



ANTI-CORRUPTION  
COMMISSION



TRANSPARENCY  
INTERNATIONAL  
ZAMBIA

# 2024 ZAMBIA BRIBE PAYERS INDEX (ZBPI) SURVEY REPORT



Theme:

*Corruption in the Decentralisation Process with a  
focus on the Constituency Development Fund  
(CDF) Implementation*



# 2024 Zambia Bribe Payers Index Survey Report (ZBPI)

*Corruption in the Decentralisation Process  
with a focus on the Constituency Development Fund (CDF) Implementation*



# Executive Summary

The Zambia Bribe Payers Index (ZBPI) Survey is a corruption measurement tool that measures the probability and prevalence of bribery experiences in selected public institutions, and selected categories in the private sector. In the main, the ZBPI Survey focus is everyday bribery experiences with public officials in their interactions with ordinary citizens who seek to access basic services in places like hospitals, education institutions, police departments and other agencies.

The Survey also provides the public's perceptual and/or experiential observations on governance, and stakeholder anti-corruption actions.

The Survey is jointly undertaken by Transparency International Zambia (TI-Z) and the Anti-Corruption Commission (ACC), and covers twenty (20) districts across the ten (10) provinces of the Republic of Zambia.

The purpose of the 2024 ZBPI Survey, is to, among others, provide empirical evidence on the state of bribery in selected Government ministries, departments and agencies.

The theme for the 2024 ZBPI Survey was ***Corruption in the Decentralisation Process with a focus on the Constituency Development Fund (CDF) Implementation***. Within this theme, the ZBPI survey considered, among others, knowledge of CDF; community participation in CDF; transparency and accountability in CDF implementation; and, incidents of bribery and other forms of corruption in CDF.

The objectives of the Survey were to:

- (a). Explore the extent of bribery and other forms of corruption in the implementation of the Constituency Development Fund (CDF) Programme in selected constituencies across the country;
- (b). Assess the state of bribery in selected public institutions, and in selected categories of the private sector;
- (c). Generate bribery indices for public institutions from the assessment in (b);
- (d). Identify the services in selected public institutions which are more prone to bribery;
- (e). Interrogate members of the public's knowledge of corruption and where to report corruption, awareness of the Online Anonymous Whistleblower System (OAWS) among members of the public and, the effect of anti-corruption interventions on bribery experiences;
- (f). Assess the country's application of selected good governance indicators; and to,
- (g). Recommend key strategies and approaches that can be adopted by anti-corruption stakeholders to reduce bribery in government institutions and the CDF Programme.

The Survey used two sampling designs. A CDF implementation sampling design, specifically exploring the extent of bribery and other forms of corruption in the implementation of CDF in selected constituencies across the country; and an individual household respondent sampling design, addressing the data needs on an individual's bribery experiences and governance perceptions, among others. Open Data Kit (ODK) Collect was used to collect primary data.

Responses on service-seeking interactions and bribery experiences were solicited with respect to 27 selected public sector institutions.

The Survey was conducted from September to December 2024.

The key findings of the 2024 ZBPI Survey are as follows.

## 1. CDF Implementation and Bribery and other Forms of Corruption, thereof

- (a) Community members' awareness of the Constituency Development Fund (CDF) is considerably high (86.6%). However, it is comparatively higher in rural areas (90.9%), than in urban areas (86.0%).
- (b) Awareness is a basic level of knowing something exists, while knowledge represents a more comprehensive understanding of it. Thorough knowledge of CDF is critical to a community's effective participation in CDF implementation.

From the perspective of Constituency Development Fund Committees (CDFCs), and Ward Development Committees (WDCs), the rating of knowledge of CDF among members of the community is moderate. Moderate knowledge of CDF, is not desirable for effective participation in CDF implementation.

- (c) The most effective means of communicating information on CDF to the community is community public announcements.
- (d) Participation in community meetings to identify projects that need implementing, is considerably low (22.6%). In addition, participation with respect to responding to notice of applications for empowerment grants, loans, skills development bursaries, or secondary school boarding bursaries is also low (23.7%).

The concern, thereof, is that low participation can minimise CDF intents of inclusive citizen and community participation in democratic governance at the local level as a means of enhancing local development.

- (e) Participation in community project identification is higher in rural areas (43.0%), than in urban areas (18.3%).
- (f) Relatively, more males participate in CDF community project identification (25.8%), than females (20.0%).
- (g) Members of Parliament (32.5%) and Ward councillors (30.5%) are perceived to have the most undue influence in prioritisation and selection of community projects.
- (h) Accountability with respect to the extent to which punitive measures are applied against CDF implementing staff or beneficiaries who misappropriate or misapply the funds is perceptually frequently rated as to a large extent (26.8%) and moderate extent (21.5%).
- (i) And that, application of punitive measures against those who misappropriate or misapply the funds is to a large extent with respect to CDF implementation staff (31.6%); and low extent with respect to beneficiaries (24.3%).
- (j) Bribe-seeking Incidents (BSIs) in applications for either CDF empowerment grants, loans, secondary boarding school bursary or skills development bursary are low. Of 475 individuals that applied for CDF empowerment grants, loans, secondary boarding school bursary or skills development bursary, 10.7% experienced a bribery incident. These occurrences can likely negate the intents of participation in CDF implementation.
- (k) Perceptually, the most occurring forms of corruption in CDF implementation are political corruption (27.5%); bribery (solicitation or offer), 23.8%; and nepotism or cronyism (favouritism) in the selection of beneficiaries (23.7%).
- (l) Factors that contribute to corruption, bribery and malpractice in CDF Implementation, are mostly absence or weak application of punitive measures against wanting CDF implementing Committee members and/or staff; and lack of transparency in selection of contractors.

## 2. State of Bribery in the Country

- (a) The *probability of a bribery experience*, that is the likelihood of a bribe being solicited during a service-seeking interaction (SSI) in a public institution is 32.2%.
- (b) The highest probability of bribery experience is in Public Health Services (excluding the University Teaching Hospital) (70.5%), Department of Immigration (55.0%) and Zambia Police Service (ZPS) – Traffic (49.6%).
- (c) Lowest probability of a bribery experiences is in Zambia Telecommunications Company Limited (ZAMTEL) (3.2%) and Public Service Pensions Fund (PSPF) (12.5%).
- (d) The *prevalence of bribery experience*, that is payment of bribes that are solicited, is 52.9%.
- (e) Prevalence of bribery experiences, is highest in Zambia Police Service (ZPS) – Traffic (91.2%), Department of Immigration (90.9%), Judiciary - Magistrate Courts (90.0%), Patents and Companies Registration Agency (PACRA) (86.7%), Road Transport and Safety Agency (RTSA), (86.1%) and Zambia Police Service (ZPS) - Other services (84.7%).

- (f) Notable is that, although Public Health Services have the highest probability of a bribery experience (70.5%), the prevalence of a bribery experiences is low (12.5%).
- (g) Probability of a bribery experience in the private sector is 8.3%, and the prevalence is 79.2%. Highest probability of a bribery experience is in mining (43.8%), while the highest prevalence is in health services (100.0%), and construction (90.0%).
- (h) *Incidence of bribery experiences*, which is the number of times a bribe was solicited (BSI) relative to the total number of observed BSI in institutions, is highest in Public Health Services (40.3%). In the private sector it is in banking (20.8%) and Micro Financial Services (20.8%).
- (i) *Frequency of bribery experiences*, that is an institution where Bribe-paid Incidents (BPI) occur most frequently, is in RTSA (15.8%), Zambia Police Service - Other services (14.7%), Ministry of Education (11.4%) and Local Authorities (10.0%). In the private sector, it is in construction (21.4%).
- (j) *Bribe size* less than or equal to 500 Kwacha is the most common, constituting 57.6%.
- (k) In terms of *severity*, 92.9% respondents that failed or refused to pay the bribe that was demanded by a public officer or an individual in the private sector, had access to the service they sought; 7.1%, were denied the service. The most frequent reason for paying the solicited bribe is to avoid delays (36.7%), and to avoid penalties or sanctions (24.5%).

### 3. Measurement of Bribery

- (a) *Aggregate Bribery Index*, that is the likelihood of an individual paying a bribe solicited by a public officer, in 2024 increased by 5.2 percentage points from 10.1 in 2022 to 15.3.

The 2024 ZBPI Aggregate Bribery Index is higher than in previous ZBPI Survey reporting years, 2017 (10.0), 2019 (10.9) and 2022 (10.1).

- (b) *Service-Seeking Interaction (SSI)-Based Bribery Index*, measures the likelihood of either being asked for a bribe or paying a bribe solicited during service-seeking interaction (SSI) in the Survey public institutions.

In 2024, the SSI-Based Bribery Index increased by 7.2 percentage points, from 14.5% in 2022 to 21.7%.

Percentage point increase in the likelihood of either being asked for a bribe or paying a bribe solicited during service-seeking interaction (SSI) is observed in all the Survey selected institutions. There are no percentage point decreases evidenced.

### 4. Public Services More Prone to Bribery in Selected Public Institutions

The selected public institutions where services are more prone to bribery were interrogated are Zambia Police Service (ZPS); Road Transport and Safety Agency (RTSA); Local Authorities (Councils); Ministry of Education; Zambia Electricity Supply Company (ZESCO); and, the University Teaching Hospital (UTH) (was not covered in 2022).

- (a) Compared to the 2022 ZBPI Survey Report, *Zambia Police Service (ZPS)* has a decrease in prevalence of a bribery experience in Interpol/motor vehicle clearance services (11.9 percentage point); and increase in other Police clearance services, (47.5).
- (b) *Road Transport and Safety Agency (RTSA)*, has percentage point decrease in prevalence of a bribery experience, is only in renewal of driving licence (6.0); and, the highest percentage point increase in prevalence is in examination for certificate of fitness (48.0).
- (c) No percentage point change is observed in prevalence of a bribery experience in the selected services in *Local Authorities*.
- (d) Prevalence of a bribery experience in the *Ministry of Education* has a percentage point decrease in secondary school place-seeking (5.5).
- (e) *Zambia Electricity Supply Company (ZESCO)*, has a percentage point decrease in prevalence of a bribery experience is in faults reporting (14.5).
- (f) High probability of a bribery experience, in the *University Teaching Hospital* is in the Cancer

Hospital (34.6%). While, prevalence of a bribery experience is comparably higher in the Women and New Born Hospital (88.9%), and Adult Hospital (80.6%).

## 5. Selected Demographic Dimensions of Bribery Experiences

- (a) The probability and prevalence of a bribery experience is higher in rural areas (38.6%, 61.5%), than in urban areas (30.9%, 50.7%).
- (b) Females experience more bribe-seeking incidents (BSIs) (49.5%), than males (25.0%).
- (c) Prevalence of a bribery experience among persons with disabilities (PWD) is 52.5%.
- (d) Those who have not been to school and those with tertiary education pay bribes solicited the most, 66.1% and 65.0% respectively.
- (e) Highest prevalence of a bribery experience is among individuals employed in the transportation sector (80.0%); and those self-employed in the sector (72.4%).
- (f) Prevalence of a bribery experience is also high among those employed in the public sector (72.0%).
- (g) Individuals in rural areas bear the most brunt of the consequences of failing or refusing to pay a bribe that is demanded than those in urban areas.
- (h) Individuals in rural areas feel compelled to pay a bribe that was solicited among individuals in rural areas to avoid penalties or sanction; while those in urban areas it is to avoid delays.
- (i) Bribe offer incidents are low (3.1%), and most incidents are in urban areas.
- (j) Bribe offer is most prevalent among individuals employed in transportation in the private sector and those who are self-employed in transportation.

## 6. Corruption Knowledge and Reporting

- (a) Knowledge of what corruption among the Survey respondents, is considerably very high (93.9%). The most known forms of corruption are bribery or kickbacks (43.2%) and abuse of authority of office (28.3%).
- (b) 75.7% of individuals that paid bribes solicited by a public official when seeking a public service know what corruption is.
- (c) Knowledge on where to report cases of corruption is moderate (59.7%), with individuals in urban areas having comparatively higher knowledge on where to report (67.1%), than those in rural areas (55.6%).
- (d) The ACC and ZPS are the most known institutions, where an individual can report corruption report.
- (e) However, the ACC is less known in rural areas (56.8%), than in urban areas (70.4%).
- (f) Reporting bribe-seeking incidents (BSIs) is very low, 1.7%, representing a 2.9 percentage point drop in the number of individuals reporting BSIs when compared to the 2022 ZBPI Survey where it was 4.6%.
- (g) *Online Anonymous Whistleblower System (OAWS)* The Anti-Corruption Commission (ACC) Online Anonymous Whistleblower System (OAWS) is a secure online whistleblowing or anonymous corruption reporting initiative, rationalised by the recognition of the critical role whistleblowers play in uncovering corruption and other unethical practices.  
OAWS is available on - <https://whistleblower.acc.gov.zm/#/>  
Awareness of OAWS is very low (11.8%). Individuals in urban areas are more aware of OAWS (13.3%), than those in rural areas (7.3%).
- (h) *Anti-Corruption Interventions and Bribery Experiences*

Anti-corruption interventions implemented in the majority of the 2024 ZBPI Survey target public institutions are service charters, institutional code of ethics, whistleblower protection policies, complaint handling/ customer feedback systems, display of anti-corruption messages, and



e-Payment.

- (i) The most frequent interventions implemented are codes of ethics (21.3%); visible display of anti-corruption messages (20.4%); and service charters (19.4%).
- (ii) The effectiveness of these interventions is observable in that the probability of a bribery experience, in all the institutions that have implemented anti-corruption interventions, is below the Survey aggregate of 32.2%. Service charters, code of ethics and complaint handling systems comparably evidence lower probability of a bribery experience, than interventions of visible display of anti-corruption messages, whistleblower protection policy, and e-Payment systems.
- (iii) Of concern, however, is that the prevalence of a bribery experience in these institutions is above the Survey aggregate of 52.9%. Highest prevalence of a bribery experience is observed with respect to anti-corruption interventions of service charters and e-Payment systems.
- (iv) In addition, it is also evidenced that implementation of e-Payments in traffic violation enforcement (ZPS), renewal of driving licence and vehicle road use licencing (Road Tax) (RTSA) services has a comparatively minimal effect on bribe-seeking behaviours in rural areas, when compared to urban areas.
- (v) However, notwithstanding the foregoing, the fact that the anti-corruption interventions are having an observable positive post-intervention change on the probability of a bribery experience, to some degree shows the significance of such interventions.

