaccinating his young children against small pox, thinking it will harm their children.

Respondents Profile

Respondent Status

In a male dominated society, interaction with the world outside the home is a man's prerogative, hence our 97% respondents were male, only 3% were females who were head of the household at the time of data collection.

Age Status

Nearly 43% belonged to the mature age group of 29 to 45 years.

31% represented 18 to 28 years age group.25% represented the senior age group.

Marital Status

70% respondents were married

Educational Status

Literacy status of the respondents were pretty high, nearly 31% were Graduates, 22% Intermediates, 18% Matriculates, 10% were above Graduates i.e. M.A, M.Sc etc.

Occupational Status

Among the respondents, 35.20% respondents were in services, 22% in Business, around 12% were self-employed.

Family Composition

On an average there were 7 persons living in a household, more males than females, with nearly 30% dependents falling in the age group of newly born to 14 years

Earners

With the exception of very few households, almost 99% had one earner in the family. Majority 67% were in the income bracket of Rs. 6000 to Rs. 20000 per month, 28% were earning more than Rs. 20000. However this table should be read with caution, because respondents are always reluctant to disclose their true income from income tax point of view.

Our surveyors also had to be very convincing that they were not from the income tax department.

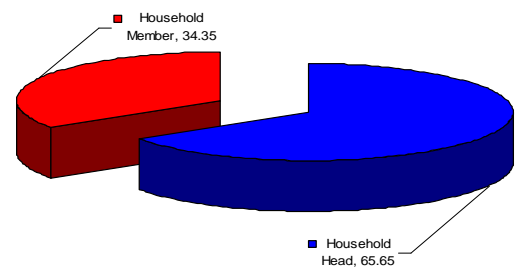
Religion

98% respondents were Muslims, 1.36% Christians. Few Hindus & 2 Buddhists were located in our sample area

Respondents Demographic Profile

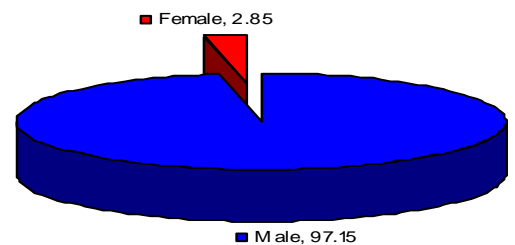
1.1 Respondents Status

	No.	Percent-%
Household Head	2626	65.65
Household Member	1374	34.35
TOTAL	4000	100.00



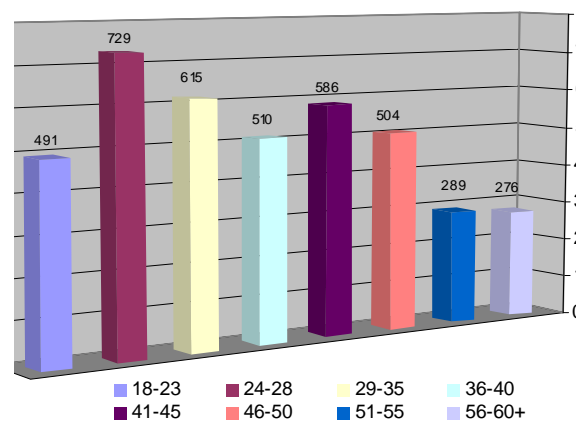
1.2 Sex

	No.	Percent-%
Male	3886	97.15
Female	114	02.85
TOTAL	4000	100.00



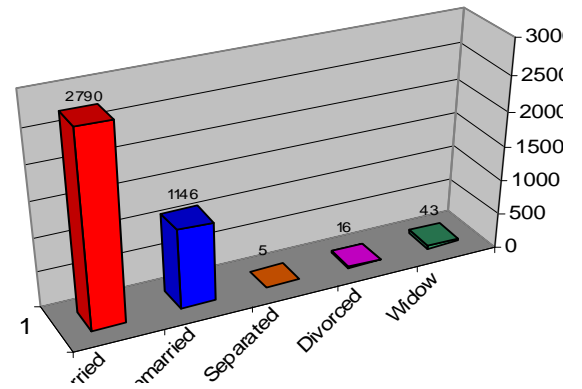
1.3 Age in Year

Age in Year	No.	Percent-%
18-23	491	12.28
24-28	729	18.23
29-35	615	15.38
36-40	510	12.75
41-45	586	14.65
46-50	504	12.60
51-55	289	07.23
56-60+	276	06.90
TOTAL	4000	100.00



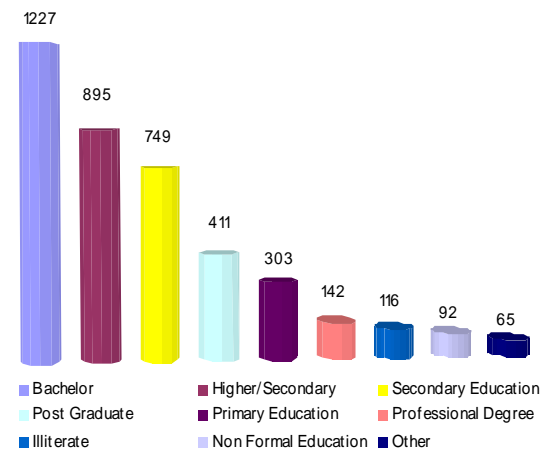
1.4 Marital Status

	No.	Percent-%
Married	2790	69.75
Unmarried	1146	28.65
Separated	05	00.13
Divorced	16	00.40
Widow	43	01.08
TOTAL	4000	100.00



1.5 Education

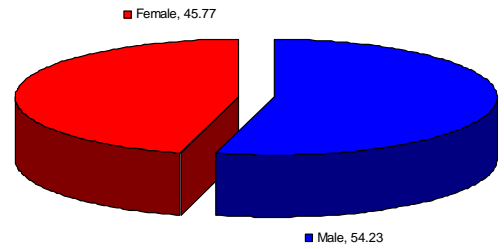
	No.	Percent-%
Bachelor	1227	30.68
Higher/Secondary	895	22.38
Secondary Education	749	18.73
Post Graduate	411	10.28
Primary Education	303	07.58
Professional Degree	142	03.55
Illiterate	116	02.90
Non Formal Education	92	02.30
Other	65	01.63
TOTAL	4000	100.00



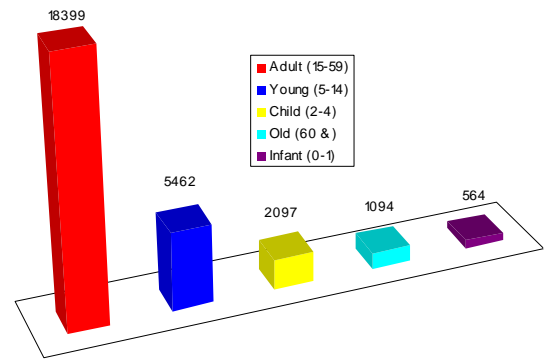
Total number of persons living in this H.H

1.8 Nos. of Persons	27616
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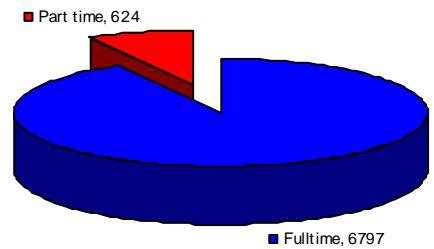
1.9 Nos. of Male & F.Male in H.H	No.	Percent-%
Male	14975	54.23
Female	12641	45.77
TOTAL	27616	100.00



1.10 Age of H.H Members	No.	Percent-%
Adult (15-59)	18399	66.62
Young (5-14)	5462	19.78
Child (2-4)	2097	07.59
Old (60 &)	1094	03.97
Infant (0-1)	564	02.04
TOTAL	27616	100.00

