

Women's Experience of Corruption: Lessons from Two Unions of Bangladesh

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Research Advisors

Advocate Sultana Kamal
Chair, Trustee Board, TIB

Dr. Iftekharuzzaman
Executive Director

Dr. Sumaiya Khair
Deputy Executive Director

Mohammad Rafiqul Hassan
Director, Research and Policy

Research Team

Fatema Afroz, *Deputy Programme Manager, Research and Policy*

Dr. Sharif Ahmed Chowdhury, *former Deputy Programme Manager, Research and Policy*

Shammi Laila Islam, *Programme Manager, Research and Policy*

Dipu Roy, *Programme Manager, Research and Policy*

Shahzada M Akram, *Senior Programme Manager, Research and Policy*

Research Associate

Gulay Jannat
Israt Jahan

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Contact

Transparency International Bangladesh
MIDAS Centre, Level 4 & 5, House # 5
Road # 16 (new), 27 (old)
Dhanmondi, Dhaka 1209
Tel: +880 2 9124788, 9124789, 9124951
Fax: +880 2 9124915
Website: www.ti-bangladesh.org

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Executive Summary¹

1.1 Background

Corruption has expanded throughout different levels of the state and the society of Bangladesh.² Corruption has an adverse impact on all levels of the society, especially upon those remaining outside the power structure – mostly on the poor, marginalized, and silent communities (TIB 2012). It is assumed that women, being the poorest of the poor are the most affected by corruption. It has been observed that women face discriminations in getting access to public services and financial resources, in the implementation of law for ensuring their rights and getting protection from humiliation, and in decision making (Hossain *et al* 2010) that hinder development and good governance.

1.2 Relationship between Women and Corruption

The discourse on the link between gender and corruption is relatively new. The existing literature on the linkage between gender and corruption can be divided into two major streams of research. The first set of studies has been conducted on whether the women or men are more corrupt than their counterparts. The studies under this stream propagate that there are adversely proportionate relationships between women and corruption (Dollar *et al* 1999, Swami *et al* 2001, Trogler and Valev 2006, Rivas 2008, Bowman and Gilligan 2008, Samimi and Hosseinmardi 2011). It has been argued that women are more trustworthy and public-spirited than men, and greater representation of women in the government leads to lower levels of corruption. Similarly women are less involved in bribery, and are less likely to condone bribe taking.

On the contrary, the second stream of researches argued that the relationship between gender and corruption is basically artificial, and depends on the context that is based on a liberal democratic political set up that promotes gender equality and good governance (Sung 2003, Goetz 2004, Vijayalakshmi 2005, Aloo 2007, Alatas *et al* 2009, Branisa and Ziegler 2010). Goetz (2004) noted that the advocates of this notion failed to acknowledge the ways in which gender relations may limit the opportunities for corruption, particularly when corruption functions through all-male networks and in forums from which women are socially excluded. Furthermore, Sung (2003) argued that it is 'fairer systems', not women's greater integrity, which explains why corruption is lower where more women are in the government.

A number of studies deal with whether there are any gendered impacts of corruption. It has been shown that women perceive higher levels of corruption than men, but are less likely to report (Nawaz 2008). According to the World Bank (1999, 2001) and UNIFEM (2009) women as primary recipients of basic public services (such as education and health) become victims of corruption more than their counterparts. Some studies show that there are specific gender-based impact between corruption and not providing services in the service sectors (Seppanen and Vartanen, 2008). It is argued that the women and the poor especially the women are more vulnerable by the adverse impacts of corruption in health and other service sectors.

¹ The study was released through a press conference held at TIB Head Office in Dhaka on 12 March 2015.

² According to the Corruption Perceptions Index 2014 the score for Bangladesh is 25, which means the existence of corruption is alarming. In 2013 the score for Bangladesh was 27, and in 2012 it was 26. For details see <http://www.transparency.org/cpi2014/results> (accessed on 24 December 2014). On the other hand according to the National Household Survey 2012 of Transparency International Bangladesh 63.7% of the households became victims of corruption while receiving services from different public and private institutions. For details see <http://www.ti-bangladesh.org/beta3/index.php/en/research-policy/93-household-survey/124-executive-summary-national-household-survey-2012> (accessed on 24 December 2014).