## 7. Application of Good Governance Indicators

The status of the country's application of selected good governance indicators is measured using selected good governance indicators to derive a Governance Index. The Index uses individual's perceptions of the country's application of good governance indicators with respect to participation, transparency, accountability, rule of law, and control of corruption.

- (a). The Governance index when compared to the 2022 Index of 0.53, has increased to 0.59 in 2024. Although this is a moderate change, it is inarguably indicative of an overall improvement in the application of good governance indicators in the country.
- (b). Improvements in application of individual good governance indicators are in participation, which in 2024 increased by 2.0 percentage points; transparency, increased by 6.7 percentage points; and rule of law, increased by 16.1 percentage points.
- (c). Disaggregation of rule of law, shows a 28.2 percentage point increase in the Judiciary functioning impartially and recognising the supremacy of law and its equal application in 2024; and 2.2, for Law Enforcement Agencies.
- (d). Accountability and control of corruption decreased by 0.6 and 2.2 percentage points, respectively.
- (e). Perceptual rating of the problem of corruption in the country is that in 2024 there is a 0.4 percentage points increase in the number of individuals that perceive that the problem of corruption is decreasing (45.5%), when compared to 2022 (45.1%).
- (f). And, there is 1.9 percentage points increase in the number of individuals that perceive that the problem is increasing (21.7%), when compared to 2022 (19.8%).

## 8. Emerging Issues and Recommendations

No.	Emerging Issue	Recommendation	Responsibility
1	<i>Crosscutting</i>		
	(a) Unchanging bribery behaviours, evidenced by increasing bribe solicitation (probability of a bribery experience), and payments of bribes solicited (prevalence of a bribery experience).	(i) Scaleup interventions that have low probability of a bribery experience, such as service charters, code of ethics and complaint handling systems.	Anti-Corruption Commission (ACC) - Lead Transparency International Zambia (TI-Z) Other anti-corruption stakeholders
	(b) The prevalence of bribery experiences is driven most by an individual's desire to avoid unnecessary delays and to avoid penalties or sanctions.	(i) Develop mechanisms that enforce provisions of service delivery duration in service charters.	Anti-Corruption Commission (ACC) - Lead Transparency International Zambia (TI-Z) Ministry of Justice Zambia Law Development Commission
	(c) Most individuals that pay the bribe solicited know what corruption is. That is most individuals that engage in corruption, know what corruption is.	(i) Undertake social norms research to identify whether individuals engage in corruption because they expect that others do, or because they believe other people expect them and others to engage in corruption. (ii) Develop anti-corruption interventions that target both an individual's empirical expectations (what they observe) and normative expectations (what they believe about others' beliefs/expectations) of engaging in corruption. (iii) Interrogate the cost of penalties and sanctions from a behavioural perspective.	Anti-Corruption Commission (ACC) Transparency International Zambia (TI-Z) - Lead Research institutions

No.	Emerging Issue	Recommendation	Responsibility
2	<i>CDF Knowledge and Participation</i>		
	(a) Moderate knowledge of CDF among members of the community.	(i) Enhance CDF information communication and sensitisation	Local Authorities Civil Society
	(b) Low participation in community project identification; and low responses to notice of applications for empowerment grants, loans, skills development, or secondary school boarding bursaries.	(i) Sensitise members of communities on the importance of participating in CDF community project identification; and applications for empowerment grants, loans, skills development, or secondary school boarding bursaries.	
(ii) Develop strategies which will improve community participation in WDC in the urban areas.			
3	<i>Demographic Dimensions of Bribery Experiences</i>		
	(a) The probability of a bribery experience is higher in rural areas, than in urban areas.	(i) Develop client or population targeted anti-corruption strategies and interventions, taking into consideration the gender, age, education and location. (ii) Increase public awareness of service charters, whistleblower protection policies, complaint handling/ customer feedback systems, and e-Payment. (iii) Use non-traditional approaches for sensitisation on corruption such as the traditional establishment and the religious institutions.	Anti-Corruption Commission (ACC) - Lead Transparency International Zambia (TI-Z) Other anti-corruption stakeholders
	(b) Females experience more bribe-seeking incidents (BSIs), than males.		
	(c) Individuals employed in the transportation sector, those self-employed in the sector, and the public servants pay bribes solicited the most.		
	(c) Individuals in rural areas bear the most brunt of the consequences of failing or refusing to pay a bribe that is demanded.		
(d) Bribe offer is most prevalent among individuals in the transportation employed in the private sector and those who are self-employed in the sector.			

No.	Emerging Issue	Recommendation	Responsibility
4	<i>Corruption Knowledge and Reporting</i>		
	(a) Knowledge on where to report cases of corruption is moderate.	(i) Scaleup sensitisation interventions on knowledge of corruption reporting	Anti-Corruption Commission (ACC) - Lead Transparency International Zambia (TI-Z) Other anti-corruption stakeholders
	(b) Individuals in rural areas have comparatively low knowledge on where to report cases of corruption.		
	(c) The ACC as a corruption reporting institution is less known in rural areas.		
	(d) Reporting bribe-seeking incidents (BSIs) is very low.		
(e) Awareness of the Online Anonymous Whistleblower System (OAWS) is very low.	(i) Enhance public communication of the existence of OAWS.		
5	<i>Anti-Corruption Interventions and Bribery Experiences</i>		
	(a) Anti-corruption interventions of visibly displaying anti-corruption messages, whistleblower protection policies and e-Payment systems show comparatively higher probability of a bribery experience.	(i) Interrogate weaknesses and vulnerabilities in the existing anti-corruption interventions that are ineffective in reducing the probability of bribery experiences. (ii) Review the interventions to enhance effectiveness.	Anti-Corruption Commission (ACC) - Lead Transparency International Zambia (TI-Z)
(b) Institutions with service charters and e-Payment systems, have the highest prevalence of a bribery experience.			
6	<i>Application of Good Governance Indicators</i>		
	The good governance indicators of accountability and control of corruption shows decreases in application.	(i) Enhance accountability and control of corruption in public institutions through legal, policy and institutional reviews of attendant laws and regulations.  (ii) CDC and the WDC laws, regulations and guidelines should include processes for corruption prevention such as awareness and reporting.	Anti-Corruption Commission (ACC) Transparency International Zambia (TI-Z) Ministry of Justice - Lead Zambia Law Development Commission

No.	Emerging Issue	Recommendation	Responsibility
7	<i>Methodology</i>		
	Continued inclusion of public institutions with very low to insignificant service-seeking interactions (SSIs) skews measurements of frequency and incidence of bribery experiences to institutions with high SSI. And also affects the overall Aggregate Bribery Index.	<ul style="list-style-type: none"> <li>(i) Reduce the number of Survey target public institutions.</li> <li>(ii) Reduce redundancies in bribery experiences analysis, by thresholding the minimum number of SSIs that should be applicable.</li> <li>(iii) Use separate Surveys for institutions of interest that have very low SSI.</li> <li>(iv) Phase out the Aggregate Bribery Index as it is most affected by institutions with low SSIs.</li> </ul>	Anti-Corruption Commission (ACC) Transparency International Zambia (TI-Z) - Lead Research institutions

# Contents

Executive Summary	1
Acknowledgments	19
Acronyms	20
Definition of Terms	21
<b>1.0 Introduction</b>	<b>22</b>
1.1 The Zambia Bribe Payers Index Survey	22
1.2 Purpose and Objectives of the Survey	22
1.3 Structure of the Report	22
<b>2.0 Constituency Development Fund</b>	<b>23</b>
2.1 Constituency Development Fund in Brief	23
2.2 Constituency Development Fund in Zambia	23
2.2.1 Policy Framework	23
2.2.2 Legal Framework	24
2.2.3 Institutional Framework	25
<b>3.0 Methodology</b>	<b>27</b>
3.1 Approach	27
3.1.1 Bribery and other Forms of Corruption in CDF Implementation	27
3.1.2 State of Bribery	27
3.1.3 Measurement of Bribery	28
3.1.3.1 Aggregate Bribery Index	28
3.1.3.2 SSI-Based Bribery Index	28
3.1.4 Public Services More Prone to Bribery	28
3.1.5 Corruption Knowledge, Reporting and Anti-Corruption Interventions	28
3.1.6 Application of Good Governance Indicators	29
3.2 Sampling Design	29
3.2.1 CDF Implementation	29
3.2.2 Individual Household Respondent Survey	30
3.3 Data Collection	31
3.3.1 Secondary Data	31
3.3.2 Primary Data	31
3.4 Data Quality Assurance	32
3.5 Analysis	33
3.6 Limitations	33
<b>4.0 Respondent Characteristics</b>	<b>34</b>
4.1 CDF Implementation Survey	34
4.1.1 Constituency	34
4.1.2 Ward	34
4.1.3 Contractors	35
4.2 Individual Household Respondent Survey	35

<b>5.0</b>	<b>The Survey Findings</b>	<b>38</b>
5.1	Constituency Development Fund Implementation and Corruption	38
5.1.1	Awareness, Knowledge, Communication and Participation	40
5.1.1.1	Awareness of CDF	40
5.1.1.2	Knowledge of CDF	41
5.1.1.3	Communication of CDF Information	41
5.1.1.4	Community Projects and Participation	44
5.1.1.4.1	Community projects implemented	44
5.1.1.4.2	CDF participation	45
5.1.2	Adherence to CDF Guidelines	49
5.1.3	Transparency and Accountability in CDF	50
5.1.3.1	Transparency	50
5.1.3.2	Accountability	52
5.1.4	Bribery and Corruption in CDF Implementation	52
5.1.4.1	Extent of Corruption in CDF Implementation	52
5.1.4.2	CDF Components and Corruption	53
5.1.4.3	Bribe Seeking Incidents	53
5.1.4.4	Undue Influence in CDF Implementation	54
5.1.4.5	Forms of Corruption in CDF Implementation	55
5.1.4.6	Factors that Contribute to Corruption, Bribery and Malpractice in CDF Implementation	56
5.1.5	Summary of the Findings: CDF Implementation and Corruption	59
5.2	State of Bribery	58
5.2.1	Probability of Bribery Experience	58
5.2.1.1	Public Institutions	58
5.2.1.2	Private Sector	59
5.2.2	Incidence of Bribery Experiences	63
5.2.2.1	Public Institutions	60
5.2.2.2	Private Sector	60
5.2.3	Prevalence of Bribery Experience	60
5.2.3.1	Public Institutions	61
5.2.3.2	Private Sector	61
5.2.4	Frequency of Bribery Experiences	62
5.2.4.1	Public Institutions	62
5.2.4.2	Private Sector	62
5.2.5	Bribe Size	62
5.2.6	Severity	63
5.2.7	Summary of the Findings: State of Bribery and Bribery Indices	63
5.3	Measurement of Bribery	65
5.3.1	Aggregate Bribery Index	65
5.3.1.1	Aggregate Bribery Index 2024 and 2022	66
5.3.1.2	Trend – 2017, 2019, 2022 and 2024	66
5.3.2	SSI-Based Bribery Index	67

5.3.2.1	SSI-Based Bribery Index 2024 and 2022	67
5.3.3	Summary of the Findings: Measurement of Bribery	68
5.4	Public Services More Prone to Bribery	69
5.4.1	Zambia Police Service	69
5.4.1.1	Probability of a Bribery Experience	69
5.4.1.2	Services More Prone to Bribery	69
5.4.2	Road Transport and Safety Agency	70
5.4.2.1	Probability of a Bribery Experience	70
5.4.2.2	Services More Prone to Bribery	70
5.4.3	Local Authorities	71
5.4.3.1	Probability of a Bribery Experience	71
5.4.3.2	Services More Prone to Bribery	71
5.4.4	Ministry of Education	71
5.4.4.1	Probability of a Bribery Experience	71
5.4.4.2	Services More Prone to Bribery	72
5.4.5	Zambia Electricity Supply Company	72
5.4.5.1	Probability of a Bribery Experience	72
5.4.5.2	Services More Prone to Bribery	72
5.4.6	University Teaching Hospital	73
5.4.6.1	Probability of a Bribery Experience	73
5.4.6.2	Services More Prone to Bribery	73
5.4.7	Bribe Size in Selected Public Service Provision	73
5.4.8	Bribery in Selected Public Service Provision 2022, 2024	76
5.4.8.1	Zambia Police Service	76
5.4.8.2	Road Transport and Safety Agency	77
5.4.8.3	Local Authorities	78
5.4.8.4	Ministry of Education	79
5.4.8.5	Zambia Electricity Supply Company	80
5.4.9	Summary of the Findings: Public Services More Prone to Bribery	81
5.5	Selected Demographic Dimensions of Bribery Experiences	83
5.5.1	Probability and Prevalence of Bribery Experience	83
5.5.2	Prevalence of Bribery Experience	84
5.5.3	Bribe Size	85
5.5.4	Severity	86
5.5.5	Bribe Pay Factors	86
5.5.6	Bribe Offer	87
5.5.7	Summary of the Findings: Selected Demographic Dimensions of Bribery Experiences	88
5.6	Corruption Knowledge, Reporting and Anti-Corruption Interventions	89
5.6.1	Knowledge of Corruption	89
5.6.2	Corruption Reporting	90
5.6.2.1	Where to Report Corruption	90
5.6.2.2	How to Report Corruption	91