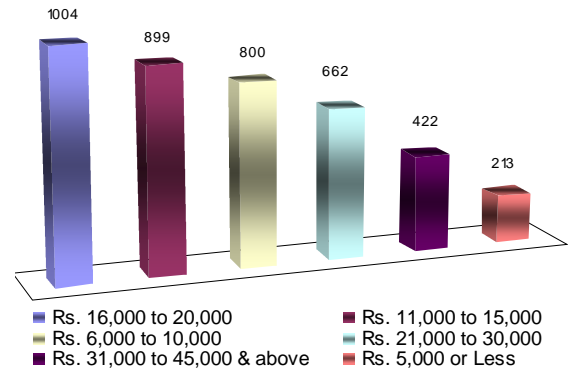


1.11 Nos. of Earning Persons	No.	Percent-%
Fulltime	6797	91.59
Part time	624	8.41
TOTAL	7421	100.00



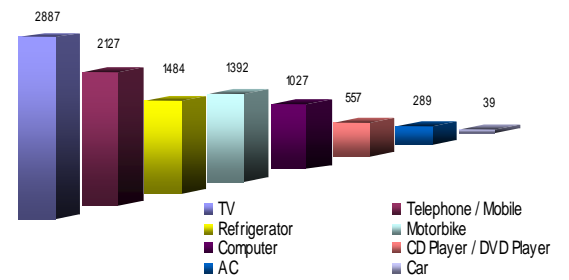
1.12 H.H Avg. Income No. Percent-%

Rs. 16,000 to 20,000	1004	25.10
Rs. 11,000 to 15,000	899	22.48
Rs. 6,000 to 10,000	800	20.00
Rs. 21,000 to 30,000	662	16.55
Rs. 31,000 to 45,000 & above	422	10.55
Rs. 5,000 or Less	213	05.33
TOTAL	4000	100.00



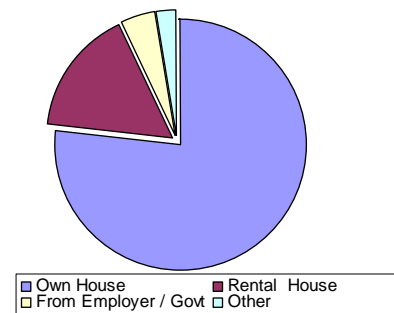
1.13 H.H Assests No. Percent-%

TV	2887	72.18
Telephone / Mobile	2127	53.18
Refrigerator	1484	37.10
Motorbike	1392	34.80
Computer	1027	25.68
CD Player / DVD Player	557	13.93
AC	289	7.23
Car	39	0.98



1.14 H.H Ownership No. Percent-%

Own House	3070	76.75
Rental House	654	16.34
From Employer / Govt	177	04.43
Other	99	02.48
TOTAL	4000	100.00



Strategy

Due to paucity of time & financial restraints the sample was restricted to the urban & semi-urban areas of the country. Two towns were selected from each Province.

Province	No of Respondents	City
Punjab	1450	Rawalpindi, Faisalabad & suburbs
Sindh	1200	Karachi, Hyderabad, Thatta
NWFP	750	Peshawar, Noshera & suburbs
Balochistan	600	Quetta, Pishin & suburbs
Total	4000	

- ❖ As per agreement with the Transparency International Pakistan, the total no. Of households to be contacted was 3000. It was estimated that at least 2000 respondents would be those who have had some dealing with one of the ten sectors under study. However keeping in view the magnitude of the issue, base has been increased from 3000 to 4000.
- ❖ All 4000 respondents were asked Questions from section I of the questionnaire. Only those respondents were asked for details who themselves or any member of their household had used the services within the last one year from any of the ten sectors under study.
- ❖ In Each town, localities were selected being residents of the middle and lower middle class. Socio-economic parameters were used such as size of the plot, type of vehicle owned, electronic accessories, profession & means of monthly income, to assess the class status

Sample

- ❖ Due to lack of statistical information on locality wise data on any city of Pakistan the Random sampling approach was adopted, the selection of a particular locality was based on Researcher's past experience & knowledge. Efforts were made to spread the sample spatially. In very congested lanes every fifth house was knocked & in less populated area every third house was covered.
- ❖ Trained team of field investigators collected data from the head of the household or responsible adult member of the family.
- ❖ Each Investigator had an introductory letter of MARC, they were trained to create rapport with the respondent before asking questions. In each house in the beginning 30 to 50 minutes were taken, later on with practice both verbal & written, fluency occurred & lesser time was consumed.
- ❖ All completed Questionnaires were back checked & scrutinized by the supervisors. The vaguely filled ones were rejected & substituted from the same locality. However such incidences were rare, due to the experienced field team. The quality of fieldwork was satisfactory. The field team was not only given thorough briefing by the Client, but they were given one full day for pilot testing.
- ❖ The over all response was good. Respondents were reluctant in the beginning but after explanation about the objectives they were co-operative & willingly provided the information with few exceptions.
- ❖ In each city at least 25% respondents were chosen from semi-urban areas from rural pockets adjoining the urban city. However in the final analysis i.e. statistical tables, data has been analyzed & represented as urban, because no marked difference of respondents, responses were noted.
- ❖ The Survey was conducted in the scorching heat of May & June with temperature usually above 40 centigrade & constant electricity failures specially in Sindh,

Faisalabad & Quetta. The electricity failure & Power shortage hampered the computerized tabulation Programme.

- ❖ The interviews were conducted in the evening, keeping in view the availability of the Head of the household & evening coolness

Sample Location

Province of Sindh

Karachi

Green Town, Saudabad, Qaidabad, PIB Colony/Martin Quarters, Gulberg Town, Bhadurabad / Sharfabad, Gulistan-e-Johar, North Karachi, Gulshan-e-Maymar, Clifton, Gulshan-e-Iqbal, Safura Goth, Phalwan Goth, Sheeri Jinnah Colony, PECHS, Grex Village.

Thatta

Hyderabad

Province of Punjab

Rawalpindi

Sir Syed Area, Commercial Market, Banni, Pir Bhandahi Colony, Dhak Qila, Satellite Town, Faizabad, Islamabad, Saddar Area, Murrere, Waha, Texila

Faisalabad

Province of Balouchistan

Quetta

Satellite Town, Stewart & Sirki Road, City, Whadate & Baloch Colony, Brewery, Peeshin, Kuchalak, Saryab, Toghi & Alamdar Road, Mastoong.

Province of NWFP

Peshawar

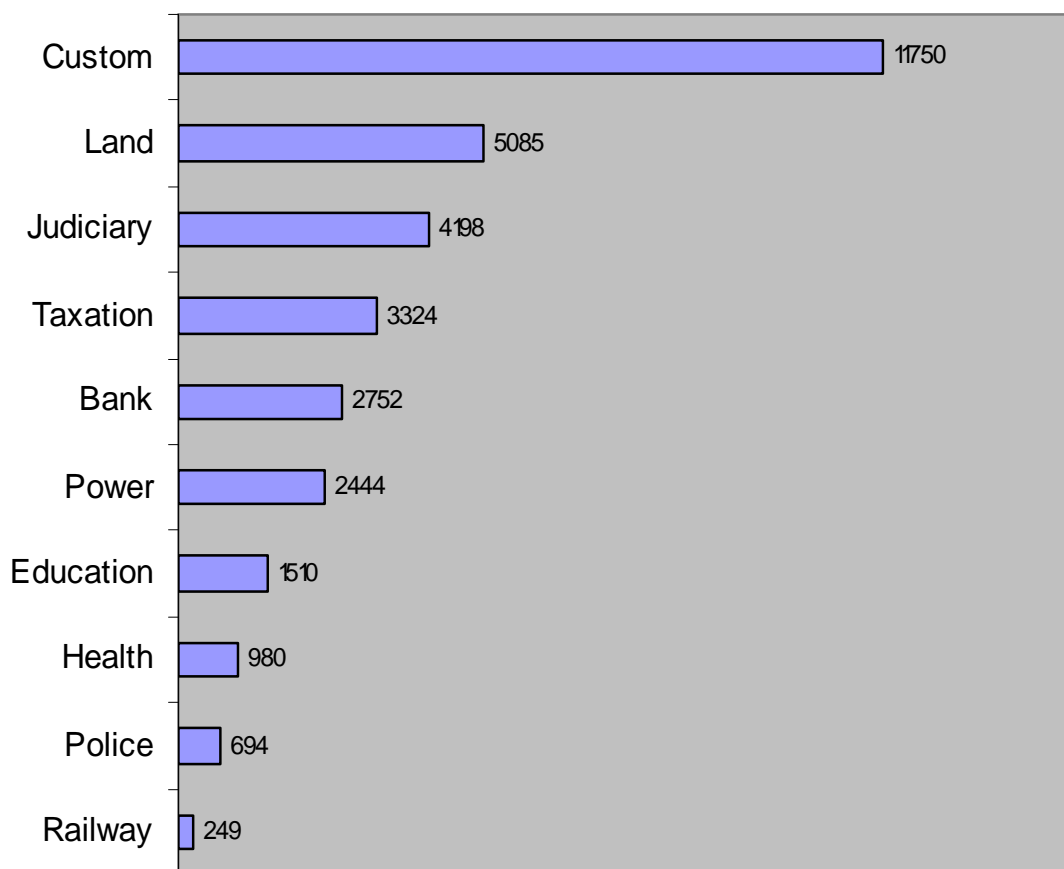
Hayatabad, University Town, Jhangirabad OldTown, Faqirabad, Gulbhar, Barsak Road.