It is observed that the conceptualization of the definition of corruption is evolving, and a number of issues such as gender-based discrimination, violation of human rights, trafficking in women, violence against women, sexual extortion and criminal offence etc. have been intermingled with corruption. It is also observed that the grassroots women's perception of corruption based on their experience go beyond the widely accepted definition, and often is not revealed (Hossain and others 2010, Mutonhori 2012). It is seen that women's definition of corruption is described in terms of specific misuses of power, includes the broad range of experiences of women, and poor women in particular. Such experiences include physical abuse, sexual exploitation, and abuse of power as it relates to non-delivery of basic services (UNDP 2012, Mutonhori 2012). These experiences are at the same time the major reasons for not sharing. It can be said that the indicators used for measuring corruption are not gender sensitive, i.e., gender-blind, and new indicators should be developed and integrated to capture the gender dimensions of corruption (Hossain *et al* 2010).

It can be concluded from the above discussion that attempts have been made to explain different aspects of corruption from a gender perspective, however a lot remains yet to be explained fully and more rigorous research is required to understand the relationship between corruption and women in particularly developing countries.

Due to traditional gender role women are still outside the socio-economic power-structure although the Constitution of Bangladesh ensures equal status and privileges at the social and state level.³ Women are still fewer in numbers in receiving services from the service sectors. According to the TIB Household Survey (2012), among the service recipients 44.1% was women among whom 26.8% was victims of corruption. However, it was observed in this survey that women service recipients are comparatively less victims of corruption than their male counterparts (TIB 2012). It is not clear, however, whether this was due to their tendency "not sharing experience" as mentioned above.

1.3 Rationale of the Study

It can be observed that there is a dearth of in-depth research on Bangladeshi women's experience of corruption, despite the fact that there are lots of studies on different aspects of the empowerment of women on one hand, and a number of studies on the governance of different public sectors and institutions on the other. Gender mainstreaming is an important and inseparable issue in all the activities of TIB, as one of the aims of TIB is to create a gender sensitive social movement against corruption. It is assumed that understanding the different aspects of women's experience of corruption (nature, strategy to cope and impact) will help design gender-friendly programs, and will contribute to the existing knowledge base.

1.4 Objectives and Scope of the Study

The objective of this study is to explore women's experience of corruption in Bangladesh. The specific objectives are:

1. To identify the nature, dimensions and impact of corruption on women;
2. To identify socio-economic factors responsible for influencing such corruption experience;
3. To identify how rural women deals with corruption; and
4. To recommend gender-sensitive policy initiatives to mitigate corruption.

The definition of corruption used in this study is "Abuse of entrusted power for private gain" (TI 2009). In this study, institution means mainly public institutions; however, in some cases private and non-government institutions are also covered. Different types of corruption have been explored from women's perspective.⁴ Moreover, how the women of the study areas define corruption and why have been analyzed from their opinions. The experience of only rural women (at the union

³ *The Constitution of Bangladesh*, Articles 28 (1-4), 29 (2, 3C), 32, 38B, 65(3).

⁴ Such types of corruption include bribe, extortion, fraud, embezzlement, negligence of duties, harassment, improper behavior etc.

level) has been explored. Such experiences include women as victims and perpetrators of corruption, as service recipient and providers, and direct and indirect experience (at individual level or experienced by any other family member). Corruption experienced by women due to their sexual identity is also included in this study. All the sectors from where rural women at union level receive services are included in this study. Finally, the experience at any point of women's lifetime has been collected.

1.5 Research Method

Qualitative research methods have been followed in order to comprehend rural women's experience of corruption, and information from both primary and secondary sources have been collected. The participant observation method was chosen to collect information on the corruption experience of women in two unions from two districts – one from a low income district (Jamalpur), and the other from a higher income district (Gazipur), selected on the basis of the poverty map (BBS 2010). Data were collected through observation by staying in the study areas for four months, and from 23 villages in the two unions. Experiences of corruption were collected from 66 women in the study areas through in-depth interviews. They were identified from group discussions, and later following the snow-ball method. Information was collected through key informant interviews (KIIs) from 13 persons who were the concerned service provider/ authority of different service providing institutions in the two study areas.⁵ Four group discussions were organized in the two unions where 27 women took part. Secondary information was collected from research reports and articles (published and unpublished at national and international level), books, related laws and rules, government reports, and reports published in the media and website.