5.6.2.3	Bribe-Seeking Incident (BSI) Reporting	92
5.6.2.4	Online Anonymous Whistleblower System	92
5.6.3	Anti-Corruption Interventions and Bribery Experiences	94
5.6.3.1	Anti-Corruption Interventions Implemented	94
5.6.3.2	Probability of a Bribery Experience	96
5.6.3.3	Prevalence of a Bribery Experience	96
5.6.3.4	e-Payment, Selected Services and Geographic Location	96
5.6.4	Summary of the Findings: Corruption Knowledge, Reporting and Anti-Corruption Interventions	97
5.7	Application of Good Governance Indicators	98
5.7.1	Governance Index	98
5.7.2	Governance Index 2024 and 2022	100
5.7.3	Rating the Problem of Corruption	100
5.7.4	Rating the Problem of Corruption - 2022 and 2024	101
5.7.5	Summary of the Findings: Application of Good Governance Indicators	101
<b>6.0</b>	<b>Conclusions</b>	<b>102</b>
6.1	Bribery and other Forms of Corruption in CDF Implementation	102
6.2	State of Bribery in the Country	104
6.3	Measurement of Bribery	105
6.4	Public Services More Prone to Bribery in Selected Public Institutions	105
6.5	Selected Demographic Dimensions of Bribery Experiences	106
6.6	Corruption Knowledge, Reporting and Anti-Corruption Interventions	106
6.7	Application of Good Governance Indicators	107
<b>7.0</b>	<b>Emerging Issues and Recommendations</b>	<b>109</b>
	<b>References</b>	<b>112</b>

## Tables

1.0	CDFC Target Sample Size	30
2.0	WDC Target Sample Size	30
3.0	2024 ZBPI Survey Target Public Institutions	32
4.0	WDC Respondent Age Cohort	35
5.0	ZBPI Survey Respondent Age Cohort	36
6.0	ZBPI Survey Respondent Education Level Attained	36
7.0	ZBPI Survey Respondent Monthly Income	37
8.0	Effective Means of Communicating CDF Information	42
9.0	WDC Participation in Community Project Identification – Geographic Location	47
10.0	WDC Participation in Community Project Identification – Gender	47
11.0	CDF Bribe-Seeking Incidents	53
12.0	CDF Bribe-Seeking Incident Type	54
13.0	Reported Cases of Corruption in CDF Implementation - 2020 to 2023	55
14.0	Reported Cases of Corruption in CDF Implementation and Survey Findings	56
15.0	Probability of a Bribery Experience Below Aggregate - Public Institutions	59
16.0	Probability of a Bribery Experience Equal/Above Aggregate - Public Institutions	59
17.0	Probability of a Bribery Experience – Private Sector	60
18.0	Incidence of Bribery Experiences – Private Sector	60
19.0	Prevalence of Bribery Experience – Public Institutions	61
20.0	Prevalence of Bribery Experience – Private Sector	61
21.0	Aggregate Bribery Index	65
22.0	Aggregate Bribery Index – 2022, 2024	66
23.0	SSI-Based Bribery index	67
24.0	SSI-Based Bribery index – 2022, 2024	68
25.0	Probability of bribery Experience in ZPS	69
26.0	Services More Prone to Bribery in ZPS	70
27.0	Probability of bribery Experience in RTSA	70
28.0	Services More Prone to Bribery in RTSA	70
29.0	Probability of bribery Experience in Local Authorities	71
30.0	Services More Prone to Bribery in Local Authorities	71
31.0	Probability of Bribery Experience in Ministry of Education	72
32.0	Services More Prone to Bribery in Ministry of Education	72
33.0	Probability of Bribery Experience in ZESCO	72
34.0	Services More Prone to Bribery in ZESCO	72
35.0	Probability of Bribery Experience in UTH	73
36.0	Services More Prone to Bribery in UTH	73
37.0	Bribe Offer – Geographic Region	87
38.0	Bribe Offer – Gender	88
39.0	Bribe Offer – Education Level Attained	88
40.0	Knowledge on Where to Report Corruption – Geographic Location	91

41.0	How to Report Corruption	91
42.0	Reason for Not Reporting Corruption	91
43.0	Awareness of OAWS	92
44.0	Importance of OAWS – Disagreement Reason	94
45.0	Anti-Corruption Interventions - Local Authorities	95
46.0	Anti-Corruption Interventions - Other Public Health Services	95
47.0	Traffic Violation Enforcement and Geographic Location	97
48.0	Renewal of Driving Licence and Geographic Location	97
49.0	Vehicle Road Use Licensing (Road Tax) and Geographic Location	97
50.0	2024 Governance Index	99
51.0	2024 Governance Index – LEAs and Judiciary	99
52.0	Governance Index – LEAs and Judiciary 2022,2024	100
53.0	Rating the Problem of Corruption	100
54.0	Emerging Issues and Recommendations	109

## Figures

1.0	CDFC Respondents	34
2.0	WDC Respondents	34
3.0	Community Project Undertakings	35
4.0	ZBPI Survey Respondent Employment Status	36
5.0	CDF Awareness and Respondent Education Level Attained	40
6.0	Distribution of Awareness of CDF Components	40
7.0	Awareness of CDF Components – Geographic Location	41
8.0	Community Members’ Knowledge of CDF – Geographic Location	41
9.0	Effective Means of Communicating Notice of Meetings	42
10.0	Knowledge of Notification for Submission of Applications	43
11.0	Knowledge of Notification for Submission of Applications – Geographic Location	43
12.0	Knowledge of Notification for Submission of Applications – Gender	44
13.0	Distribution of Community Projects Implemented	45
14.0	Participation in Community Project Identification - Geographic Location	45
15.0	Participation in Community Project Identification - Gender	46
16.0	Participation in Community Project Identification – Age Cohort	46
17.0	Participation in Community Project Identification – Education Level Attained	46
18.0	Participation in Community Project Identification – Employment	47
19.0	Community Project Prioritisation	48
20.0	Participation in Applications	48
21.0	Participation in Applications – Geographic Location	48
22.0	Participation in Applications – Gender	49
23.0	CDF Guidelines Conversancy	49
24.0	CDF Guidelines Efficiency and Effectiveness	50
25.0	Adherence to CDF Guidelines	50
26.0	Transparency in Contract-awarding	51
27.0	Transparency in Selection of Beneficiaries – Loans & Grants	51
28.0	Transparency in Selection of Beneficiaries – Bursaries	51
29.0	Accountability – Application of Punitive Measures	52
30.0	Extent of Corruption in CDF Implementation	52
31.0	CDF Components and Corruption	53
32.0	CDF BSI – Geographic Location	53
33.0	CDF BSI – Gender	54
34.0	Undue Influence in CDF Implementation	54
35.0	Forms of Corruption in CDF Implementation	54
36.0	Factors that Contribute to Corruption in CDF Implementation	56
37.0	Incidence of Bribery Experiences – Public Institutions	60
38.0	Frequency of Bribery Experiences – Public Institutions	62
39.0	Frequency of Bribery Experiences – Private Sector	62
40.0	Bribe Size	63
41.0	Bribe Pay Factors	63
42.0	Probability and Prevalence 2022, 2024	64
43.0	Trend – 2017, 2019, 2022 and 2024	66
44.0	Bribe Size in ZPS	74

45.0	Bribe Size in RTSA	74
46.0	Bribe Size in Local Authorities	75
47.0	Bribe Size in Ministry of Education	75
48.0	Bribe Size in ZESCO	76
49.0	Bribe Size in UTH	76
50.0	Probability of a Bribery Experience 2022, 2024 - ZPS	77
51.0	Prevalence of a Bribery Experience 2022, 2024 - ZPS	77
52.0	Probability of a Bribery Experience 2022, 2024 – RTSA	78
53.0	Prevalence of a Bribery Experience 2022, 2024 – RTSA	78
54.0	Probability of a Bribery Experience 2022, 2024 – Local Authorities	79
55.0	Prevalence of a Bribery Experience 2022, 2024 – Local Authorities	79
56.0	Probability of a Bribery Experience 2022, 2024 – Ministry of Education	80
57.0	Prevalence of a Bribery Experience 2022, 2024 – Ministry of Education	80
58.0	Probability of a Bribery Experience 2022, 2024 – ZESCO	81
59.0	Prevalence of a Bribery Experience 2022, 2024 – ZESCO	81
60.0	Probability and Prevalence of Bribery Experience – Geographic Location	83
61.0	Probability and Prevalence of Bribery Experience – Gender	83
62.0	Prevalence of Bribery Experience – Age Cohort	84
63.0	Prevalence of Bribery Experience – Education Level Attained	84
64.0	Prevalence of Bribery Experience – Employment	84
65.0	Prevalence of Bribery Experience – Monthly Income	85
66.0	Bribe size – Geographic Location	85
67.0	Bribe size – Gender	85
68.0	Severity – Geographic Location	86
69.0	Severity – Gender	86
70.0	Bribe Pay Factors – Geographic Location	87
71.0	Bribe Pay Factors – Gender	87
72.0	Bribe Offer – Employment	88
73.0	Knowledge of Corruption and Education Level Attained	90
74.0	Knowledge of What Constitutes Corruption	90
75.0	Knowledge of Corruption Reporting	91
76.0	Knowledge on Where to Report Corruption	91
77.0	Awareness of OAWS - Geographic Location	93
78.0	Awareness of OAWS - Gender	93
79.0	Importance of OAWS	93
80.0	Anti-Corruption Interventions in Public Institutions	95
81.0	Anti-Corruption Interventions and Probability of a Bribery Experience	96
82.0	Anti-Corruption Interventions and Prevalence of a Bribery Experience	96
83.0	Governance Index – 2022, 2024	100
84.0	Rating the Problem of Corruption - 2022, 2024	101

## Annexes

1.0	Briefs on TI-Z and ACC	113
2.0	CDF Implementation Target Constituencies and Wards	114
3.0	Individual Household Respondent Survey Sample Size	115
4.0	CDF Implementation Survey Questionnaires	118
5.0	Individual Household Respondent Questionnaire	129
6.0	Service Seeking Interaction – Public Institutions	143
7.0	Calculating Probability, Incidence, Prevalence and Frequency	144
8.0	Prevalence of a Bribery Experience - Public Institutions	145
9.0	Calculating the Aggregate Bribery Index	146
10.0	Calculating the SSI-Based Bribery Index	147
11.0	Anti-Corruption Interventions in Survey Target Public Institutions	148
12.0	Calculating the Governance Index	151
13.0	Statistical Significance - Confidence Intervals	152

## Acknowledgments

This 2024 Zambia Bribe Payers Index (ZBPI) Survey Report would not have been possible but for the financial support from Swedish Embassy and the Government of the Republic of Zambia that facilitated execution of the 2024 ZBPI Survey including the training and deployment of Survey research assistants.

Due acknowledgement is also made to the staff of:

1. Transparency International Zambia (TIZ) -
  - (a). Maurice Nyambe, Executive Director.
  - (b). Raymond Mutale, Programmes Manager.
  - (c). Chimuka Nachibinga, Governance and Institutional Strengthening Manager.
  - (d). Bright Chizonde, the Advocacy, Policy and Research Manager.
2. Anti-Corruption Commission (ACC) -
  - (a). Glenda Mungalaba, Director, Corruption Prevention.
  - (b). Kelvin Siwale, Assistant Director Corruption Prevention.
  - (c). Mukamba Muwana, Head Monitoring and Evaluation Unit.
  - (d). Loyiwe Mbusi Sikazwe, Senior Monitoring and Evaluation Officer.
  - (e). Milton Mavwali, Senior Monitoring and Evaluation Officer.
  - (f). Lukuni Makala, Senior Monitoring and Evaluation Officer.
  - (g). Funsani C. Chipandwe, Senior Monitoring and Evaluation Officer.
  - (h). Monde Simasiku, Senior Monitoring and Evaluation Officer.

Special mention is due to the Principal Independent Consultant, Mbinji Mufalo, for developing the Survey framework, collating and analysing the data, and drafting the 2024 Zambia Bribe Payers Index (ZBPI) Survey Report; the Co-Consultant Mwenda Mumbuna for being lead in the training of research assistants, participation in research assistant field checks, and review of the draft 2024 Zambia Bribe Payers Index (ZBPI) Survey Report; Mulilo Chuula for the ODK Collect development and training of the research assistants on its use in the field; and the research assistants for field data collection.

Transparency International Zambia (TIZ) and the Anti-Corruption Commission (ACC) also thanks all the respondents that took time to participate in the Survey.

## Acronyms

ACC	Anti-Corruption Commission
BPI	Bribe-Paid Incident
BSI	Bribe-Seeking Incident
CDF	Constituency Development Fund
CDFC	Constituency Development Fund Committee
CBOs	Community Based Organisations
CSOs	Civil Society Organisations
DEC	Drug Enforcement Commission
FBOs	Faith Based Organisations
HELSEB	Higher Education Loans and Scholarships Board
KPI	Key Performance Indicator
LA	Local Authority
LEAs	Law Enforcement Agencies
MoA	Ministry of Agriculture
MoE	Ministry of Education
MFNP	Ministry of Finance and National Planning
MLNR	Ministry of Lands and Natural Resources
MMMD	Ministry of Mines and Minerals Development
MSME	Ministry of Small and Medium Enterprise Development
MP	Member of Parliament
NAPSA	National Pension Scheme Authority
NAZ	National Assembly of Zambia
NGO	Non-Governmental Organisation
NRO	National Registration Office
OAWS	Online Anonymous Whistleblower System
ODK	Open Data Kit (ODK) Collect
PACRA	Patents and Companies Registration Agency
PBI	Paid Bribe Incident
PSPF	Public Service Pensions Fund
PSV	Public Service Vehicle
PWD	Persons with Disabilities
RDA	Road Development Agency
RTSA	Road Transport and Safety Agency
SSI	Service Seeking Interaction
TI-Z	Transparency International Zambia
UTH	University Teaching Hospital
WDC	Ward Development Committee
ZAPD	Zambia Agency for Persons with Disabilities
ZAMTEL	Zambia Telecommunications Company Limited
ZBPI	Zambia Bribe Payers Index
ZESCO	Zambia Electricity Supply Corporation Limited
ZPS	Zambia Police Service
ZRA	Zambia Revenue Authority



## Definition of Terms

*Bribe-paid incident (BPI)* means a bribery experience where a bribe is paid wherein it is asked for when seeking a public service.