Noshera.

Bannu.

Expenditure On Bribery

Sector	Extra Cost In Rs.	Nos. of Consumer	Avg. Expenditure on Bribery In RS.
Custom	1762451	150	11750
Land	1805234	355	5085
Judiciary	1129220	269	4198
Taxation	890700	268	3324
Bank	85303	31	2752
Power	1134050	464	2444
Education	131358	87	1510
Health	151970	155	980
Police	1062480	1530	694
Railway	64427	259	249
Total	8217193	3568	2303



Executive Summary

- ❖ In the present survey three more departments were added i.e. Banks, Customs & Railway. Respondents gave their opinion on the following 10 departments under study:-

Police

Judiciary

Power / KESC / Wapda

Land Administration

Taxation

Custom

Railway

Health

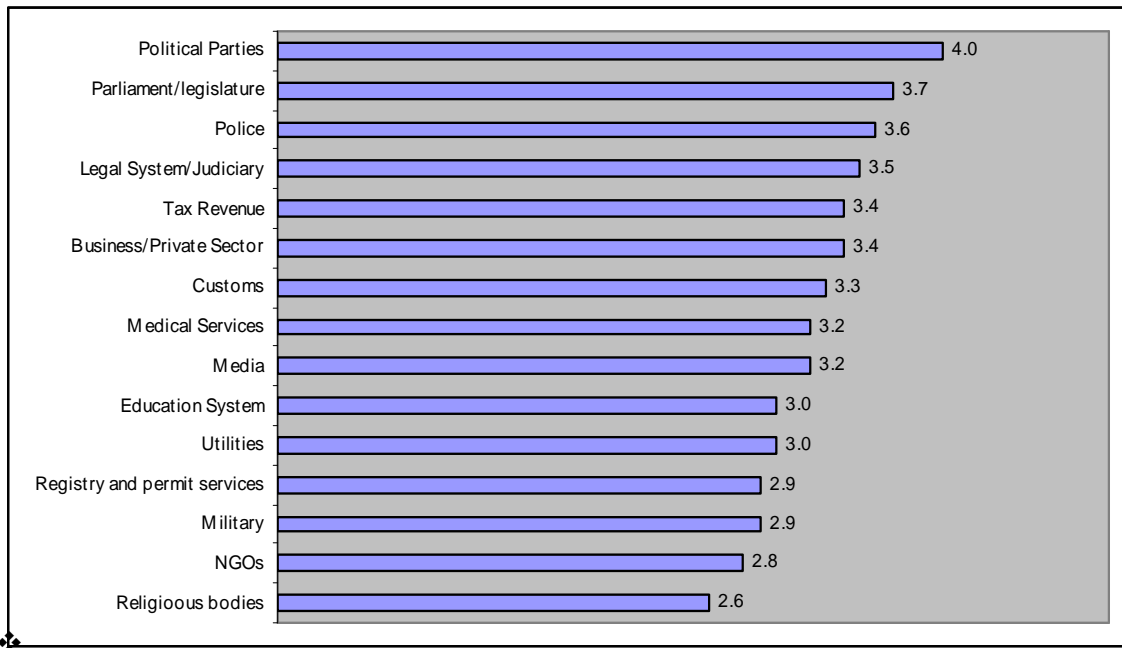
Education

Bank

- ❖ In the opinion of the 4000 respondents the three top most corrupt Government departments were Police, rated as number one by (64%) followed by Power (11%) third being Judiciary (9%) and fourth being Land (4.48%). The scenario appears to be changed from 2002 reports where Police was of course No.1, followed by Power and Taxation. The notable difference is the rating of the Police as the most corrupt sector this time a conspicuous majority 64% has rated Police as the most corrupt.
- ❖ Compared to 2002 Survey, Taxation, Customs and Health have improved ranking, and Judiciary and Land have slipped down further.
- ❖ The corruption scenario of Pakistan does not appear to be very different from the world according to the T.I global corruption barometer survey conducted in Oct-2005 in 69 countries with 55000 peoples. Their rating was as follows;

- ❖ The findings of the 2005 Global Corruption Barometer are an indictment of political and justice system around the world. Citizens in the countries surveyed ranked political parties, parliaments, the police, and the judiciary as the most corrupt institutions in their societies.

Sectors and institutions most affected by corruption



- ❖ In response to the query “In your opinion which Province is the most corrupt”? The respondents of each Province considered their own Province as the most corrupt except NWFP, where Punjab was rated high as a corrupt Province as compared to the other three.
- ❖ Comparative assessment about the previous of government of Ms.Benazir , Mr.Nawaz Sharif, the first phase of each one has been rated as less corrupt than second phase. In case of General Pervaiz Musharaf the 1st period (without assemblies) is cleaner than the 2nd period (with assemblies), and the corruption has been linked with inflation, unemployment, Power shortage, rising trend of street crimes.
- ❖ The Present District system has been rated as a better system by 68% respondents.

- ❖ Majority of (70%) Respondents feel that the present Privatization Policy will minimize corruption.
- ❖ The three main reasons of corruption in view of our respondents were being, “lack of Accountability, “low salaries of the Government Employees” & “Discretionary Power.”
- ❖ The three measures suggested for combating corruption were “Accountability of Public servant”, “Adequate Salaries” & “Speedy Judicial process”.
- ❖ Comparing the two investigation agencies FIA & NAB, Nab has been assessed a better one 58.52% & FIA 41.48%
- ❖ Out of 4000 respondents, 3882 had utilized the services of the one or more ten departments under study.
- ❖ The most frequent interacted department being Police, Followed by Power, Land, Judiciary, Taxation, Health, Railway, Education, Custom & Banks.
- ❖ Bribery or palm greasing has become so much part of the system that in all the ten sectors, the demand is directly made by the officer or person involved, without needing a negotiator or middle man.
- ❖ Respondents were reluctant disclose the exact amount on bribery, perhaps they also do not keep record of such amount. All such tables should be read with caution However some indicative trends were obvious.
- ❖ Out of 4000 respondents, the highest amount of briber has been given to Custom department, 132 consumers occurred an expenditure of Rs.1762451. 355 consumers on Land Administration department have spent a little higher amount Rs.1805234 as bribery. The high volume is also due to the fact that two three Respondents mentioned spending Rs.700000 to Rs.300000 individually.

- ❖ The average expenditure per consumer works out to be Rs.2,303.00, obviously a drain on lower middle class households who are already combating with high cost of Education, Health, & overall inflation. Assuming that there are 20 million house hold (average 8 persons/household) in the country, and the average bribery expenditure being Rs.2303, almost Rs.45 billions is the cost of petty corruption at the lowest level.
- ❖ Police has been rated in both the report as the most corrupt & frequently interrelated department yet the expenditure on bribery (Rs.694 average per consumer) is much less as compared to Customs (Rs.13352 average per consumer) Land (Rs.5085 average per consumer) Judiciary Rs.4198 average per consumer).
- ❖ In spite of the best efforts of the Government the corruption menace appears to be still at large. Bad governance of all the ten departments, combined with the public ignorance, impatience attitude & seeking shortcut solution of the consumers has aggravated situation.
- ❖ The Deep rooted multifaceted issue of corruption cannot be eliminated, but certainly it can be harnessed & controlled.