The formulation of the concept, methodology, area selection, data collection and analysis were done during January 2013 and December 2014. Data were collected from the field during June – September 2013.

2. Major Findings of the Study

2.1 The Socio-economic Condition of the Study Areas

2.1.1 Location and Communication: The union from Gazipur is located 5 km away, while the other from Jamalpur is located 30 km away from respective district towns. For both the unions however, communication with district town is very good, as a result of which most of the public services can be availed from there. The major means of communication is auto-rickshaw, rickshaw van, and locally made vehicles, whereas there is a railway station in one union, which is a major means of communication.

2.1.2 Profession and Source of Income: The main profession in both the unions is agriculture. Along with it, most of the farmers are involved in rearing cattle and poultry. In the union from Gazipur, the second major source of income is remittance sent from abroad, where almost every family has one or more members residing and working in different middle-eastern countries. A small section of females are engaged in money lending with interest whereas the majority of the money lenders are males. Most of the females of these unions are housewives. In both the unions, women usually do not work in the fields, as it is not socially well-accepted. Only the poor, widow, without a male guardian and landless women are engaged in agriculture. They work as day laborers, take lease of land from others for agriculture, or lease out land to others. In both the unions a very few women are in higher positions in different public and private institutions.

2.1.3 Religious identity and Education: Over 80% of the inhabitants of the two unions belong to the Muslim community, while the non-Muslim community tends to reside in the periphery of the unions.

⁵ They included chairmen, members and secretaries of the concerned union parishad, the Community Medical Officers, pharmacist and Family Welfare Assistants (FWA) and Family Welfare Volunteers (FWV) of the concerned Union Health and Family Welfare Centers, the officials of the Union Land Office, headmasters and teachers of the local educational institutions and local NGO officials.

The literacy rate is 58.5% (women 56.9%) in the union of Gazipur, whereas the literacy rate is 31% (women 25%) in the other area.

Table 1: Basic Information of the Study Areas

Item	Union located in Gazipur	Union located in Jamalpur
Distance from district town	5 km	30 km
Population ⁶	Total – 33,715; females – 16,800, males – 16,915	Total – 30,456; females – 15,220, males – 15,236
Religion	Muslim – 78.7%, Hindu – 21.2%, Other – 0.1%	Muslim – 99.5%, Hindu – 0.5%
Education	Total – 58.5%; females – 56.9%, males – 60.2%	Total – 31%; females – 25%, males – 37%
Occupation	Farmer 60%, cattle trader 15%, day laborer 8%	Farmer 75%, farm product business 13%, small business 3%
Women in politics and other positions	Female UP Member – 3, Head teacher – 10, Family planning staff – 8, Sub-assistant Land Officer – 1	Female UP Member – 3, Head teacher – 8, Health and Family Welfare official – 2, Family planning staff – 6
Key service providing institutions	Community clinics, Union Health and Family Welfare Center, Union Parishad, Union Land Office, Grameen Bank, NGOs	Community clinics, Union Health and Family Welfare Center, Union TB Center, Union Parishad, Union Land Office, Grameen Bank, NGOs, Police Investigation Center, Krishi Bank, Life insurance companies (private)
Social safety-net programs	VGD – 200, Widow Allowance – 159, Elderly Allowance – 750, Handicap Allowance – 130, Pregnancy Allowance – 30	VGD – 112, Widow Allowance – 165, Elderly Allowance – 255, Handicap Allowance – 13, Pregnancy Allowance – 22

Source: Information collected from the respective Union Parishads, January 2015.