*Bribe-seeking incident (BSI)* means a bribery experience where a bribe is asked for when seeking a public service.

*Bribe size* is a description of the monetary amount or other form that induced an act that illegally circumvented the prescribed or expected procedures of accessing a service or good.

*Bribery* means the act of promising, giving, accepting or soliciting money or other benefits, as an inducement for an action which is illegal, unethical or a breach of trust.

*Corruption* means soliciting, accepting, obtaining, giving, promising or offering of gratification by way of a bribe or other personal temptation or inducement or the misuse or abuse of a public office or authority for private advantage or benefit through bribery, extortion, influence peddling, nepotism, fraud, rushed trials, and electoral malpractices.

*Frequency of bribery experiences* means a measure of where Bribe-paid Incidents (BPI) occur most frequently.

*Incidence of bribery experiences*, refers to the number of times a bribe is solicited (BSI) relative to the total number of observed BSI in Survey target institutions.

*Institution-based bribery experience* means an individual's bribery experience with an institution or sector.

*Probability of a bribery experience* means a percentage measure of how likely it is that a bribe is solicited (BSI) during a Survey respondent's service-seeking interaction (SSI) in a particular Survey target public institution or private sector.

*Prevalence of a bribery experience* means a percentage measure of the number of respondents that paid bribes (BPI) relative to the total number of observed Bribe-seeking Incidents (BSI).

*Service-based bribery experience* means an individual's bribery experience specific to a public service that was sought within an institution.

*Service-seeking interaction (SSI)* means an individual's visit to or interaction with a public or private sector institution when seeking a public service that the institution provides. This is a frequency or how often a service was sought, and not the number of respondents that sought a service or visited an institution.

*Severity* refers to the consequences of failing or refusing to pay a bribe that is demanded; the factors that lead to paying a bribe; and, whether paying a bribe is because an individual is compelled so that they access the service sought.

# 1.0 Introduction

## 1.1 The Zambia Bribe Payers Index Survey

The Zambia Bribe Payers Index Survey (ZBPI) is a corruption measurement tool that measures the probability and prevalence of bribery experiences in selected public institutions, and selected categories in the private sector. In the main, the ZBPI Survey focus is everyday bribery experiences with public officials in their interactions with ordinary citizens who seek to access basic services in places like hospitals, education institutions, police departments and other agencies.

The Survey also provides the public's perceptual and/or experiential observations on governance, and stakeholder anti-corruption interventions.

The overall objective of the ZBPI is to generate empirical anti-corruption data that helps anti-corruption stakeholders to implement interventions that respond to the fight against corruption in Zambia. This is achieved by undertaking a country-wide survey based on the objectives and theme of the ZBPI in each respective year.

The Zambia Bribe Payers Index (ZBPI) Survey is jointly undertaken by Transparency International Zambia (TI-Z) and the Anti-Corruption Commission (ACC)<sup>1</sup>.

The theme for the 2024 ZBPI Survey was *Corruption in the Decentralisation Process with a focus on the Constituency Development Fund (CDF) Implementation*. Within this theme, the survey considered, among others, knowledge of CDF; community participation in CDF; transparency and accountability in CDF implementation; and, incidents of bribery and other forms of corruption.

## 1.2 Purpose and Objectives of the Survey

The purpose of the 2024 ZBPI Survey, is to provide empirical evidence on the state of bribery in selected Government ministries, departments and agencies.

The objectives of the Survey were to:

- (a). Explore the extent of bribery and other forms of corruption in the implementation of the Constituency Development Fund (CDF) Programme in selected constituencies across the country;
- (b). Assess the state of bribery in selected public institutions, and in selected categories of the private sector;
- (c). Generate bribery indices;
- (d). Identify the services in selected public institutions which are more prone to bribery;
- (e). Interrogate members of the public's knowledge of corruption and where to report corruption, awareness of the Online Anonymous Whistleblower System (OAWS) among members of the public and, the effect of anti-corruption interventions on bribery experiences;
- (f). Assess the country's application of selected good governance indicators; and to,
- (g). Recommend key strategies and approaches that can be adopted by anti-corruption stakeholders to reduce bribery in government institutions and the CDF Programme.

## 1.3 Structure of the Report

This Report's progression is a brief discussion on the Constituency Development Fund (CDF); the purpose and objectives of the Survey; methodology; respondent characteristics; the Survey findings; conclusions; and, the consequent emerging issues and recommendations.

<sup>1</sup> Annex 1.0, provides briefs on TI-Z and ACC.

## 2.0 Constituency Development Fund

### 2.1 Constituency Development Fund in Brief

A Constituency Development Fund (CDF) represents a form of proximal governance and policy strategy within the framework of decentralised development. In the main, CDFs constitute locally based development funding arrangements that channel money from central government directly to electoral constituencies for local infrastructure and community empowerment projects. In this framework, Members of Parliament and Local Government are assumed to be the primary agency of providing social services to communities.

Inarguably, CDF can provide participatory and socially inclusive locally based development. This is because, in addition to the individual participation of local community members, CDF does provide participatory space for the executive and local government agencies, locally based service providers and contractors, local financial institutions, Community Based Organisations (CBOs), and Civil Society Organisations (CSOs).

### 2.2 Constituency Development Fund in Zambia

The Constituency Development Fund (CDF) in Zambia was initiated in 1995, with the overarching aim of addressing inequitable development and financing issues at district level. The purpose of CDF is to provide Local Authorities with discretionary funds whose utilisation is solely for the provision of social services; and, it is expected to occur within a socially inclusive participatory framework.

In recent years, the budget allocation to CDF has increased significantly, and the scope has also been expanded. The budget allocation per constituency was K1.6 million in 2021; K25.7 million in 2022; K28.3 million in 2023; and, K30.6 million in 2024<sup>2</sup>.

Notwithstanding the significant increase in CDF budget allocation, the uptake (budget performance) in terms of expenditure varies significantly within the constituencies.

Based on the Report of the Auditor General on the Constituency Development Fund for the Financial Year Ended 31<sup>st</sup> December 2022, the highest uptake in 2022 was in Mumbwa Central and Magoye constituencies, 95% and 90% respectively. The lowest was in Chavuma (9%), and Mambilima (9%).

For the year 2023, the Report of the Auditor General on the Constituency Development Fund for the Financial Year Ended 31<sup>st</sup> December 2023 shows that the highest CDF uptake was in Nyimba and Luanshya Central constituencies, 97% and 91% respectively. The lowest was in Kasama Central (23%), and Lusaka Central (15%).

The national level uptake in the years 2022 and 2023 was 26% and 53% respectively<sup>3</sup>.

#### 2.2.1 Policy Framework

The CDF programme is situated in the local government structural framework, as Local Authorities or councils are the framework where local government is actualised. Thus, the guiding policy framework is the National Decentralisation Policy.

The 2023 National Decentralisation Policy seeks to provide a comprehensive framework to actualise decentralisation by devolution. Hence, the *"Policy aims to realise socio-economic transformation and community empowerment for improved livelihoods whilst recognising the need to promote peoples' rights and space to effectively participate in sustainable local development"*<sup>4</sup>. To which end, the Policy's goal is to enhance citizen participation in local development, and enhanced service delivery.

To which end, the Constituency Development Fund Guidelines of February 2022, facilitate implementation of the National Decentralisation Policy. The guidelines provide for the management, disbursement, utilisation and accountability of the Fund, as a means of ensuring

2 Ministry of Local Government and Rural Development, CDF Communication Strategy 2024 - 2026

3 Reports of the Auditor General on the Constituency Development Fund – 2022, 2023.

4 Government of the Republic of Zambia. (2023). National Decentralisation Policy. Office of the President, Cabinet Office, March 2023. Lusaka, Zambia

effective inclusiveness and coordination among stakeholders during the implementation of CDF projects and programmes.

### 2.2.2 Legal Framework

The principle legal framework for CDF comprises the Constitution (Amendment) Act No. 2 of 2016; Constituency Development Fund Act No. 11 of 2018; Local Government Act No. 2 of 2019; and the, Public Finance Management Act No. 1 of 2018. Other laws related to the implementation of CDF are the Public Procurement Act No. 8 of 2020, Urban and Regional Planning Act No. 3 of 2015, National Planning and Budgeting Act No. 1 of 2020, and the Gender Equity and Equality Act No. 22 of 2015.

(a) *Constitution of Zambia (Amendment) Act No. 2 of 2016*

Article 162(1) of the Constitution of Zambia (Amendment) Act No. 2 of 2016 provides for the establishment of the Constituency Development Fund (CDF); and Article 162(2) that *“the appropriation of monies to the Constituency Development Fund and the management, disbursement, utilisation and accountability of the Constituency Development Fund”*.

(b) *Constituency Development Fund Act No. 1 of 2024<sup>5</sup>*

The Constituency Development Fund Act No. 1 of 2024, provides for:

- (a). decentralisation of the management, disbursement, utilisation and accountability of the Constituency Development Fund;
- (b). continuation of the existence of the Constituency Development Fund Committee and re-defines its functions;
- (c). revision of the composition of the Constituency Development Fund Committee;
- (d). establishing the Provincial Constituency Development Fund Committee; and,
- (e). repeals and replaces the Constituency Development Fund Act, 2018.

Section 3 of the Act provides that the principles of management, disbursement and utilisation of CDF shall be transparency, accountability, efficiency and effectiveness<sup>6</sup>.

Contextually within the 2024 ZBPI theme, which is extent of bribery and other forms of corruption in the implementation of the Constituency Development Fund (CDF), Sections 9 and 31 provide the most salient anti-corruption provisions.

Section 9 (Declaration of interest) provides for prevention of conflict of interest<sup>7</sup>. The Section stipulates that:

- (1) *A person who is present at a meeting of a Committee at which any matter is the subject of consideration and in which matter that person or that person’s relative or associate is directly or indirectly interested in a private capacity shall, as soon as is practicable after the commencement of the meeting, declare the interest and shall not, unless the Committee otherwise directs, take part in any consideration or discussion of, or vote on, any question relating to that matter.*
- (2) *A disclosure of interest made under subsection (1) shall be recorded in the minutes of the meeting at which the disclosure is made.*
- (3) *A person who contravenes subsection (1) commits an offence and is liable, on conviction to a fine not exceeding two hundred thousand penalty units or to imprisonment for a term not exceeding two years or both”.*

Section 31 (Offences) provides that, *“A person who misappropriates funds or assets from the constituency, or assists or causes any person to misappropriate or apply the funds otherwise than in the manner provided in this Act, commits an offence and is liable, on conviction, to a*

<sup>5</sup> The Constituency Development Fund Act No. 1 of 2024 was operationalised in August 2024.

<sup>6</sup> In the 2018 Act, the principles were transparency, accountability, and equity.

<sup>7</sup> Previously stipulated in Section 5, Disclosure of interest, in the Schedule (Section 5 (5)) on CDF Committee.

*penalty as specified in the Public Finance Management Act, 2018*<sup>8</sup>.

(c) *Local Government Act No. 2 of 2019*

The Local Government Act No. 2 of 2019 provides for, among others, an integrated local government system; giving effect to the decentralisation of functions, responsibilities and services at all levels of local government; and, ensuring democratic participation in, and control of decision making by the people at the local level.

Section 36 specifically, provides for the establishment of Ward Development Committees (WDCs), which are *conditio sine qua non* to the implementation of CDF.

(d) *Public Finance Management Act No. 1 of 2018*

The Public Finance Management Act No. 1 of 2018 is the overarching law that provides, among others, an institutional and regulatory framework for management of public funds; the strengthening of accountability, oversight, management and control of public funds in the public financial management framework; and responsibilities and fiduciary duties of controlling officers and Controlling bodies.

Within the context of the implementation of CDF noteworthy is that, Section 6.1 of the Constituency Development Fund Guidelines of February 2022 provides that “*accountability of the Constituency Development Fund shall be in accordance with the Public Finance Management Act No. 1 of 2018; and based on the principles of fiscal discipline, prudence, equity and transparency*”; and that, “*any abrogation of the provisions of the Act shall attract necessary legal sanctions*”.

(e) *Other laws*

Other laws related to the implementation of CDF are the Public Procurement Act No. 8 of 2020, Urban and Regional Planning Act No. 3 of 2015, National Planning and Budgeting Act No. 1 of 2020, and the Gender Equity and Equality Act No. 22 of 2015.

### 2.2.3 Institutional Framework

The institutional framework of CDF implementation comprises the following:

(a) *Ministry of Finance and National Planning (MOFNP)*

MOFNP is responsible for disbursement of CDF to the Ministry of Local Government and Rural Development (MoLGRD);

(b) *Ministry of Local Government and Rural Development (MoLGRD)*

MoLGRD is responsible for, among others, managing and administering the Constituency Development Fund; ensuring that prudent controls are established for the fund relating to fiscal controls and accounting procedures governing the Fund<sup>9</sup>; through Provincial Local Government Officers to, within fourteen days of the receipt of a proposed project list from a Constituency Development Fund Committee (CDFC), approve or reject the list, and ensure timely release of funds<sup>10</sup>; and, issuing guidelines on the initiation and nature of projects to be undertaken, the identification, prioritisation and classification of projects, and the manner of implementing, monitoring and evaluating projects<sup>11</sup>.

(c) *Local Authorities*

Local Authorities are responsible for disbursements from the Fund; procurement processes; and, project implementation, management, and monitoring and evaluation of CDF programs and projects.

(d) *Constituency Development Fund Committee (CDFC)*

8 Previously provided for in Section 28. Offences

9 Section 20, Constituency Development Fund Act No. 1 of 2024.

10 Section 25, Constituency Development Fund Act No. 1 of 2024. Note that in the repealed Constituency Development Fund Act No. 11 of 2018 approvals were done by the Minister. However, the new Act in Section 35 provides that “projects approved and implemented in accordance with the repealed Act shall be considered to have been approved under this Act and shall, on commencement of this Act, be implemented in accordance with this Act”; and that “a proposed project list pending approval under the repealed Act shall, on commencement of this Act, be approved in accordance with this Act”.