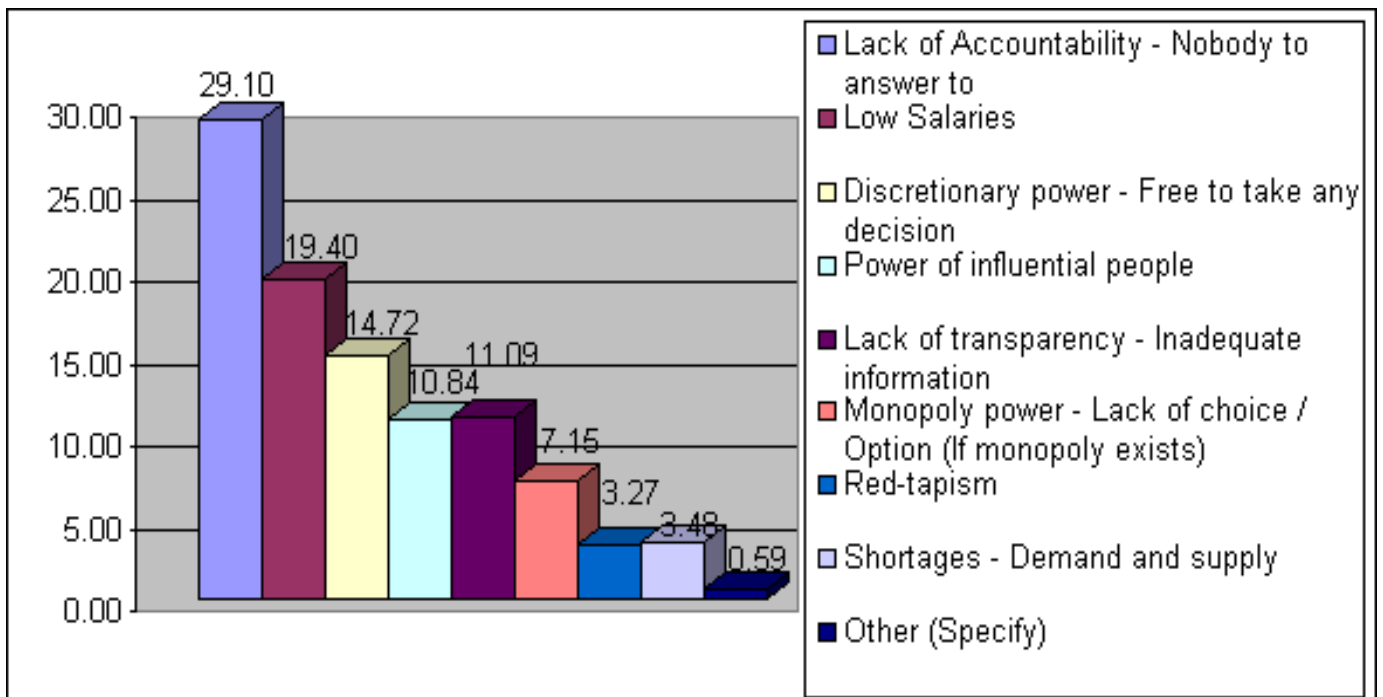
The main feature of the Pakistan National Corruption Perception Survey 2006 compared to 2002 Survey are detailed below.

In the opinion of the 4,000 respondents the ranking of Ten government departments are, (1 Rank 1 being the most corrupt and 10 being the least corrupt)

2006 Ranking	2002 Ranking
1. POLICE	1. POLICE
2. POWER	2. POWER
3. JUDICIARY	3. TAXATION
4. LAND	4. JUDICIARY
5. TAXATION	5. CUSTOM
6. CUSTOM	6. HEALTH
7. HEALTH	7. LAND
8. EDUCATION	8. EDUCATION
9. RAILWAY	9. RAILWAY
10. BANK	10. BANK

According to your opinion, which factor(s) are the responsible for corruption in the system?

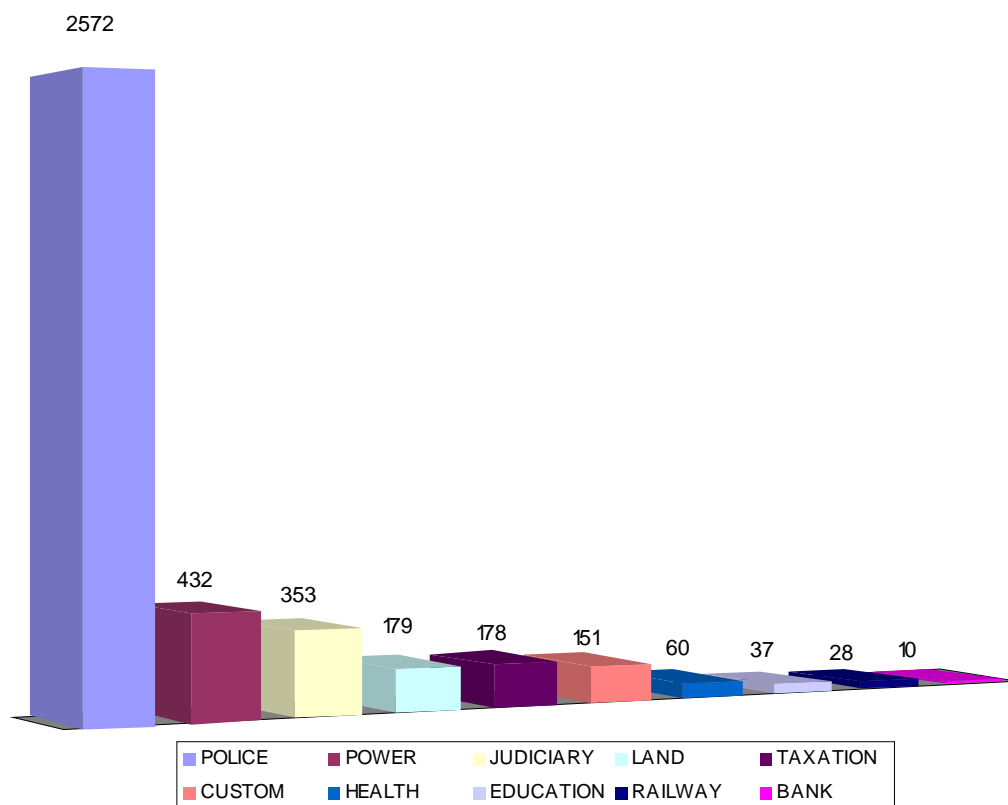
Causes of Corruption	Police	Power	Tax	Health	Education	Land Admin	Judiciary	Custom	Railway	Banking	Average In %	
Lack of Accountability - Nobody to answer to	28.98	26.71	29.51	26.91	25.67	31.14	26.20	26.30	29.13	40.40	29.10	
Low Salaries	24.64	22.17	10.81	26.91	29.68	11.03	15.43	15.89	28.35	9.09	19.40	
Discretionary power - Free to take any decision	16.09	14.89	17.09	11.81	12.83	17.30	17.25	17.19	10.59	12.12	14.72	
Power of influential people	10.91	7.78	9.48	7.92	6.95	10.27	12.19	16.93	7.79	18.18	10.84	
Lack of Transparency -Inadequate information	8.75	9.57	12.95	9.72	6.95	11.46	8.82	10.16	12.31	20.20	11.09	
Monopoly power - Lack of choice / Option (If monopoly exists)	6.56	9.01	10.28	5.98	7.22	9.30	9.34	8.07	5.76	0.00	7.15	
Red-tapism	1.90	3.70	6.54	3.29	2.67	5.95	4.41	2.86	1.40	0.00	3.27	
Shortages - Demand and supply	1.56	5.43	2.80	7.03	7.22	1.51	2.72	1.82	4.67	0.00	3.48	
Other (Specify)	0.60	0.73	0.53	0.45	0.80	2.05	0.00	0.78	0.00	0.00	0.59	
Read All Values In Percentage											Total	100.00



Salient Findings

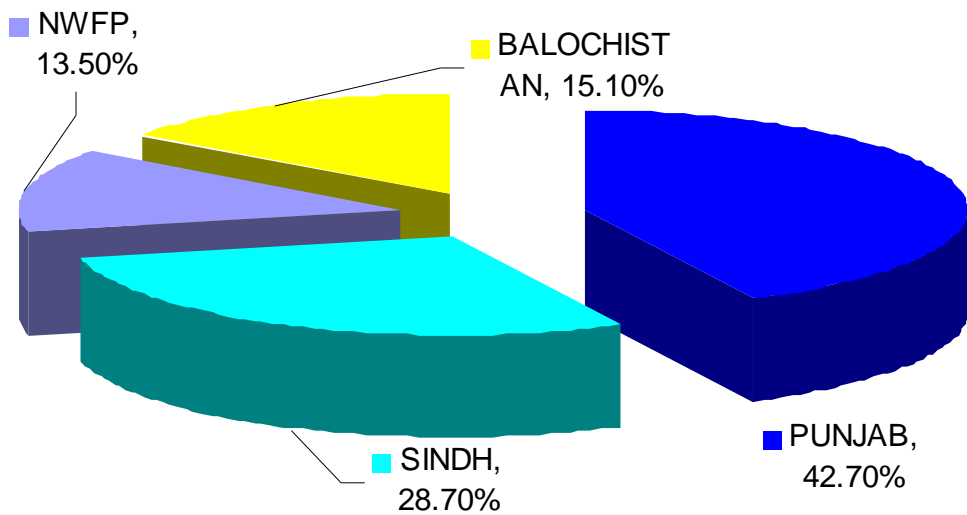
Q. In your opinion what are the (three) most corrupt sectors in the country?