2.1.4 Service-providing Institutions and Participation of Women: There are four community clinics and one Union Health and Family Welfare Center in each of the unions. Other institutions providing services include the Union Parishad, Union Land Office, Grameen Bank, and NGOs. Most of the NGOs operate micro-credit programs. In one union there is one police investigation center, one *Krishi* Bank (agriculture bank) and two life insurance companies. In both the areas the ‘One house one farm’ project is being operated by Bangladesh Rural Development Board. The number of women in higher positions in the service-providing institutions is quite few, despite the fact that only primary and secondary schools have higher number of female teachers. The presence and participation of males in different service sector institutions including the union parishad is higher than the females. There is no female health and family welfare official in the union of Gazipur. However, there is higher number of women service-recipients in the education, health and family planning, and NGO sector.

2.2 Social Practices

In both the study locations it is observed that women are more or less confined within the household, which is further enhanced by religious beliefs and practices. Women are supposed to cook, look after children, and abide by what the household head i.e., the husbands tell them. A female going outside home for employment is not socially accepted. It is regarded disrespectful for the family. Even when women go out they wear veils and are accompanied with a male family member. In both the areas, women have less ownership of land. As women are married away to different locality, there is a practice that the lands they are supposed to inherit are not given to them. Instead a nominal price is paid. This actually reflects a socially accepted norm prevailing in most parts of rural Bangladesh that a woman should not make full claim of their inheritance from parental properties which should go instead to brothers or other male inheritors. This however sometimes creates discontent which is considered as corruption against them as reported below. Other social practices existing in the study areas include child marriage, dowry, polygamy, and divorce/ abandoning wife arbitrarily.

2.3 Women's Perception on Corruption

Women of the study areas have a distinct notion of corruption. Their definition of corruption include issues, apart from corruption faced in the institutional level while receiving services, that exist in

⁶ According to Population Census 2011.

their personal life such as deprivation of inheritance rights, not getting control over land inherited from the father, being compelled to sell inherited land to their brothers at price much lower than the market price. In the study areas, women consider it a corruption only when they are extorted, and forced to pay an extra amount that they are unwilling to pay, whereas they do not consider it a corruption when they voluntarily pay it as speed money. Rural women also consider non-financial demands made by the service providers, such as sexual favors that are either asked or forcibly realized in return for services provided as corruption. Some women consider embezzlement of privately-owned money. In both the areas women consider taking resort to corruption to get a work done as natural and acceptable. It is widely believed that one has to pay an extra amount for any public services in different sectors, especially in land and employment related services. However, women tend to get anything done through personal contacts and acquaintances rather than hard cash.

2.4 Women's Experience of Corruption

There are different dimensions of rural women's experience of corruption. Women experience corruption both directly and indirectly. They experience corruption directly as victims, as actors, and as instruments.

2.4.1 Women as victims of corruption

As victims of corruption women are extorted for money while receiving services from different institutions such as Union Health and Family Welfare Centers, primary and secondary schools, the Union Parishad, police stations, courts, NGOs, banks, and land offices. They are often bound to pay unauthorized amount in order to receive health, education, local government, land, law and justice, and financial services. They are also extorted for receiving specialized services for women, such as accessing to reproductive health services, getting enlisted for maternity allowance and VGD/ VGF allowance, getting enlisted for earth-work under Food for Work programs, filing cases on violence against women at the police station, and asking for justice at the village court under the UP. It was further observed that rural women have to pay extra amounts in a number of special services, such as recruitment in primary schools under female quota, getting work of maintenance of road-side trees, or receiving services from the Bangladesh Rural Development Board for the 'One house one farm' project. Women members of the UP also encounter corruption with regard to different decision-making processes including participation in allocation of development funds?, preparation of budget and *salish* activities, and supervision of development programs undertaken by the UP. Often they are physically assaulted by their male counterparts while participating in these activities.