11 Section 33, Constituency Development Fund Act No. 1 of 2024.

The functions of the CDFC includes, among others, receipt and review of proposed project lists from WDCs, and submission thereof; and receipt and consideration of annual reports and returns from the constituency.

(e) *Ward Development Committee (WDC)*

WDCs are responsible for providing a forum for dialogue and coordination on ward development issues; submitting to the CDFC applications for Projects, Secondary Boarding Schools and Skills Development Bursaries and Empowerment Projects; identifying areas for capacity building within the ward; preparing quarterly reports on developmental activities within the ward to the appropriate Committee of the Local Authority; developing and maintaining a ward-based database as guided by the Local Authority; and, project implementation, management and monitoring.

## 3.0 Methodology

### 3.1 Approach

The approach identified the variables and their relationships in six conceptual frameworks. These are:

- (a). Bribery and other forms of corruption in Constituency Development Fund (CDF) implementation;
- (b). State of bribery;
- (c). Measurement of bribery;
- (d). Bribery in selected public services, with respect to services which are more prone to bribery;
- (e). Corruption Knowledge, Reporting and Anti-Corruption interventions; and,
- (f). Application of good governance indicators.

#### 3.1.1 Bribery and other Forms of Corruption in CDF Implementation

Based on the identified weaknesses and challenges of the implementation of CDF and the likely vulnerabilities or factors that contribute to corruption, bribery and malpractice in CDF Implementation, exploring the extent of bribery and other forms of corruption in the implementation of CDF covered the following:

- (a). Knowledge and adherence to CDF guidelines;
- (b). CDF knowledge in the communities;
- (c). Communication of CDF information;
- (d). Communities' participation;
- (e). Transparency and accountability;
- (f). Corruption in CDF implementation;
- (g). Bribery experiences; and,
- (h). Factors that contribute to corruption, bribery and malpractice in CDF Implementation.

#### 3.1.2 State of Bribery

The assessment of the state of bribery interrogates institution-based bribery experiences in selected public institutions, and in selected categories of the private sector. Interrogation of the bribery experiences in selected public institutions and the private sector uses predefined ZBPI Key Performance Indicators (KPIs). These are probability, incidence, prevalence, frequency, bribe size, and severity.

- (a). *Probability of a bribery experience* is a percentage measure of how likely it is that a bribe is solicited (BSI) during a Survey respondent's service-seeking interaction (SSI) in a particular Survey target public institution or private sector.
- (b). *Incidence of bribery experiences*, refers to the number of times a bribe is solicited (BSI) relative to the total number of observed BSI in target institutions.
- (c). *Prevalence of a bribery experience* is a percentage measure of the number of respondents that paid bribes (BPI) relative to the total number of observed Bribe-seeking Incidents (BSI).
- (d). *Frequency of bribery experiences* denotes a measure of where Bribe-paid Incidents (BPI) occur most frequently. That is, the number of BPI in an institution relative to the total number of observed BPI in target institutions.
- (e). *Bribe size* is a description of the monetary amount or other form that induced an act that illegally circumvented the prescribed or expected procedures of accessing a service or good.
- (f). *Severity* interrogates the consequences of failing or refusing to pay a bribe that is demanded; the factors that lead to paying a bribe; and, whether paying a bribe is because an individual

is compelled so that they access the service sought.

### 3.1.3 Measurement of Bribery

The evidence from institution-based bribery experiences in Section 3.1.2 is then used to derive two bribery measurement indices. These are the Aggregate Bribery Index and Service-Seeking Interaction (SSI)-Based Bribery Index.

#### 3.1.3.1 Aggregate Bribery Index

The Aggregate Bribery Index is a measure of the likelihood of an individual paying a bribe solicited by a public officer in the ZBPI Survey target public institutions. The Index is computed using the weighted average of three Key Performance Indicators (KPIs), relative to the number of Survey target public institutions. These are incidence, prevalence, and frequency.

#### 3.1.3.2 SSI-Based Bribery Index

The Service-Seeking Interaction (SSI)-Based Bribery Index is based on bribery experiences relative to the number of individuals that sought a public service in a Survey target institution.

The Index is generated from crosstabulation of responses to the following questions:

- (a) Which selected public institution did a respondent interact with in the preceding 12 months to seek a public service (SSI)?
- (b) Was a bribe asked for (demanded) from the respondent during the interaction (BSI)?
- (c) Did the respondent pay the bribe that was demanded (BPI)?

The rationale for the service-seeking interaction (SSI)-Based Bribery Index is that it meets two conditions, which the Aggregate Bribery Index does not meet. These are that, the SSI-Based Bribery Index can be compared with preceding ZBPI Survey reporting years even wherein the sample size increases or reduces; and, even wherein the number of selected public institutions increases or reduces. The Aggregate Bribery Index can only meet the first condition, which is change in sample size, and not the number of selected target institutions.

#### 3.1.4 Public Services More Prone to Bribery

The identification of services in selected public institutions which are more prone to bribery, is based on interrogating *service-based bribery experiences*. *Service-based bribery experiences* are bribery experiences that are specific to a defined public service provided by an institution.

For example, in Local Authorities a defined public service provided is, among others, building permits, liquor licensing, property rates, trading licensing or business permits.

To identify services that are more prone to bribery, the *probability* and *prevalence* of *service-based bribery experiences* is used. A service that is more prone to bribery is conceptualised as, one where comparatively the percent number of bribe-paid incidents (BPIs) relative to bribe-seeking incidents (BSIs) is considerably high. That is, where the prevalence of bribery experiences is comparatively higher.

#### 3.1.5 Corruption Knowledge, Reporting and Anti-Corruption Interventions

Interrogation of anti-corruption interventions in the 2024 ZBPI Survey considered knowledge of corruption and where to report corruption, awareness of the Online Anonymous Whistleblower System (OAWS) among members of the public and, the effect of anti-corruption interventions on bribery experiences.



### 3.1.6 Application of Good Governance Indicators

The status of the country's application of selected good governance indicators is derived from the generation of a Governance Index based on Survey respondents' opinions on the application of the following indicators:

- (a) *Participation* - Citizens and or individuals actively voicing their concerns and engaging with government representatives.
- (b) *Transparency* - Citizens and or individuals' ability to access information regarding any decisions taken by public officials.
- (c) *Accountability* - All public office decision makers being answerable to the public and institutional stakeholders.
- (d) *Rule of law* - Law Enforcement Agencies and the Judiciary functioning impartially and recognising the supremacy of law and its equal application to all individuals, including public officers irrespective of their position in government.
- (e) *Control of corruption* - Government effort/strides in combating bribery and corruption at an institutional and policy level.

The Governance Index uses individual positive responses on each perceptual variable relative to the total number of responses on all governance indicator variables; and expressed as a percentage.

Perceptions on whether corruption in the country is increasing or decreasing were also solicited.

## 3.2. Sampling Design

Premised on the conceptual frameworks discussed in Section 3.1, the 2024 ZBPI Survey used two sampling designs, as there are two surveys in one. These are a CDF implementation sampling design, specifically for exploring the extent of bribery and other forms of corruption in the implementation of CDF in selected constituencies across the country; and an individual household respondent sampling design, addressing the data needs on an individual's bribery experiences and governance perceptions, among others.

### 3.2.1 CDF Implementation

The sampling design for the CDF implementation component of the 2024 ZBPI Survey used a purposive sampling approach. Purposive sampling involves examining the entire population that have a particular set of characteristics required for a specific interrogation of a subject of interest.

Hence purposeful sampling was chosen, simply because it reduces the risk of missing potential insights in CDF implementation as it relates to exploring the extent of bribery and other forms of corruption in CDF implementation. This is because this sampling approach helps capture individuals who may have pronounced direct experiences or knowledge on CDF implementation.

Sampling units were drawn from constituencies, wards, and CDF contractors.

- (a) *Constituency*

The sampling unit at constituency level targeted 7 members of the Constituency Development Fund Committee (CDFC) in 28 constituencies<sup>12</sup>. Two constituencies were covered in the 20 districts that the 2024 ZBPI Survey considered<sup>13</sup>, except for where a Survey district has one constituency. In terms of geographic location, 50.0% of the target constituencies are rural<sup>14</sup>.

A total of 196 respondents were targeted. Table 1.0 below shows the sample sizes of the respective CDCF membership.

<sup>12</sup> Annex 2.0 shows the CDF Implementation target constituencies and wards

<sup>13</sup> See Section 3.3.2

<sup>14</sup> The 2024 ZBPI Survey operational definition of geographic location in terms of rural or urban is that where 50+1% of a household population resides, represents the location. This is derived from the Zambia 2022 Census of Population and Housing Population Summary Report Volume 2 classification of rural and urban districts, constituencies and wards.

**Table 1.0 CDFC Target Sample Size**

Respondent (CDFC member)	No. of Constituencies	Sample Size	Total Sample Size
Ward Councillor	28	2	56
Community representative nominated by MP		1	28
Representative of the Chief		1	28
Local Authority representative of the Director for Planning/ Works or Engineering Services/ Finance		2	56
Representative of Faith Based Organisation (FBO) or CSO		1	28
		<b>7</b>	<b>196</b>

**(b) Ward**

At ward level, the sampling unit targeted 10 members of the Ward Development Committee (WDC), in two wards in the constituencies covered in Section 3.2.1.2. The wards were selected using convenience sampling rationalised by proximity and access. With respect to geographic location, 25.0% of the target wards are rural.

A total of 208 respondents were targeted, as shown in Table 2.0 below. The target wards are provided in Annex 2.0.

**Table 2.0 WDC Target Sample Size**

Respondent (WDC Member)	No. of Wards	Sample Size	Total Sample Size	
Elected zonal representative from each zone	28	2	56	
Representative of NGO		1	28	
Representative of Chief in the ward		1	28	
Representative of ZAPD		1	28	
<i>Ex-officio member</i>				
Local Authority (Council) - Trustee		1	28	
Extension officer - department responsible for health		1	28	
Extension officer - department responsible for education		1	28	
Extension officer - department responsible for community development		1	28	
Gender focal point person		1	28	
		<b>10</b>	<b>280</b>	

**(c) Contractors**

The CDF implementation target sample size for contractors was 84. This comprised 3 contractors in each of the 28 target constituencies.

**3.2.2 Individual Household Respondent Survey**

The Individual Household Respondent Survey covered 20 districts across the country comprising all the provincial capitals and one rural district in each respective province. Selection of provincial capitals is premised on the recognition that these are the districts that have dominance in public institutions service-seeking interaction (SSI); and the one other district is that which provides for a rural-urban dichotomy relative to the provincial capital.

In these districts, 64 wards were selected as the sampling units. With respect to geographic location 32.8% of the wards are classified as rural, and 67.2% urban. The selected wards were premised on maximum variation purposive sampling, also referred to as heterogeneous purposive sampling, so as to ensure the presence of maximum variability in the primary data.

A total of 2000 individual household respondents were targeted based on place or households

(dwelling units, specifically) in the wards.

Stratified Proportionate to Population Size (PPS) sampling approach was used to derive the sample sizes. PPS sampling rather than Simple Random Sampling, was used because PPS surveys in large geographic areas tend to be more efficient.

The district and ward sample sizes are calculated using the household population<sup>15</sup>, as shown below.

#### *District Sample Size*

$$\text{Sample size} = \frac{\text{No. of Households in target district}}{\text{Total Number of Households in Target Districts}} * 2000$$

#### *Ward Sample Size*

$$\text{Sample size} = \frac{\text{No. of Households in target ward}}{\text{Total Number of Households in Target Wards}} * \text{District Sample Size}$$

Annex 3.0, provides the district sample sizes.

### 3.3 Data Collection

Data collection comprised secondary data using desk review, and primary data collection using Open Data Kit (ODK) Collect.

#### 3.3.1 Secondary Data

Desk review was used secondary data on CDF implementation; and documented cases of corruption in the implementation of CDF, thereof.

#### 3.3.2 Primary Data

Open Data Kit (ODK) Collect was used to collect primary data. ODK Collect is an open-source Android application that allows data collection using mobile devices and data submission to an online server, even without an Internet connection or mobile carrier service at the time of data collection.

Open Data Kit (ODK) Collect data collection involved use of face-to-face questionnaire interviews in both the CDF Implementation and Individual Household Respondent components of the 2024 ZBPI Survey. The questionnaires constituted closed-ended questions and open-ended questions, where appropriate.

All the questionnaires had a confidentiality clause that stipulated that, the solicited responses will solely be used for intended purpose of the 2024 Zambia Bribe Payers Index Survey, which included the protection of identifying information; and that, a respondent could withdraw from participating at any time, without having to give a reason.

Demographic respondent characteristics were also solicited to provide respondent disaggregation to establish dichotomies that may exist.

The CDF Implementation component had three sub-components dedicated to capturing data from selected members of CDFCs and WDCs; and contractors who have undertaken CDF works. These questionnaires solicited responses with respect to knowledge and adherence to CDF guidelines; CDF knowledge in the communities; communication of CDF information; communities' participation in CDF implementation/activities; transparency and accountability in CDF implementation; and, corruption in CDF implementation.

The Individual Household Respondent component of the Survey solicited experiential and perceptual responses on service-seeking interactions; bribery; governance; corruption knowledge and reporting; and, CDF implementation.

Responses on service-seeking interactions (SSI) and bribery experiences were solicited with

<sup>15</sup> This is based on the Zambia 2022 Census of Population and Housing Population Summary Report Volume 2.

respect to 27 selected public sector institutions, shown in Table 3.0 below.