2.1 Most Corrupt Sector	PUNJAB	SINDH	NWFP	BALUCH ISTAN	TOTAL	Percent-%
POLICE	972	781	441	378	2572	64.30
POWER	163	152	97	20	432	10.80
JUDICIARY	133	104	68	48	353	08.83
LAND	95	31	25	28	179	04.48
TAXATION	55	40	39	44	178	04.45
CUSTOM	08	51	42	50	151	03.78
HEALTH	11	17	20	12	60	01.50
EDUCATION	04	09	12	12	37	00.93
RAILWAY	06	12	04	06	28	00.70
BANK	03	03	02	02	10	00.25
	1450	1200	750	600	4000	100.00



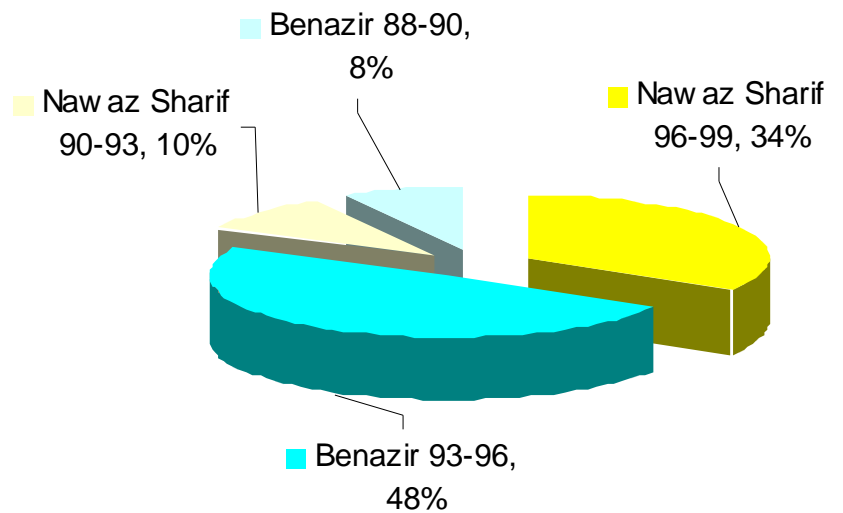
Q. In your opinion which Province is the most corrupt?

	PUNJAB	SINDH	BALUCHISTAN	NWFP
PUNJAB	61.90 %	20.30 %	05.10 %	12.70 %
SINDH	21.50 %	63.70 %	03.70 %	11.10 %
NWFP	55.60 %	14.90 %	01.30 %	28.10 %
BALUCHISTAN	31.80 %	15.70 %	50.50 %	02.00 %
	42.70 %	28.70 %	15.10 %	13.50



Q. In Pakistan Which Govt. was/is most Corrupt?

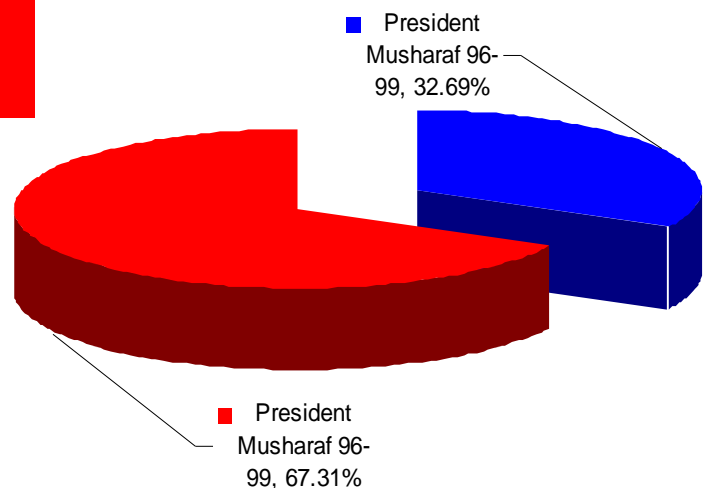
Nawaz Sharif	96-99	34.00 %
Benazir	93-96	48.00 %
Nawaz Sharif	90-93	10.00 %
Benazir	88-90	08.00 %



Q. What about the present Govt.

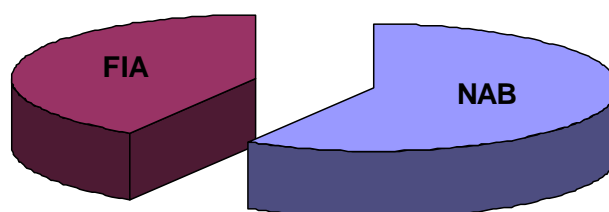
President Musharaf	99-02	32.69 %
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President Musharaf	02-06	67.31 %
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Q. Between FIA and NAB performance, which institution do you think is better?

2.9 NAB vs FIA	PUNJAB	SINDH	NWFP	BALUCH ISTAN	TOTAL	Percent-%
NAB	961	647	411	322	2341	58.53
FIA	489	553	339	278	1659	41.47
	1450	1200	750	600	4000	100.00



Q. Have you or has any member of your household taken any service from the following Sector(s) during the last two years?

2.10 Taken Services	PUNJAB	SINDH	NWFP	BALUCH ISTAN	TOTAL	Percent-%
YES	1386	1173	742	581	3882	97.05
NO	64	27	08	19	118	02.95
	1450	1200	750	600	4000	100.00

Q. If yes, please tell us the relevant sector. (The enumerator will move to the sector(s) Which receive the answer “Yes”)

2.10.1	PUNJAB	SINDH	NWFP	BALUCH ISTAN	TOTAL	Percent-%
POLICE	567	514	327	288	1696	36.73
POWER	291	225	256	42	814	17.63
JUDICIARY	134	92	102	58	386	08.36
LAND	111	75	123	38	347	07.51
TAXATION	73	76	114	66	329	07.12
CUSTOM	130	97	65	24	316	06.84
HEALTH	106	85	24	86	301	06.52
EDUCATION	24	50	102	34	210	04.55
RAILWAY	32	35	75	12	154	03.33
BANK	11	10	42	02	65	01.41
TOTAL	1479	1259	1230	650	4618	100.00

*Total exceeds to 3882 because of multiple answers.

POLICE:

POLICE:

1.1 For what purpose , did you or your H.H interact with Police Service?

Purpose	No.	Percent-%
Violation of traffic law	652	35.55
To make complaint	403	21.97
To get release from false arrest	194	10.58
As accused	165	09.00
Vehicle Fitness	153	08.34
Verification for Passport	107	05.83
Verification for Job	65	03.54
Character Certificate for Immigration	41	02.24
Others **	54	02.94
TOTAL	1834	100.00

*TOTAL, Exceeds to 1696 because of multiple answers *
Others; Traffic police demand money during snap checking ***

1.2 Was any corruption faced by you or your H.H?	No.	Percent-%
YES	1530	90.21
NO	166	09.79
TOTAL	1696	100.00

POLICE:

1.2.1 If yes, What kind of Corruption did you face?

Types of Corruption	Duty Police officer	Investigation Officer	Officer in charge	Clerk of the Police Office	Verification Officer	Traffic Policeman	Others	Total	Percent
	1	2	3	4	5	6	7		
Money had to be paid for traffic violation / vehicle fitness.	145	9	21	6	6	459	1	647	37.99
Money had to be paid for General Dairy (GD)	256	12	16	19	1	7		311	18.26
Money had to be paid for First Information Report (FIR)	83	13	27	43	1		1	168	09.86
Money had to be paid for Police verification for Passport	121	4	3	6	20	2	1	157	09.22
Money had to be paid to avoid false arrest	39	22	14	9	3		3	90	05.28
Money had to be paid to get release from false arrest	54	9	15	5		4	3	90	05.28
Money had to be paid to arrest accused	36	16	7	5		10		74	04.35
Money had to be paid for Police verification for Job	15	4	5	7	4			35	02.06
Money had to be paid to get character Certificate for Immigration	5	4	3	6	5	6	3	32	01.88
Money had to be paid to take down a complaint	19	2	4	3		1		29	01.70
Money had to be paid to send the charge sheet to the court	2	5	1	2	3	7	1	21	01.23
Politician used interference to subvert the normal process	1	1	2	5	5		2	16	00.94
Others (Specify)	12	4	3	3	2	5	4	33	01.94
	788	105	121	119	50	501	19	1703	100

1.2.1(B)

Nature of Interaction	Total	Percent-%
Money demanded directly by the actor (service provider)	1234	72.46
Money demanded by the actor through third party	345	20.26
Money offered directly by the actor (Service Provider)	90	05.28
Money offered by the service recipient through third party	34	02.00
TOTAL	1703	100.00

POLICE:

1.2 In your opinion, which factor are responsible for corruption in Police Service?

Causes of Corruption	No.	Percent-%
Lack of accountability – nobody to answer to	1113	28.98
Low Salaries	946	24.64
Discretionary power – free to take any decision	618	16.09
Power of influential people	419	10.91
Lack of transparency - inadequate information	336	08.75
Monopoly power – Lack of choice/ Option (If monopoly exists)	252	06.56
Red-tapism	73	01.90
Shortages – demand and supply	60	01.56
Other (Specify)	23	00.60
TOTAL	3840	100.00

*TOTAL Exceeds to 1696 because of multiple answers **

Total money on bribery was Rs.1062480/= by 1696 interacted respondents.