2.4.2 Women as actors of corruption

The study finds rural women playing the role of actors of corruption as well. It has been found that rural women give bribe to get works done in different service providing institutions. For example, female teachers bribe education officials to get things done faster, a woman complainant voluntarily pays law enforcing officials to speed up the arrest of the defendant, female service recipients/ patients pay to get ahead in the queue at the hospital, or a woman complainant gives bribe to the Chairman/ Member of the UP to get the verdict of *salish* (arbitration) in her favor. On the other hand, women in the position of service delivery extort money from the service recipients for providing services in different sectors. For example, a section of women health officials are reported to be involved in embezzlement, making rough behavior to service recipients, selling medicines that are supposed to be distributed free of charges, and 'buying clients' from middle-men for achieving the target of family planning measures. A section of female teachers in primary and secondary schools are accused of negligence to duties, extorting money for distribution of stipends, and making students bound to enroll in coaching centers run by them. The women UP members were found to extort money for enlistment and distribution of allowances under social safety-net programs, and providing support in the fraudulent practices of male members. Moreover, in the land office and banks, women officials and workers were found to be extorting money for providing services.

2.4.3 Women as instruments of corruption

Another dimension of women's experience is that they are often also used as instruments as a part of institutional corruption. Women UP members reported that they were compelled to give signatures on blank cheques as the Chair of the Standing Committee on Development. Rural women are also used for fetching loans from local NGOs, banks or individuals and later their husbands appropriate the loan money. The female staff of the Union Land Office was reported to be used for extorting money from the service recipients.

Moreover, women also experience corruption indirectly. In case of child marriage, the parents manage fake age certificates from the UP members through influence, and the marriage registrar is managed often by paying an extra amount to complete the registration process. Moreover, experience of other family members puts women exposed to corruption scenarios.

2.4.4 Types of Corruption

It has been observed that rural women encounter different types of corruption throughout their lives. Such corruption can be divided into several types such as financial and non-financial corruptions. The financial corruptions include bribe, extortion, embezzlement, and fraud, while the non-financial corruptions include negligence to duties and bad behavior, harassment, influence, and nepotism. The third type of corruption that rural women face is based on their sexual identity. In this case women face 'sextortion'⁷ and 'sexual harassment', where a section of male service-providers offer services in exchange of sexual favors. For instance a male Chairman of the UP asked for sexual service from a female for enlistment in the earth-work, and the Officer-in-Charge asked for sexual favors from a female complainant to attend to her case.

2.5 Strategies of Rural Women in Dealing with Corruption

It has been observed that rural women deal with corruption in a number of ways. Only a small section protests against corruption, while another section refuses to be involved in corruption, through either not committing at individual level, or sending a male member of the family to receive service. Another section of women takes male family members along with them to the service providing institution to receive services, so that the male member deals with the respective service providing official(s).

2.6 Impact of Corruption on Women

2.6.1 Impact at Personal and Family Level: The most serious example of impact of corruption as observed in present study at individual level is death of a female patient due to negligence of doctors in a private clinic. Another impact identified was health hazards such as loss of ovary and use of inappropriate family planning method. Another adverse impact of corruption is at the economic level. The victims of corruption incurred financial loss due to unauthorized payments (made to receive services or hasten the process), and not getting the entitlements (under social safety-net programs). In such instances the concerned family had to face resource constraints, or loss of income earning source (by selling a piece of land or incur debt). In many instances the women are to take micro-credits from local NGOs or informal money lenders, and often have to bear the burden of the debt. Women get fewer amounts than the actual entitlements in case of extortion. For instance, women entitled to get stipend or allowances under social safety-net programs or family planning programs do not get the total amount they are entitled to receive, and thus are deprived financially. A woman is also deprived of basic services such as education and health due to corruption.

On the other hand, a section of women were benefited from corruption. The women giving bribe got their works done in most cases. The women who played as actors of corruption got financially benefited.

⁷ Sexual extortion. See for details <http://en.wikipedia.org/wiki/Sextortion> (accessed on 10 February 2015).

2.6.2 Impact at Social Level: The development of the perception among women that corruption is a natural phenomenon is created due to the institutionalization of corruption at the grassroots. This has also contributed to destruction of moral values.

2.6.3 Impact at Political Level: Corruption jeopardizes the empowerment of women, especially for the women members of the UP. They are barred from participating in the planning and decision-making process of the UP, and deprived of their rights of being a part of the development process.