**Table 3.0 2024 ZBPI Survey Target Public Institutions**

No.	Institution
1	Higher Education Loans and Scholarships Board (HELSB)
2	Department of Immigration
3	Judiciary - Local Courts
4	Judiciary - Magistrate Courts
5	Judiciary - Other
6	Local Authorities (Councils)
7	Ministry of Agriculture (MoA)
8	Ministry of Education (MoE)
9	Ministry of Finance and National Planning (MoFNP)
10	Ministry of Infrastructure, Housing and Urban Development (MIHUD)
11	Ministry of Lands and Natural Resources (MLNR) (Land issues only)
12	Ministry of Mines and Minerals Development (MMMD) (licencing)
13	Ministry of Small and Medium Enterprise Development (MSMED)
14	National Health Insurance Scheme (NHIMA)
15	National Pension Scheme Authority (NAPSA)
16	National Registration Office (NRO)
17	Passport Office
18	Patents and Companies Registration Agency (PACRA)
19	Public Health Services (Hospital, Clinic, Health Centre) <sup>16 *</sup>
20	Public Service Pensions Fund (PSPF)
21	Road Development Agency (RDA)
22	Road Transport and Safety Agency (RTSA)
23	University Teaching Hospital (UTH) <sup>17</sup>
24	Zambia Electricity Supply Company (ZESCO)
25	Zambia Police Service (ZPS)
26	Zambia Revenue Authority (ZRA)
27	Zambia Telecommunications Company Limited (ZAMTEL)

The choice of the selected institutions is, in part, to provide empirical evidence on bribery experiences and anti-corruption interventions' effect on post-intervention change in bribery experiences; and to provide pointers as which institutions or services need anti-corruption scaling-up.

The Survey was conducted from September to December, 2024. The CDF Implementation and Individual Household Respondent questionnaires used are provided in Annex 4.0 and 5.0.

### 3.4 Data Quality Assurance

Data quality assurance comprised use of High-frequency checks (HFCs) and spot-checks.

High-frequency checks (HFCs) are integrated in Open Data Kit (ODK) Collect, and are checks on incoming data conducted on a regular basis. The checks involved error detection, that is identifying problems with specific questions; monitoring survey progress; data fraud detection; and, location audits using GPS entries.

Spot-checks, on the other hand, consisted use of Survey supervising teams observing and guiding research assistants during primary data collection in all the target districts.

<sup>16</sup> Excluding the University Teaching Hospital (UTH).

<sup>17</sup> UTH was disaggregated into Adult Hospital, Eye Hospital, Cancer Hospital, Children's Hospital, and Women and New Born Hospital.

### 3.5 Analysis

Data analysis was predominantly quantitative, with qualitative or narratives were relevant. Excel functions using multiple functions of up to three or four conditions being true<sup>18</sup>, were used to determine relationships in the data that might not be readily apparent when analysing the individual responses. For example, when establishing bribe-seeking incidents (BSIs), two conditions had to be met. The first is IF a respondent interacted with a particular institution; and the second is, IF the same entry indicates that there is a BSI.

In addition, percentage point is used to show changes in an indicator, variable or rating relative to its previous standings in preceding ZBPI Survey reporting years. A percentage point is simply the arithmetic difference between two percentages. A positive percentage point denotes an increase or improvement in the indicator or variable being measured; and a negative percentage point denotes the contrary. Percentage point is in this Report written as % point.

Data disaggregation by demographic factors and other independent variables was also integral to the data analysis.

### 3.6 Limitations

Limitations in the Survey were only experienced in the CDF Implementation component. This was, mostly, with respect to some respondents who could not categorically indicate whether they are CDFC or WDC members. These were struck out of the analysis.

<sup>18</sup> Example of four conditions.  
=COUNTIFS(Data!\$S\$2:\$S\$2010,"=SSI<sub>x</sub>",Data!\$AE\$2:\$AE\$2010,"=BSI<sub>x</sub>",Data!\$AH2:\$AH\$2010,"=BPI<sub>x</sub>",Data!A2:A2010,"=Rural")

## 4.0 Respondent Characteristics

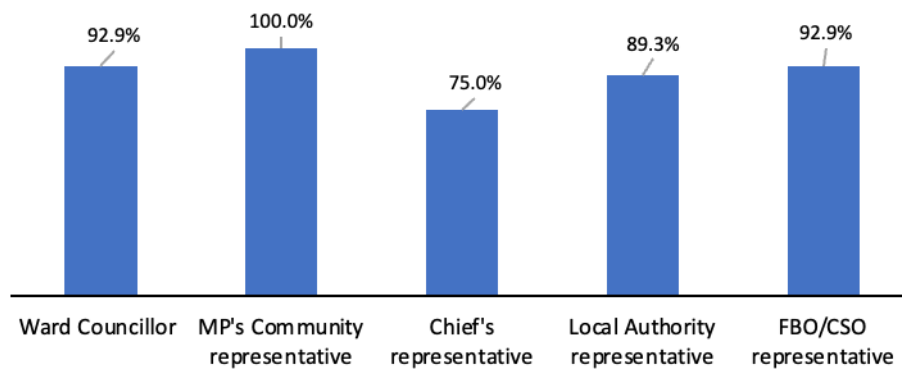
### 4.1 CDF Implementation

#### 4.1.1 Constituency

The constituency level CDF implementation component of the 2024 ZBPI Survey reached 177 (90.3%), of the 196 targeted CDFC members in the 28 Survey target constituencies.

Figure 1.0 below shows the distribution of the CDFC respondents, as percentage of target sample size in each respective Survey target membership category.

**Figure 1.0 CDFC Respondents**



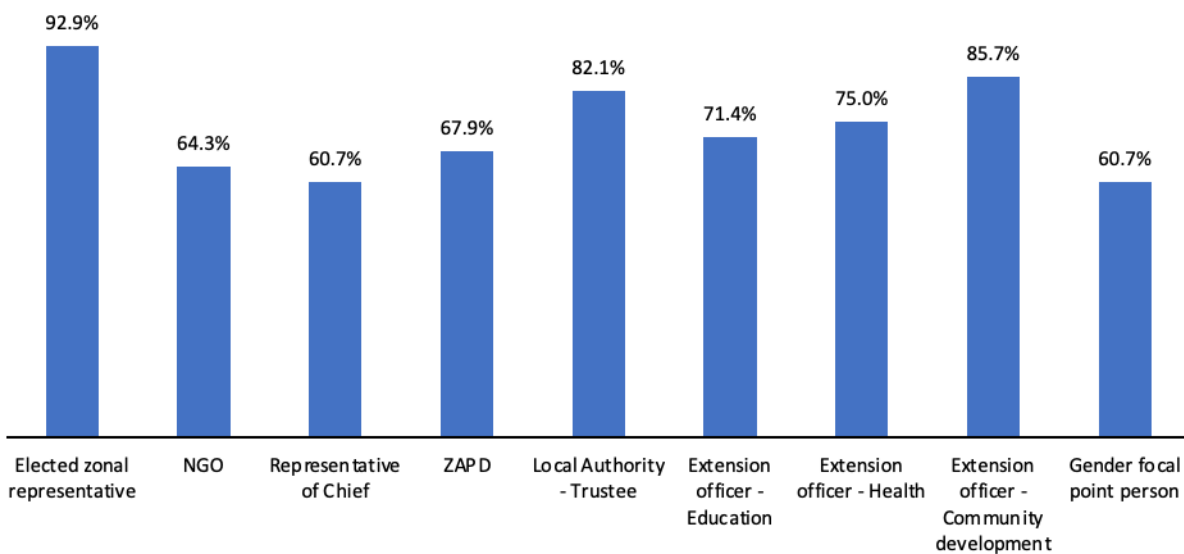
Eighteen-point nine 18.9 percent of the respondents are female; 81.1%, male; and 7.8%, are persons living with disabilities.

#### 4.1.2 Ward

The 2024 ZBPI Survey component of CDF implementation targeted 280 respondents in the WDC sampling design provided in Section 3.2.1(b), the actual post-survey sample size was 211 (75.4%).

The distribution of the WDC respondents, as a percentage of target sample size in each respective membership category is shown in Figure 2.0 below.

**Figure 2.0 WDC Respondents**



By gender disaggregation, 44.1% are female; and 55.9%, male. Table 4.0 below shows the age cohort of the respondents

**Table 4.0 WDC Respondent Age Cohort**

Age Cohort	No. of Respondents	
	Absolute	Relative
18-35	30	14.2%
36-45	93	44.1%
46-55	59	28.0%
56-65	20	9.5%
Above 65	8	3.8%
No response	1	0.5%
<b>Grand Total</b>	<b>211</b>	<b>100.0%</b>

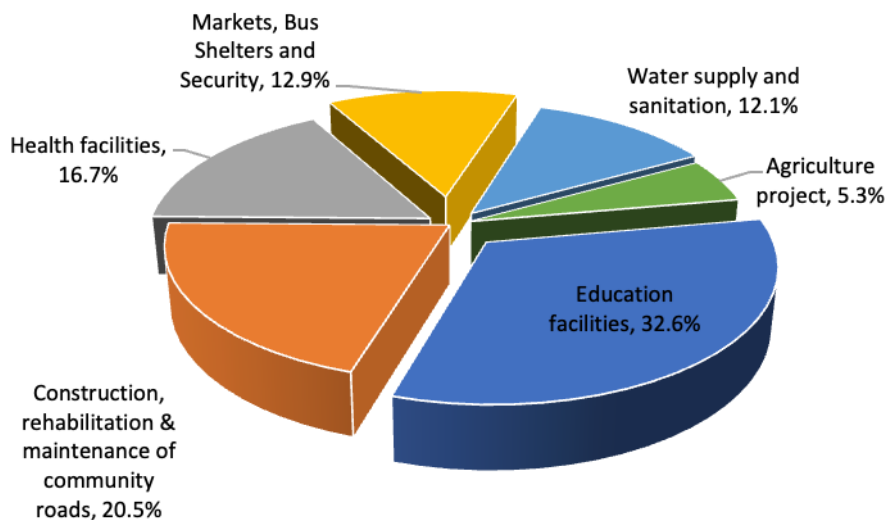
Persons with disabilities comprised 10.4%.

**4.1.3 Contractors**

The Survey covered 89.3% (75) of the target sample size of 84 for contractors. Female contractors comprised 6.7%; and males, 93.3%. Six-point seven (6.7) percent of the contractors are persons living with disabilities.

The most common age cohorts were 36 to 45 years old, 53.3%; and 46 to 55, 25.3%. The others are 18 to 35, 12.0%; 56-65, 8.0%; and above 65, 1.3%.

The type of CDF implementation works by frequency is, education facilities (32.6%); construction, rehabilitation and maintenance of feeder and community roads (and related works), 20.5%; health facilities, 16.7%; markets, bus shelters and security, 12.9%; water supply and sanitation, 12.1%; and agriculture projects, 5.3% (Figure 3.0).



**Figure 3.0 Community Project Undertakings**

**4.2 Individual Household Respondent Survey**

The 2024 ZBPI Individual Household Respondent Survey targeted 2000 respondents, of which 350 (17.5%) are in geographic areas classified as rural; and 82.5%, in urban areas<sup>19</sup>.

Disaggregated by gender, 55.2% are female; 44.8%, male. Persons with disabilities constitute 7.4% of

<sup>19</sup> The 2024 ZBPI Survey operational definition of geographic location in terms of rural or urban is that where 50+1% of a household population resides, represents the location. This is derived from the Zambia 2022 Census of Population and Housing Population Summary Report Volume 2 classification of rural and urban districts, constituencies and wards.

the number of respondents.

The dominant age cohorts were 26 to 35 years old and 36 to 45 (Table 5.0).

**Table 5.0 ZBPI Survey Respondent Age Cohort**

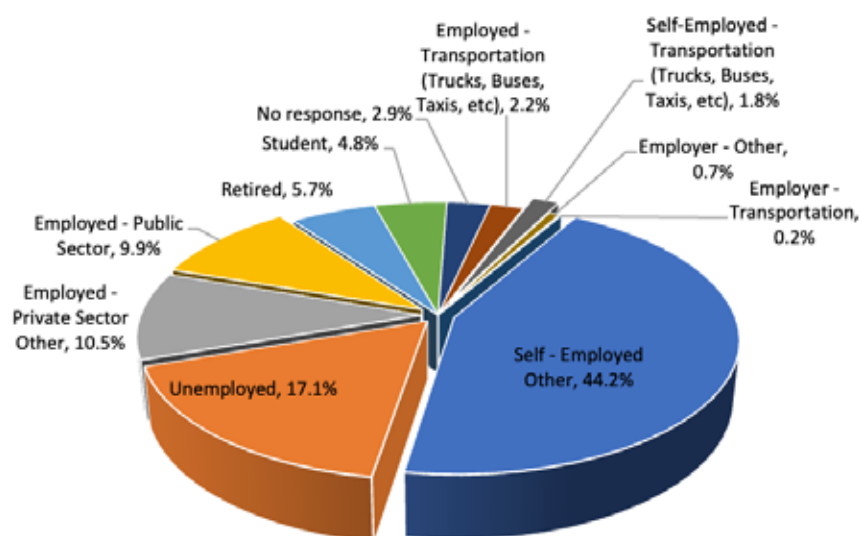
Age Cohort	No. of Respondents	
	Absolute	Relative
18-35	314	15.7%
26-35	575	28.8%
36-45	500	25.0%
46-55	297	14.9%
56-65	172	8.6%
Over 65	135	6.7%
No response	7	0.4%
<b>Total</b>	<b>2000</b>	<b>100.0%</b>

Respondents' dominant highest level of education attained is secondary school, as shown in Table 6.0 below.

**Table 6.0 ZBPI Survey Respondent Education Level Attained**

Education Level Attained	No. of Respondents	
	Absolute	Relative
Not been to school	125	6.2%
Pre-/Primary school	343	17.2%
Secondary school	973	48.7%
Tertiary	545	27.2%
No response	14	0.7%
<b>Grand Total</b>	<b>2 000</b>	<b>100.0%</b>

In terms of employment, the most dominant category of Survey respondents was self-employed (other), 44.2%; and followed by unemployed 17.1%, as shown in Figure 4.0 below <sup>20</sup>.