POWER:

POWER:

3.1 Do you have any electricity connection to your house or establishment (Factory, Business etc?)

Electric Connection	No.	Percent-%
YES	814	100.00
NO	00	00.00
TOTAL	814	100.00

3.1.1 If Yes, how did you get electricity line to your house or establishment?

Process	No.	Percent-%
Normal	350	43.00
Alternative	464	57.00
TOTAL	814	100.00

3.1.2 If you got electricity line through alternative process, identify which of the alternative process took place?

Alternative Process	No.	Percent-%
Had to pay the office staff	302	56.87
Had to make repeated trips to the electricity office	81	15.25
Through relatives	70	13.18
Through political influence	67	12.62
Others (Specify)	11	02.07
TOTAL	531	100.00

3.2 After getting electricity connection was any corruption faced over the last one year?

Faced Corruption	No.	Percent-%
YES	566	69.53
NO	248	30.47
TOTAL	814	100.00

POWER:

3.2.1 If yes, What kind of Corruption did you face?

Types of Corruption	Meter reader	Billing Employee	Officers	Union leader	Lineman	Repairman	Electricians	Others	Total	Percent
	1	2	3	4	5	6	7	8		
Money had to be paid for correcting the over- billing.	54	142	68		6			8	278	29.08
Extra money had to be paid to receive proper electricity supply	64	22	42	4	72	44	12	6	266	27.82
Money had to be paid for reducing electricity Bill.	86	68	22		14	4		16	210	21.97
Money had to be paid to stop the disconnection of the line(due to default bill)	20	22	18		34	4		2	100	10.46
Money had to be paid for illegal electricity connection?	38		12		24	2			76	7.95
Others (Specify)	6	3	7		5	2	1	2	26	2.72
	268	257	169	4	155	56	13	34	956	100.00

3.2.1(B)

Nature of Interaction	Total	Percent-%
Money demanded directly by the actor (service provider)	659	68.93
Money demanded by the actor through third party	231	24.16
Money offered directly by the actor (Service Provider)	44	04.60
Money offered by the service recipient through third party	22	02.30
TOTAL	956	100.00

POWER:

3.2.1 In your opinion, which factor are responsible for corruption in Power System?

Causes of Corruption	No.	Percent-%
Lack of accountability – nobody to answer to	477	26.71
Low Salaries	396	22.17
Discretionary power – free to take any decision	266	14.89
Lack of transparency - inadequate information	171	09.57
Monopoly power – Lack of choice/ Option (If monopoly exists)	161	09.01
Power of influential people	139	07.78
Shortages – demand and supply	97	05.43
Red-tapism	66	03.70
Other (Specify).....	13	00.73
TOTAL	1786	100.00

*TOTAL Exceeds to 814 because of multiple answers **

Total money on bribery was Rs.1134050/= by 814 interacted respondents.

JUDICIARY:

JUDICIARY:

2.1 For what purpose, did you or your H.H interact with Judiciary?

Purpose	No.	Percent-%
As a complainant	155	44.67
As an accused	70	20.17
As a witness	37	10.66
As a lawyer	17	04.90
Others **	68	19.60
TOTAL	347	100.00

2.2 At what stage interaction took place?

Stages	No.	Percent-%
Lower Court	250	72.05
High Court	75	21.61
Supreme Court	05	01.44
Special Court	03	00.86
Others **	14	04.03
TOTAL	347	100.00

2.3 Was any corruption faced by you or your H.H?

	No.	Percent-%
YES	269	77.52
NO	78	22.48
TOTAL	347	100.00

JUDICIARY:

2.3.1 If yes, What kind of Corruption did you face?

Types of Corruption	Judge	Court employee	Public Prosecutor	Opponents Lawyer	Witness	Others	Total	Percent
	1	2	3	4	5	6		
Extra money had to be paid to the Court Official	2	117	3	5	21	3	151	41.71
Extra money had to be paid to the Public Prosecutor	23	9	19	4			55	15.19
Extra money had to be paid to the witness	17	9	13		8		47	12.98
Extra money had to be paid to the Opponent Lawyer	3	15	2	18			38	10.50
Extra money had to be paid to the Magistrate	3	27				2	32	08.84
Extra money had to be paid to the Judge	11		5				16	04.42
Others (Specify)	2	11	1			9	23	06.35
	61	188	43	27	29	14	362	100.00

2.3.1(B)

Nature of Interaction	Total	Percent-%
Money demanded directly by the actor (service provider)	224	61.88
Money demanded by the actor through third party	107	29.56
Money offered directly by the actor (Service Provider)	23	06.35
Money offered by the service recipient through third party	08	02.21
TOTAL	362	100.00

JUDICIARY:

2.3 In your opinion, which factor are responsible for corruption in Judicial System?

Causes of Corruption	No.	Percent-%
Lack of accountability – nobody to answer to	202	26.20
Discretionary power – free to take any decision	133	17.25
Low Salaries	119	15.43
Power of influential people	94	12.19
Monopoly power – Lack of choice/ Option (If monopoly exists)	72	9.34
Lack of transparency - inadequate information	68	8.82
Red-tapism	34	4.41
Inefficiency	28	3.63
Shortages – demand and supply	21	2.72
Other (Specify)	0	0.00
TOTAL	771	100.00

*TOTAL Exceeds to 269 because of multiple answers **

Total money on bribery was Rs.1129220/= by 347 interacted respondents.

LAND

ADMINISTRATION:

LAND ADMINISTRATION:

4.1 For What purpose(s), did you or your household interact with land administration?

Purpose	No.	Percent-%
Transfer of Property	87	21.75
For Buying Land	84	21.00
For Selling Land	75	18.75
Distribution of land	41	10.25
For Mutation	34	08.50
Determination of boundary of Land	27	06.75
Tax Paying	18	04.50
Periodic Survey	16	04.00
For Paying land tax	8	02.00
Others (Specify)	10	02.50
TOTAL	400	100.00

4.2 Was any Corruption faced by your household for the interaction?

	No.	Percent-%
YES	355	91.97
NO	31	08.03
TOTAL	386	100.00

LAND ADMINISTRATION:

4.2.1 If yes, What kind of Corruption did you face?

Types of Corruption	Surveyors	Tehsilder	Revenue Officers	Stamp Vendor	Deed Writer	Landowner	Others	Total	Percent
	1	2	3	4	5	6	7		
Extra Money had to be paid for Transfer of Papers	21	27	32	3	9	3	11	106	26.30
Extra money had to be paid for land registration	33	18	17		4		10	82	20.35
Waited long time to get documents after registration	7	6	21	2	5		5	46	11.41
Extra money had to be paid to determinate the boundary of land	17	4	17		1	4		43	10.67
Extra money had to be paid for mutation	6	5	13	4	2		7	37	09.18
Extra money had to be paid to clear annual land tax	4		13		2		5	24	05.96
Extra money had to be paid for showing lower price than actual price to avoid tax	5	8	6					19	04.71
Extra Money had to be paid for getting Land	1					5	12	18	04.47
Extra money had to be paid for land certificate	4	4	2				1	11	02.73
Extra money had to be paid for deed writing		1	3		3			07	01.74
Others (Specify)	2	2	1				5	10	02.48
	100	75	125	9	26	12	56	403	100.00

3.2.1(B)

Nature of Interaction	Total	Percent-%
Money demanded directly by the actor (service provider)	182	45.16
Money demanded by the actor through third party	159	39.45
Money offered directly by the actor (Service Provider)	54	13.40
Money offered by the service recipient through third party	08	01.99
TOTAL	403	100.00

LAND ADMINISTRATION:

4.2 In your opinion, which factor are responsible for corruption in Land System?

Causes of Corruption	No.	Percent-%
Lack of accountability – nobody to answer to	288	31.14
Discretionary power – free to take any decision	160	17.30
Lack of transparency - inadequate information	106	11.46
Low Salaries	102	11.03
Power of influential people	95	10.27
Monopoly power – Lack of choice/ Option (If monopoly exists)	86	9.30
Red-tapism	55	5.95
Other (Specify)	19	2.05
Shortages – demand and supply	14	1.51
TOTAL	925	100.00

*TOTAL Exceeds to 386 because of multiple answers **

Total money on bribery was Rs.1805234/= by 386 interacted respondents.