3. Factors behind Women’s Experience of Corruption

The patriarchal socio-economic structure, lack of rural women’s empowerment, lack of access of women to services and information, and absence of good governance were identified as the socio-economic factors responsible for influencing women’s corruption experience.

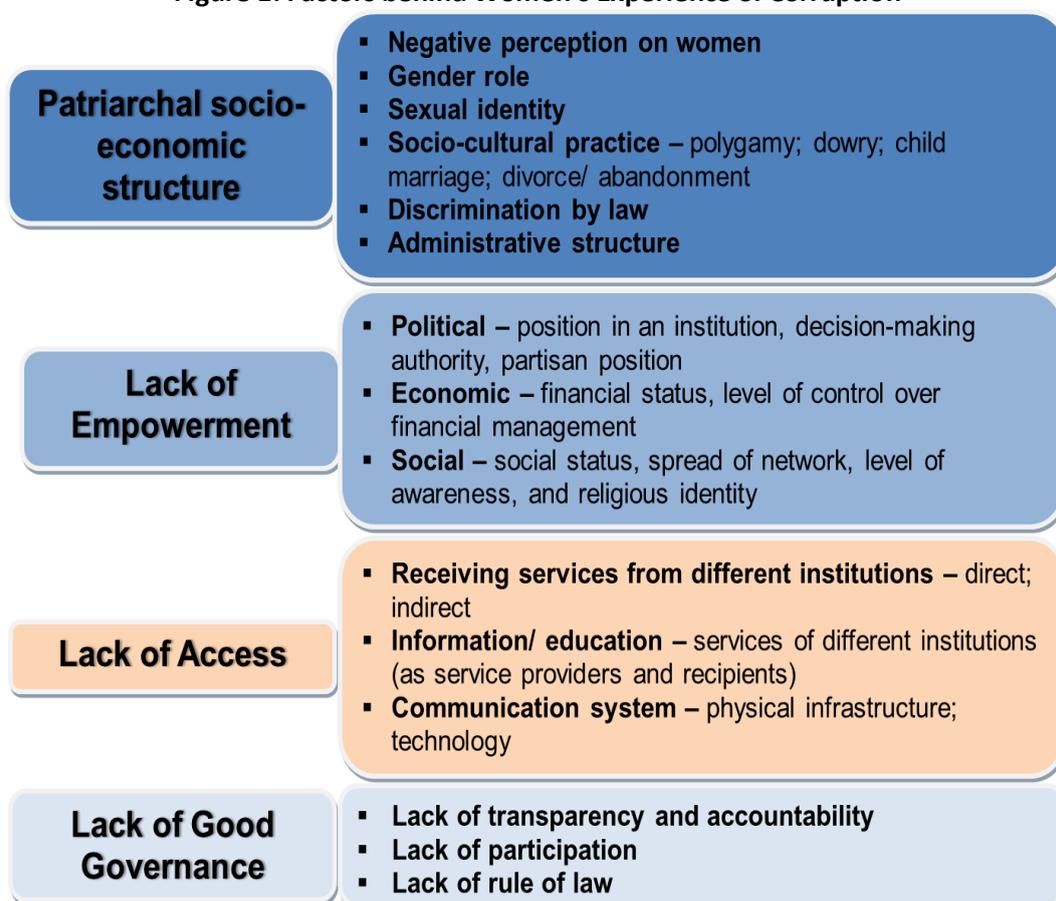
3.1 Patriarchal Socio-economic Structure

The patriarchal socio-economic structure includes the negative perception on women by men in the rural setting, where women are largely defined by their gender role. Rural women face strong religious control vis-à-vis education, employment and movement. Socio-cultural practices such as polygamy, dowry, child marriage, divorce, and inheritance are also determining factors for corruption experience of rural women.

3.2 Lack of Empowerment

The level of empowerment of rural women also plays a crucial role. A woman’s position in an institution, the decision-making authority and partisan position, the financial status and her level of control over financial management, and her social status, spread of network, level of awareness, and religious identity often determine whether she will face corruption as a victim or be an actor herself.