**Figure 4.0 ZBPI Survey Respondent Employment Status**

<sup>20</sup> The operational definition for the demographic characteristic of employment is premised on the objectives of the ZBPI Survey. That is, the need to disaggregate groups that anti-corruption interventions can likely focus on.



Respondent average monthly disposable income is shown in Table 7.0 below.

**Table 7.0 ZBPI Survey Respondent Monthly Income**

Monthly Income	No. of Respondents	
	Absolute	Relative
Less than K1,001	779	39.0%
K1,001 - K2,500	244	12.2%
K2,501 - K5,000	383	19.2%
K5,001 - K7,500	143	7.2%
Over K7,500	188	9.4%
No response	263	13.2%
<b>Total</b>	<b>2000</b>	<b>100.0%</b>

## 5.0 The Survey Findings

This section of the 2024 ZBPI Survey Report, provides the findings on CDF Implementation, and extent of bribery and other forms of corruption in CDF; the state of bribery in selected public institutions, and in selected categories of the private sector; bribery indices for public institutions; public services which are more prone to bribery in selected institutions; demographic dimensions of bribery experiences; knowledge of corruption and where to report corruption, awareness of the Online Anonymous Whistleblower System (OAWS) and, the effect of anti-corruption interventions on bribery experiences; and lastly, the country's application of selected good governance indicators.

### 5.1 Constituency Development Fund Implementation and Corruption

The 2024 ZBPI Survey sought to explore the extent of bribery and other forms of corruption in the implementation of the Constituency Development Fund (CDF) Programme in selected constituencies across the country.

The developmental effectiveness of CDFs, depends on stakeholders' knowledge of CDF; participation; adherence to regulations that guide CDF implementation; socio-economic and political spheres of influence in decision-making on the types of projects chosen and implemented, and selection of beneficiaries thereof; the project tender processes; the type of oversight instituted; and the degree of transparency and accountability in the overall CDF implementation process, in terms of project or programme choice, allocation, disbursements and expenditure control.

Frequent occurrences of challenges and weaknesses in the foregoing factors that influence developmental effectiveness of CDF are indicative of corruption vulnerabilities. Corruption vulnerabilities can likely create an enabling environment for bribery and other corrupt practices.

Hapompwe, Tembo and Zyambo (2020), Muyaloka and Kachamba (2024), Sauti (2023) and Zambia Institute for Policy Analysis and Research (2023) observe that, the challenges and weaknesses in the implementation of CDF in Zambia, among others, are:

- (a) Lack of awareness and knowledge of CDF availability;
- (b) Lack of awareness about the right and opportunities for participation;
- (c) Inadequate information dissemination;
- (d) Lack of community capacity to effectively engage with local governance organs to ensure efficient and effective utilisation of CDF resources;
- (e) Low community participation in CDF meetings on community project identification, selection, proposal, approval or implementation, and awareness of CDF thereof;
- (f) The unsustainable voluntary status of Ward Development Committees (WDCs) in CDF implementation;
- (g) Insufficient transparency in contract-awarding processes, as most WDC members and community members rarely attend public bid opening or awarding meetings;
- (h) Delays in review, approval or rejection feedback of applications;
- (i) CDF contract bid opening or contract-awarding meetings in communities (especially in the rural wards) are rarely held.
- (j) Delays in disbursement of funds from the time of project or programme approval;
- (k) Delays in awarding of contracts for community projects, which results in delays in the execution of projects meant to address the challenges of inadequate infrastructure in the communities;
- (l) Community projects are sometimes not executed in accordance with the provisions of the contracts, and often in an untimely manner;
- (m) There are cases where payments to contractors wherein the works do not meet the expected standards;

- (n) Provision of sub-standard work or service not meeting contract specifications, due to insufficient programme monitoring capacities;
- (o) Inconsistent and untimely Monitoring and Evaluation of CDF implementation;
- (p) Incidents of misapplication and misappropriation of empowerment grants are evident due to inconsistent and untimely Monitoring and Evaluation of CDF implementation;
- (q) Absence of application of punitive measures against institutional and community beneficiaries who misappropriate or misapply constituency development funds;
- (r) Unclear eligibility, inadequate infrastructure (boarding schools, trades/skills training institutions), and insufficient funding, with respect to CDF bursaries component; and,
- (s) Politicisation of CDF, as the committees are influenced by Members of Parliament who tend towards partisan interests.

In addition, the key findings of the Report of the Auditor General on the Constituency Development Fund for the Financial Year Ended 31<sup>st</sup> December 2022, corroborates the foregoing challenges and weaknesses.

The Report, among others, notes the following audit findings on implementation of CDF<sup>21</sup>:

- (a) Misapplication of empowerment grants;
- (b) Misapplication of funds through implementation of unapproved projects;
- (c) Misappropriation of funds, that is deviating from implementing the projects agreed upon by channelling funds towards personal endeavours;
- (d) Payments for undelivered goods, services or works;
- (e) Unaccounted for empowerment grant funds;
- (f) Disbursements of funds to unapproved beneficiaries;
- (g) Unacquitted payments, that is payments made without evidence of having been received by the intended beneficiaries;
- (h) Unauthorised/ unapproved payments;
- (i) Payments for substandard goods or works;
- (j) Payments not supported by approved application forms (that is, payments as bursaries for skills development without approved application forms);
- (k) Questionable disbursement of empowerment funds to unregistered clubs<sup>22</sup>;
- (l) Failure to monitor implementation of empowerment grants and bursaries;
- (m) Failure to produce monitoring reports; and,
- (n) Poor execution of projects.

Premised on the weaknesses and challenges in CDF implementation, the likely factors that contribute to factors that contribute to corruption, bribery and malpractice in CDF implementation, in the main, are:

- (a). Lack of transparency in selection of beneficiaries;
- (b). Lack of transparency in selection of Contractors;
- (c). Absence or weak application of punitive measures against wanting CDF implementing Committee members and/or staff;
- (d). Absence or weak application of punitive measures against contractors who misappropriate or misapply constituency development funds; and,

21 Government of the Republic of Zambia (2023). Report of the Auditor General on the Constituency Development Fund for the Financial Year Ended 31st December 2022. Office of the Auditor General, December 2023. Lusaka, Zambia

22 Every beneficiary group receiving funds from the CDF Empowerment Fund is mandated to be registered with institutions such as Patents and Companies Registration Agency (PACRA), Registrar of Non-Governmental Organisations, Zambia Agency for Persons with Disability and Registrar of Cooperatives before the funds are disbursed.

- (e). Absence or weak application of punitive measures against beneficiaries who misappropriate or misapply constituency development funds.

The exploration of the extent of bribery and other forms of corruption in the implementation of the Constituency Development Fund (CDF) Programme had three sub-Surveys. These targeted members of CDFCs and WDCs, and contractors who have undertaken CDF works. Additionally, the main Survey (Individual Household Respondent Survey) covered elements of CDF implementation.

The succeeding sub-sections provide the findings on CDF knowledge, communication of CDF information; participation in CDF; adherence to CDF guidelines; transparency and accountability in CDF implementation; bribery and corruption in CDF implementation; and the Summary of the Findings.

### 5.1.1 Awareness, Knowledge, Communication and Participation

#### 5.1.1.1 Awareness of CDF

Of 2000 Survey respondents, 86.6% are aware of CDF; 13.2% are not; and 0.2%, did not respond to the interrogation. The Survey established that 90.9% of respondents in rural areas are aware of CDF; while those in urban areas, it is 86.0%. Awareness of CDF among female respondents is 83.0%; 91.5% among males.

Respondents that have not been to school have the lowest awareness of CDF (77.6%); while those whose highest level of education attained is tertiary education, have the highest awareness (95.4%) as shown in Figure 5.0 below.

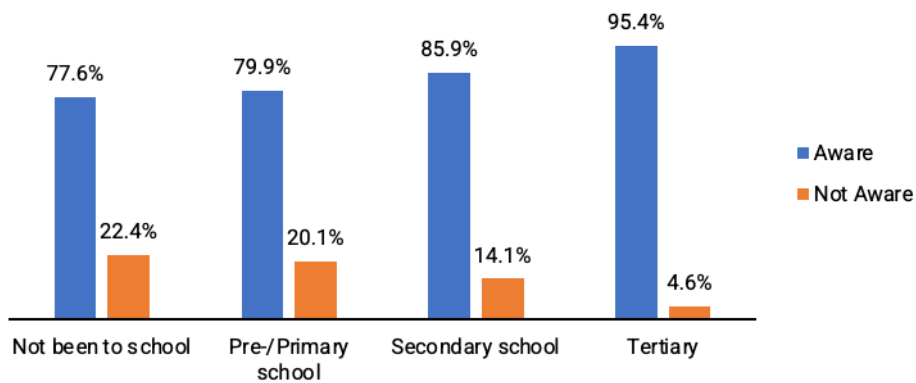


Figure 5.0 CDF Awareness and Respondent Education Level Attained

No significant variances in awareness of CDF are observed, with respect to the Survey defined age cohorts; and Persons living with disabilities<sup>23</sup>.

Respondents were further asked to provide examples of what CDF covers, the most frequent response was youth, women and community empowerment loans and grants (35.3%), as shown in Figure 6.0 below.

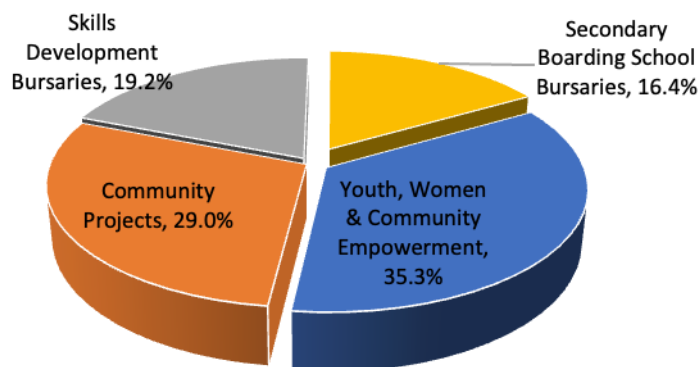


Figure 6.0 Distribution of Awareness of CDF Components

23 CDF awareness vs age cohort: 18-35, 84.9%; 36-45, 89.0%; 46-55, 90.5%; 56-65, 87.2%; and over 65, 83.0%; PWD, 87.6%

Figure 7.0 below shows that awareness of CDF components with respect to geographic location, is that in rural areas the most known component is community projects (33.4%) followed by youth, women and community empowerment (31.4%). While in urban areas, the most known are youth, women and community empowerment, 36.3%; and community projects, 27.9%.

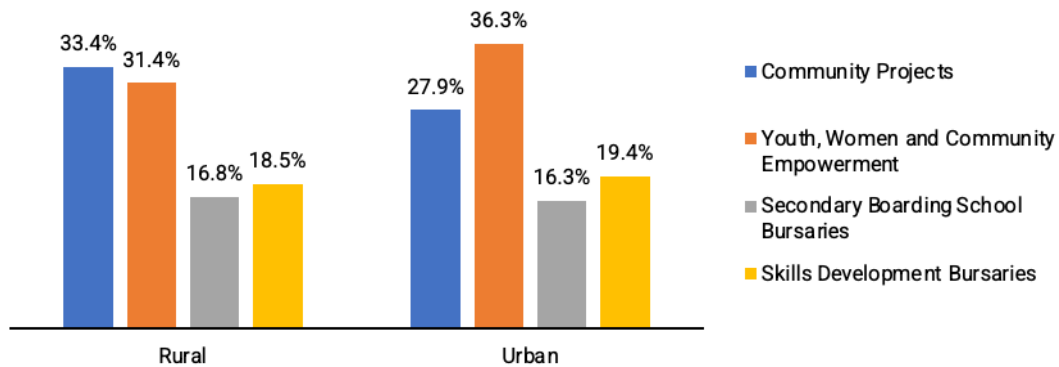


Figure 7.0 Awareness of CDF Components – Geographic Location

### 5.1.1.2 Knowledge of CDF

The Survey further interrogated knowledge of the Constituency Development Fund (CDF), as awareness is a basic level of knowing something exists, while knowledge represents a more comprehensive understanding of it. Hence, knowledge of the Constituency Development Fund (CDF) is critical to community’s effective participation in CDF implementation. To which end, the 2022 CDF Guidelines stipulates the need for public awareness as a means of facilitating participation in the CDF processes.

Knowledge of CDF among members of the community was interrogated from the perspective of Constituency Development Fund Committee (CDFC), and Ward Development Committee (WDC) members. This was measured using the Likert scale rating of *very high, high, moderate, low, and very low*.

The Survey findings are that the dominant rating of community members’ knowledge of CDF is moderate (Figure 6.0). Figure 6.0 also shows that there are no differences in CDF knowledge with respect to geographic location.

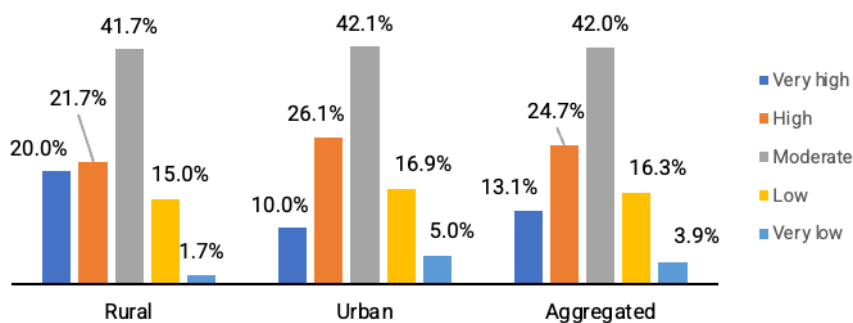


Figure 8.0 Community Members’ Knowledge of CDF – Geographic Location

### 5.1.1.3 Communication of CDF Information

The 2022 CDF Guidelines provides that CDFCs should communicate notice of submission of proposals/ applications for the defined CDF components through “*advertisements, public awareness, meetings and fixing of posters in public places such as notice boards of schools, markets, clinics, and churches, public address systems as well as through Local Authority websites and social media platforms*”.