TAXATION: DEPARTMENT

TAXATION:

5.1 Did you/ your household pay any tax recently?

	No.	Percent-%
YES	308	97.47
NO	08	02.53
TOTAL	316	100.00

5.1.1 If Yes, Please furnish the following information:-

Type of Taxes	No.	Percent-%
Income Tax	152	43.30
Holding Tax	101	28.77
Other	98	07.50
TOTAL	351	100.00

5.2 Was any Corruption faced by your household for the interaction?

	No.	Percent-%
YES	268	99.22
NO	48	51.19
TOTAL	316	100.00

TAXATION:

5.2.1 If yes, What kind of Corruption did you face?

Types of Corruption	Tax Officer	Adjudicator	Tax Lawyer	Tex Employee department	Deed Writer	Landowner	Others	Total	Percent
	1	2	3	4	5	6	7		
Had to pay to reduce tax which was assessed	70	12	14	20	1			117	35.45
Had to pay for under-assessment	47		14	20				81	24.55
Had to pay to reduce fictitious assessment	28	10	9	7				54	16.36
Had to pay extra money for getting tax certificate	17	7	9	7				40	12.12
Had to pay extra money for releasing goods	3	3	1	3			1	11	03.34
Others (Specify)	13	1		10			3	27	08.18
	178	33	47	67	1	0	4	330	100.00

5.2.1(B)

Nature of Interaction	Total	Percent-%
Money demanded directly by the actor (service provider)	151	45.76
Money demanded by the actor through third party	126	38.18
Money offered directly by the actor (Service Provider)	41	12.42
Money offered by the service recipient through third party	12	03.64
TOTAL	330	100.00

TAXATION:

5.3 In your opinion, which factor(s) are responsible for corruption in Land administration?

Causes of Corruption	No.	Percent-%
Lack of accountability – nobody to answer to	221	29.51
Discretionary power – free to take any decision	128	17.09
Lack of transparency - inadequate information	97	12.95
Low Salaries	81	10.81
Monopoly power – Lack of choice/ Option (If monopoly exists)	77	10.28
Power of influential people	71	09.48
Red-tapism	49	06.54
Shortages – demand and supply	21	02.80
Other (Specify)	04	00.53
TOTAL	749	100.00

*TOTAL Exceeds to 316 because of multiple answers **

Total money on bribery was Rs.890700/= by 316 interacted respondents.

CUSTOM: DEPARTMENT

CUSTOM:

6.1 Did you / your household interact with customs department?

	No.	Percent-%
YES	150	100.00
NO	00	00.00
TOTAL	150	100.00

6.2 If Yes, during which period?

Period	No.	Percent-%
1999/2000	56	37.33
2003/2005	94	62.67
TOTAL	150	100.00

6.3 What kind of services have asked you to custom department?

	No.	Percent-%
Goods inspection	49	26.63
Had to pay for quick service	41	22.28
Goods Valuation	37	20.11
Survey / Valuation of Goods	28	15.22
Other (Specify)	29	15.76
TOTAL	184	100.00

6.4 Was any corruption faced by you/ your household interaction?

	No.	Percent-%
YES	132	88.00
NO	18	12.00
TOTAL	150	100.00

CUSTOM:

6.4.1 If yes, What kind of Corruption did you face?

Types of Corruption	Custom Officer	Duty Officer	Custom collector	Custom Sipahi	Others	Total	Percent
	1	2	3	4	5		
Had to pay for the inspection of Goods	25	15	10	14		64	41.56
Had to pay for valuation	18	19		6		43	27.92
Had to pay for quick service	13	15	2	1	6	37	24.03
Had to pay for the reduction custom duties	2	4	1			7	04.55
Had to pay to get benefit for inspection	2		1			3	01.95
Others Specify						0	00.00
	60	53	14	21	6	154	100.00

6.4.1(B)

Nature of Interaction	Total	Percent-%
Money demanded directly by the actor (service provider)	68	44.16
Money demanded by the actor through third party	51	33.12
Money offered directly by the actor (Service Provider)	29	18.83
Money offered by the service recipient through third party	06	03.90
TOTAL	154	100.00

CUSTOM:

6.5 In your opinion, which factor are responsible for corruption in Custom department?

Causes of Corruption	No.	Percent-%
Lack of accountability – nobody to answer to	101	26.30
Discretionary power – free to take any decision	66	17.19
Power of influential people	65	16.93
Low Salaries	61	15.89
Lack of transparency - inadequate information	39	10.16
Monopoly power – Lack of choice/ Option (If monopoly exists)	31	08.07
Red-tapism	11	02.86
Shortages – demand and supply	07	01.82
Other (Specify)	03	00.78
TOTAL	384	100.00

*TOTAL Exceeds to 150 because of multiple answers **

Total money on bribery was Rs.1762451/= by 150 interacted respondents.

HEALTH:

HEALTH:

8.1 Did any of your household member(s) go to Government hospital for treatment over? the last one year?

	No.	Percent-%
YES	329	100.00
NO	00	00.00
TOTAL	329	100.00

8.1.1 If Yes, Please furnish the following information about the patients. (code mentioned below)

Patients	Outdoor	Indoor	Total	Percent-%
Infant 0-1	29	23	52	13.79
Child 2-4	39	29	68	18.04
Young 5-14	24	30	54	14.32
Adult 15-59	47	53	100	26.53
Old 60 & Above	48	55	103	27.32
TOTAL	187	190	377	100.00

8.1.1(B)

Patients	Diarrhea	Cold & Fever	Gastritis	T. B	Asthma	Stroke	Insanity	Heart disease	Sugar/ Blood Pressure	Cancer	Dysentery	Epilepsy	Child related	Other disease	Accident	Orthopedic	Others	Total	Percent-%
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17		
Infant 0-1	4	26										1	9					40	10.61
Child 2-4	2	34	3								1	1	4					45	11.94
Young 5-14	5	24	11	1	2	1		1	2		1	2	4	1	1		3	59	15.65
Adult 15-59	9	25	15		8		3	13	23	2	1	1	2	7	5	2	6	122	32.36
Old 60 & Above	1	63	9	3	1	1	1	11	14	4		1			1	1		111	29.44
TOTAL	21	172	38	4	11	2	4	25	39	6	3	6	19	8	7	3	9	377	100.00

HEALTH:

8.2 How did he/ you get admission in the hospital

Process	No.	Percent-%
Normal	174	52.89
Alternative	155	47.11
TOTAL	329	100.00

8.2.1 If the admission took place through alternative process (reason) identify which of the alternative process took place for admission?

Types of Alternative Process	No.	Percent-%
Through influential relatives/ persons	44	28.39
Through hospital Staff	42	27.10
By paying fee to the hospital doctor at his private chamber	37	23.87
Through direct payment	19	12.26
Through political influence	08	5.16
Others (Specify	05	3.23
TOTAL	155	100.00

8.3 Was any corruption faced by the patient(s) after admission in the hospital?

	No.	Percent-%
YES	221	67.17
NO	108	32.83
TOTAL	329	100.00

HEALTH:

8.3.1 If yes, please tell us what kinds of corruption was faced by patients in these institutions.

Types of Corruption	Doctor	Hospital Staff	Nurse	Union leader	Other(specify)	Total	Percent
	1	2					
Extra money had to be paid for getting allocated medicine.	22	39	21		13	95	28.79
Extra money had to be paid for getting bed.	12	30	12	11		65	19.70
Extra money had to be paid for X-ray		33				33	10.00
Extra money had to be paid for blood.		15	1		1	17	5.15
Extra money had to be paid for operation.	13	5				18	5.45
Medicine had to be bought from designated pharmacy	12	21	1			34	10.30
Pathological test had to be done from designated center	13	14				27	08.18
Extra money/influence had to be used to have proper food supply (because food was not supplied properly)		2		2		04	01.21
Extra money had to be given to get proper medical supplies (because medicine was not supplied properly)	1	11	1	1	1	15	04.55
Others (Specify.....)	3	10			9	22	06.67
	76	180	36	14	24	330	100.00

8.3.1(B)

Nature of Interaction	Total	Percent-%
Money demanded directly by the actor (service provider)	188	56.97
Money demanded by the actor through third party	80	24.24
Money offered directly by the actor (Service Provider)	52	15.76
Money offered by the service recipient through third party	10	03.03
TOTAL	330	100.00

HEALTH:

8.4 In your opinion, which factor are responsible for corruption in Health Sector?

Causes of Corruption	No.	Percent-%
Lack of accountability – nobody to answer to	180	26.91
Low Salaries	180	26.91
Discretionary power – free to take any decision	79	11.81
Lack of transparency - inadequate information	65	9.72
Power of influential people	53	7.92
Shortages – demand and supply	47	7.03
Monopoly power – Lack of choice/ Option (If monopoly exists)	40	5.98
Red-tapism	22	3.29
Other (specify)	3	0.45
TOTAL	669	100.00

8.5 Do you think corruption is less in Private Hospital as compared to Govt. Hospital?

	No.	Percent-%
YES	204	62.01
NO	125	37.99
TOTAL	329	100.00

*TOTAL Exceeds to 329 because of multiple answers **

Total money on bribery was Rs.151970/= by 329 interacted respondents.