Figure 1: Factors behind Women’s Experience of Corruption



3.3 Lack of Access

The level of a woman's access is another factor behind rural women's corruption experience. Whether a woman goes to different sector-based institutions for receiving services directly herself or indirectly through another family member, whether a woman has access to information and/ or education of different institutions (both as service providers and recipients), and whether the transport and communication system in terms of physical infrastructure and technology ensures easy access often determine whether a woman is vulnerable to corruption.

3.4 Lack of Good Governance

Finally women experience corruption due to lack of good governance. In the study areas, transparency and accountability in the service-providing institutions, participation, and rule of law were significantly lacking.

4. Key Observations

The following conclusions can be reached based on the study findings.

4.1 Institutionalization of corruption: Corruption has become institutionalized to some extent at the grassroots. In a number of public service-providing institutions under different sectors such as land, law enforcement (police) and judicial services, and power, the service recipients have to pay amounts of money in certain rates that are not authorized. As a result corruption is widely considered as natural, and sometimes inevitable, and thus accepted by the common people. Rural women are no exception of this perception. Moreover, as a result of this institutionalization of corruption, rural women do not get any benefit for being women.

4.2 Rural women having their own perception of corruption: Rural women perceive corruption in their own understanding, which is somewhat different from the official/ accepted definition of corruption. The rural women identify corruption as abuse of power entrusted by the law as well as the society. Their notion of corruption includes deprivation (of rights over land, inheritance), discrimination (access to entitlements, resources), and physical harassment/ abuse at the family level.

4.3 Women experience corruption in different dimensions: There are different dimensions of women's experience of corruption in terms of the nature of engagement, the nature of corruption, and the area/ sector. Their experience corruption in various aspects – as victims, as perpetrators, and as instruments, depends on the socio-economic and other factors.

4.4 Gendered dimension of corruption: Sexual identity of rural women has an added dimension to corruption. Women often face sexual extortion from men for getting services or entitlements in a number of situations.

4.5 Different factors working behind women's experience of corruption: Whether a woman will encounter corruption or get involved in it depend on a number of factors – the patriarchal structure, the level of empowerment, the level of access to information, education, and resources, and the level of governance. Women becoming either victims of corruption or an actor depend on whether the concerned person is hierarchically placed at the upper level of the society and/ or the institution. There is a likelihood that peripheral and/ or marginalized women (poor, without male guardians, aged, non-Muslim) are at a higher risk of being victims of corruption.

4.6 Rural women have their own ways in dealing with corruption: Rural women have to act within the existing system of corruption. However, a section of them uses their social status, network or appearance / physical attributes for taking the benefit from this system, while in a very few cases they protest or take initiatives against corruption when the stakes are too high.

5. Recommendations

5.1 Policy Level

1. More extensive and in-depth research needs to be conducted to find out the linkages between gender role and corruption in Bangladesh context, especially the experience of urban women, reasons behind women's involvement as actors in corruption, and the difference between men and women in experiencing corruption.
2. The National Women Development Policy 2011 and the related National Work Plan must be implemented with an aim to ensure women's equal rights entailed in the Constitution, and its recognition and effective implementation.
3. All the activities with regard to ensuring women's poverty alleviation, security of women in all spheres including the workplace, full and equal participation of women in socio-economic activities, and political and financial empowerment will have to be effectively implemented.
4. Roles and responsibilities of the female UP members must be specified in an equal and proportionate footing with their male counterparts.
5. 'One stop service' must be introduced for all sectors/ institutions as applicable.

5.2 Implementation Level

6. All information on the services of the institutions from where services are widely received by women, and especially services that are targeted specifically for women must be disseminated in a gender-sensitive way, and it must be ensured that women have the information.
7. The internal monitoring and accountability of the concerned institution must be strengthened to ensure effective delivery of the women-specific services. The concerned institution must disclose such information pro-actively.
8. In order to ensure the transparency and accountability for the special services for women, the monitoring and supervision in institutions at the union level should be increased by the civil society through active participation.
9. The scope of corruption must be minimized through introducing information technology/digitalization in all the service sectors.
10. A woman-friendly complaint lodging system ensuring unanimity must be established. Punitive actions have to be taken on the basis of complaints, so that the culture of rule of law is developed.

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