EDUCATION:

EDUCATION:

9.1 Is any member of your household a student?

	No.	Percent-%
YES	210	100.00
NO	00	00.00
TOTAL	210	100.00

9.1.1 If yes, Please mention the type of institution.

Types of Institution	No.	Percent-%
Primary School	102	37.78
Secondary School	69	25.56
College /Equivalent	57	21.11
University	36	13.33
Professional Institutions	06	02.22
Religious Institutions	00	00.00
Other	00	00.00
TOTAL	270	100.00

9.2 Has the admission been completed?

	No.	Percent-%
YES	210	100.00
NO	00	00.00
TOTAL	210	100.00

EDUCATION:

9.2.1 If Yes, how did the admission take place?

Process	No.	Percent-%
Normal	123	58.57
Alternative	87	41.43
TOTAL	210	100.00

9.2.2 If the admission took place through alternative process (reason). Identify which of the alternative process took place for admission?

Types of Alternative Process	No.	Percent-%
Through influential relative	38	43.68
Through political influence	16	18.39
Donation	12	13.79
Additional money to be paid other than donation	12	13.79
Private tutor	04	04.60
Others (specify).....	05	05.75
TOTAL	87	100.00

9.3 After admission was any corruption faced by the student(s) within the situations?

	No.	Percent-%
YES	105	50.00
NO	105	50.00
TOTAL	210	100.00

EDUCATION:

9.3.1 If yes, please tell us what kind of corruption were faced by student in this institution?

Types of Corruption	Teacher	Institutional employee	Management Committee	Student leader	Other	Total	Percent
	1	2	3	4	5		
Different Kinds of Irregular fees had to be paid		16	40			56	20.66
Difficult to get good result or promotion to next class unless the teacher are engaged as private tutors	14	13	12	12		51	18.82
Teacher referred to buy books, Pen, Papers form designated shops only.	13		14	11		38	14.02
Management took money for supplying Govt. Free books, Pen, Papers, etc.	11	12	14			37	13.65
Additional money to be paid for Form fill up		13	12	11		36	13.28
Management deduct money from the stipend awarded to the students	11	11	12			34	12.55
For taking different kinds of certificate			19			19	07.01
Others (Specify)							
	49	65	123	34	0	271	100.00

9.3.1(B)

Nature of Interaction	Total	Percent-%
Money demanded directly by the actor (service provider)	152	56.09
Money demanded by the actor through third party	72	26.57
Money offered directly by the actor (Service Provider)	35	12.92
Money offered by the service recipient through third party	12	04.43
TOTAL	271	100.00

EDUCATION:

9.4 In your opinion, which factor are responsible for corruption in Education Sector?

Causes of Corruption	No.	Percent-%
Low Salaries	111	29.68
Lack of accountability - Nobody to answer to	96	25.67
Discretionary Power - free to take any decision	48	12.83
Monopoly Power – Lack of choice / Option (If monopoly exists)	27	7.22
Shortages - demand and supply	27	7.22
Lack of transparency - inadequate information	26	6.95
Power of influential people	26	6.95
Red- tapism	10	2.67
Others (specify)	3	0.80
TOTAL	374	100.00

9.5 Do you think corruption is less in Private Educational Institutions as compared to Govt. Educational Institutions?

	No.	Percent-%
YES	66	64.71
NO	36	35.29
TOTAL	102	100.00

*TOTAL Exceeds to 210 because of multiple answers **

Total money on bribery was Rs.131358/= by 210 interacted respondents.

RAILWAY:

RAILWAY:

7.1 Did you / your household travel through railway within the last two years?

	No.	Percent-%
YES	301	100.00
NO	00	00.00
TOTAL	301	100.00

7.2 Which Class did you travel in?

	No.	Percent-%
Economy Class	201	62.62
First Class	57	17.76
Lower AC	30	09.35
Sleeper Class	13	04.05
Cargo / Goods Transportation	11	03.43
Parlor Class	09	02.80
Other (Specify)	00	00.00
TOTAL	321	100.00

7.3 Was any corruption faced by you/ your household?

	No.	Percent-%
YES	259	86.05
NO	42	13.95
TOTAL	301	100.00

RAILWAY:

7.3.1 If yes, What kind of Corruption did you face?

Types of Corruption	Coolie	Ticket Checker	Reservation Officer	Cargo Officer	Railway Police	Others (Specify)	Total	Percent
	1	2	3	4	5	6		
Had to pay for the reservation of the seat	65	62	42		24	11	204	63.95
Had to pay for getting extra seat	9	13	7		10		39	12.23
Had to pay to convert the seat into Birth	6	13	9				28	08.78
Had to pay convert the Class		9	6				15	04.70
Had to pay to book extra Cargo		3	3	7			13	04.08
Had to pay to release Cargo	4			8			12	03.76
Others (Specify)			2	3	1	2	08	02.51
	84	100	69	18	35	13	319	100.00

7.3.1(B)

Nature of Interaction	Total	Percent-%
Money demanded directly by the actor (service provider)	194	60.82
Money demanded by the actor through third party	51	15.99
Money offered directly by the actor (Service Provider)	73	22.88
Money offered by the service recipient through third party	01	00.31
TOTAL	319	100.00

RAILWAY:

7.4 In your opinion, which factor are responsible for corruption in Railway?

Causes of Corruption	No.	Percent-%
Lack of accountability – nobody to answer to	187	29.13
Low Salaries	182	28.35
Lack of transparency - inadequate information	79	12.31
Discretionary power – free to take any decision	68	10.59
Power of influential people	50	07.79
Monopoly power – Lack of choice/ Option (If monopoly exists)	37	05.76
Shortages – demand and supply	30	04.67
Red-tapism	09	01.40
Other (Specify)	00	00.00
TOTAL	642	100.00

*TOTAL Exceeds to 301 because of multiple answers **

Total money on bribery was Rs.64427/= by 301 interacted respondents.

BANKING:

BANKING:

10.1 Did you / your household interact with any of the following Banks?

	No.	Percent-%
NBP	49	75.38
Zarai Taraqiati Banks	06	09.23
Khushali Bank	02	03.08
SME Bank	05	07.69
Women Bank	03	04.62
TOTAL	65	100.00

10.1.1 If Yes please furnish the following information: What kind of services did you ask for?

Types of Alternative Process	No.	Percent-%
Deposit	15	18.07
With drawl	23	27.71
Loan request/approval	0	0.00
Loan repayment/Settlement	0	0.00
LC financing	0	0.00
Taxation Chelan submission	3	3.61
Account opening	17	20.48
Account Closing	0	0.00
Utility Payments	25	30.12
Others (Specify)-----	0	0.00
TOTAL	83	100.00

BANKING:

10.2 Was any corruption faced by your household for the interaction?

	No.	Percent-%
YES	27	41.54
NO	38	58.46
TOTAL	65	100.00

10.3 Which bank do you think has highest level of corruption in its system?

	No.	Interaction in Nos.
NBP	32	49
Zarai Taraqiati Banks	21	06
Khushali Bank	04	02
SME Bank	05	05
Women Bank	03	03
TOTAL	65	

10.4 In your opinion, which factor(s) are responsible for corruption in Bank?

Causes of Corruption	No.	Percent-%
Lack of accountability – nobody to answer to	40	40.40
Lack of transparency - inadequate information	20	20.20
Power of influential people	18	18.18
Discretionary power – free to take any decision	12	12.12
Low Salaries	09	09.09
Shortages – demand and supply	00	00.00
Monopoly power – Lack of choice/ Option (If monopoly exists)	00	00.00
Red-tapism	00	00.00
Other (specify)	00	00.00
TOTAL	99	100.00

*TOTAL Exceeds to 65 because of multiple answers **

Total money on bribery was Rs.85303/= by 65 interacted respondents.