The Survey interrogated communication with respect to what in the opinion of CDFC respondents is the most effective means of communicating information on CDF; what WDC respondents think is the most effective means of communicating notice of meetings to identify community projects that need

implementing and other information on CDF; and how the Individual Household Respondent Survey respondents come to know that there is notification for submission of applications for secondary boarding school bursary, skills development bursary, empowerment grants, or empowerment loans.

**(a) Effective means of communicating CDF information**

The Survey observes that the most effective means of communicating information on CDF according to CDFC respondents is community public announcements (55.0%), followed by through the church (9.5%) and posters in public places (8.9%), as shown in Table 8.0 below.

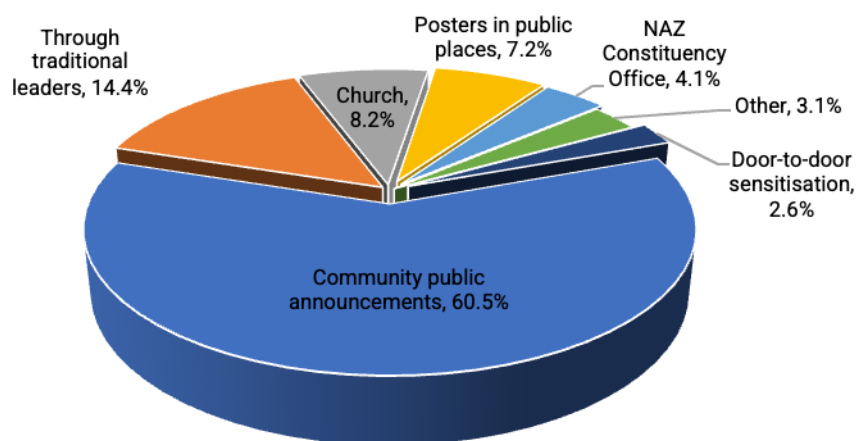
**Table 8.0 Effective Means of Communicating CDF Information**

Communication Means	No. of Responses	Percent
Community public announcements	89	53.0%
Church	16	9.5%
Posters in public places	15	8.9%
Through traditional leaders	14	8.3%
Radio	13	7.7%
Other	8	4.8%
Public meetings	6	3.6%
Door-to-door sensitisation	4	2.4%
NAZ Constituency Office	3	1.8%
<b>Total</b>	<b>168</b>	<b>100.0%</b>

Other means of communicating information on CDF mentioned are, community mobilisation; use of councillors and Zonal representatives; and, community WhatsApp groups.

**(b) Effective means of communicating notice of meetings and other information on CDF**

In terms of WDCs most effective means of communicating notice of meetings to identify community projects that need implementing and other information on CDF, the Survey findings show that 60.5% of 195 responses noted community public announcements as the most effective (Figure 9.0).

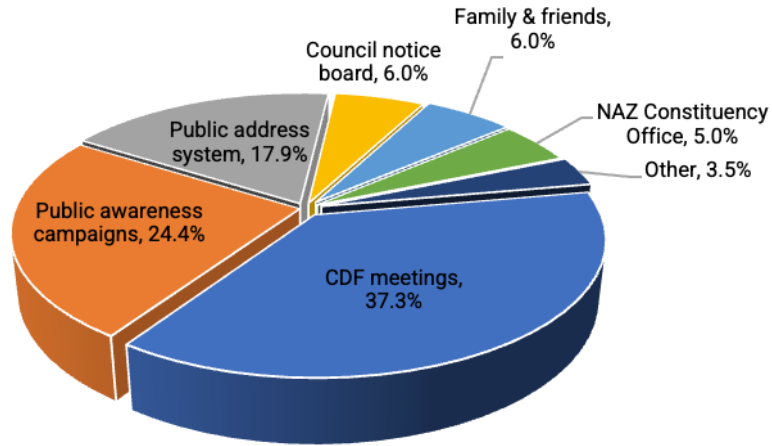


**Figure 9.0 Effective Means of Communicating Notice of Meetings**

Other means include Radio; WhatsApp group; through school children (Announcements in schools); and, WhatsApp groups.

**(c) Knowledge of notification for submission of applications**

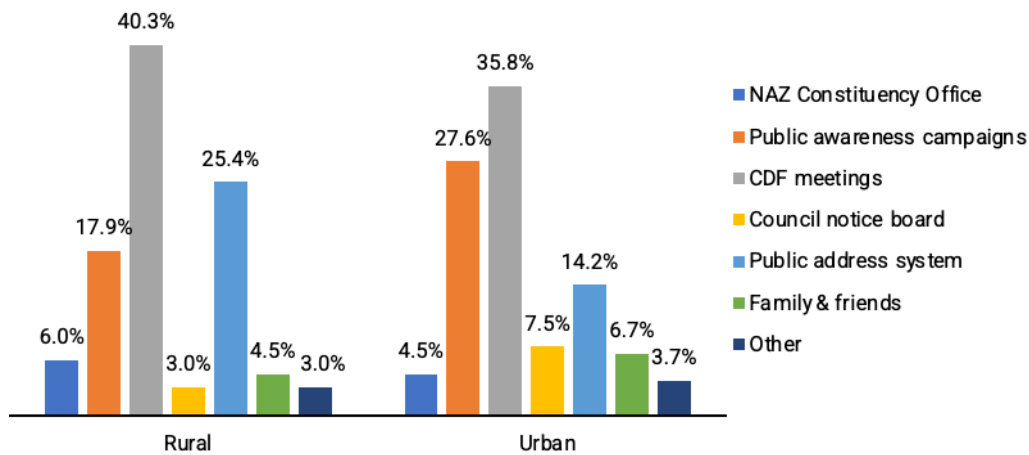
The findings show that 37.3% of 201 respondents in the ZBPI Survey came to know that there is notification for submission of applications for secondary boarding school bursary, skills development bursary, empowerment grants and empowerment loans through CDF meetings; 24.4%, public awareness campaigns; 17.9%, public address system; 6.0%, council notice board; 6.0%, family and friends; 5.0% National Assembly of Zambia (NAZ) Constituency Office; and other, 3.5% (Figure 10.0).



**Figure 10.0 Knowledge of Notification for Submission of Applications**

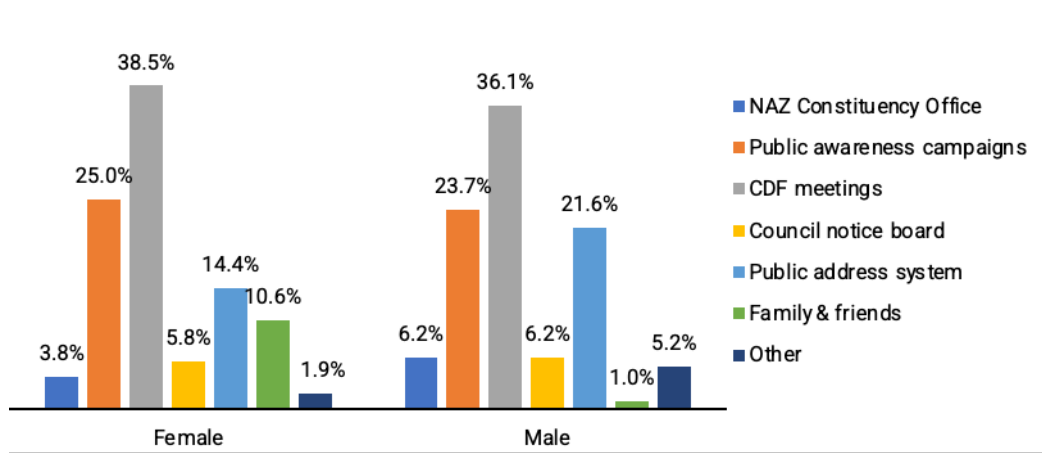
Other means of knowledge of notification for submission of applications comprise Council websites; Council social media platforms; newspapers; and NGO community meetings.

Consideration of knowledge of notification for submission of applications with respect to geographic location, shows that more individuals in rural areas come to know of the notifications through CDF meetings (40.3%) and public address systems (25.4%). While those in urban areas, it is CDF meetings (35.8%) and public awareness campaigns (27.6%), as shown in Figure 11.0 below.



**Figure 11.0 Knowledge of Notification for Submission of Applications – Geographic Location**

Knowledge of notification for submission of applications disaggregated by gender shows that CDF meetings and public awareness campaigns are most dominant (Figure 12.0).



**Figure 12.0 Knowledge of Notification for Submission of Applications – Gender**

#### 5.1.1.4 Community Projects and Participation

The objective of decentralised governance in the National Decentralisation Policy is “to promote inclusive citizen and community participation in democratic governance at the local level to enhance local development”.

In this regard, for example, Ibrahim Kamara (2023) argues that, “community participation is indispensable for achieving equitable rural development. It necessitates active engagement from local communities and constituents not only in planning but also in decision-making processes, particularly those related to project selection and funding”; and that, “in some cases, community involvement may be crucial even in project implementation to ensure that the CDF aligns with the community’s needs and priorities”.<sup>24</sup>

The succeeding sub-sections provide the Survey findings on community projects implemented; CDF participation, with respect to participation in community project identification and prioritisation; and participation in notice of applications.

##### 5.1.1.4.1 Community projects implemented

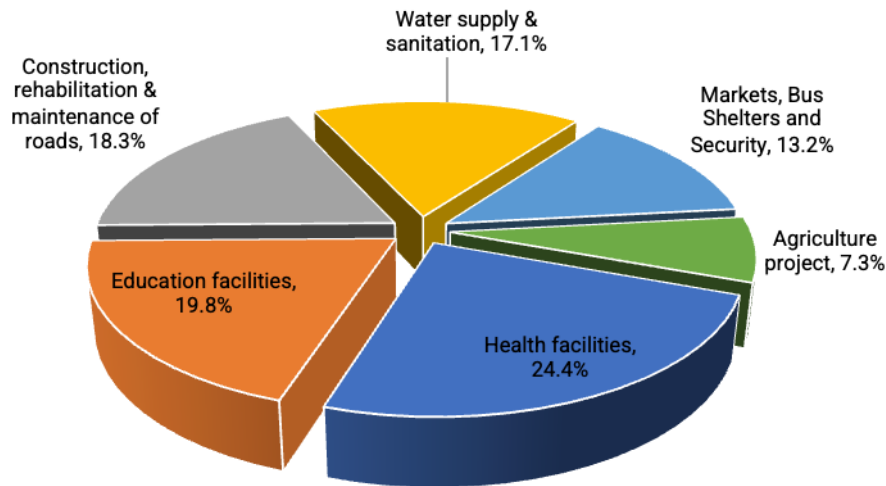
Community projects are projects identified and undertaken at the community level for the benefit of the community<sup>25</sup>. These comprise health facilities - construction and rehabilitation (health posts, maternity wing, etc.); education facilities - construction and rehabilitation (schools, school desks, laboratories, etc.); water supply and sanitation (flush toilets or water borne sanitation system, boreholes, piped water supply system, etc.); construction, rehabilitation and maintenance of feeder and community roads (and related works); markets, bus shelters and security (market, bus shelter, community police post, etc.); and, agriculture projects (e.g., small scale irrigation Systems, community storage sheds, dip tanks, etc.).

Of 1167 responses, the Survey established that the most frequently implemented community project in respondents’ areas is health facilities (24.4%) and the least frequent is agricultural projects (7.3%), as shown in Figure 13.0 below.

24 <https://diggers.news/guest-diggers/2023/09/04/enhancing-community-participation-and-consultation-for-an-effective-constituency-development-fund-cdf/>

25 Government of the Republic of Zambia. (2022a). Constituency Development Fund Guidelines. Ministry of Local Government and Rural Development, February 2022. Lusaka, Zambia.





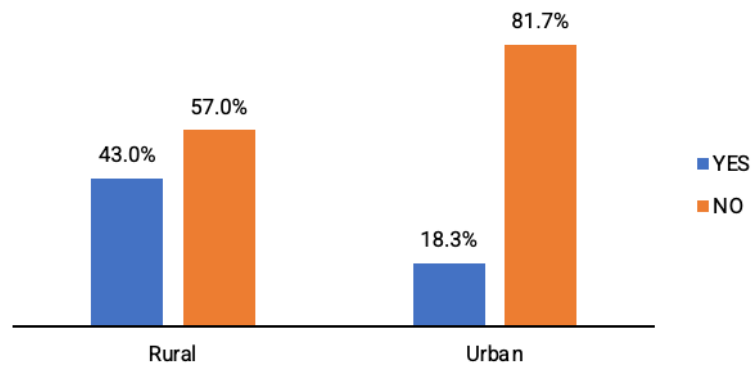
**Figure 13.0 Distribution of Community Projects Implemented**

**5.1.1.4.2 CDF participation**

**(a) Participation in community project identification**

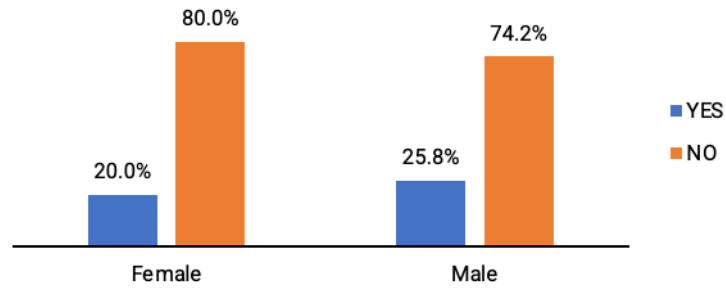
The findings show that of 2000 respondents in the individual household Survey, 22.6% have participated in meetings to identify community projects that need implementing. While, 77.2% have not participated; and 0.2%, did not respond.

Disaggregated by geographic location, 43.0% of respondents in rural areas have participated in meetings to identify community projects that need implementing; and in urban areas it is 18.3% (Figure 14.0).



**Figure 14.0 Participation in Community Project Identification – Geographic Location**

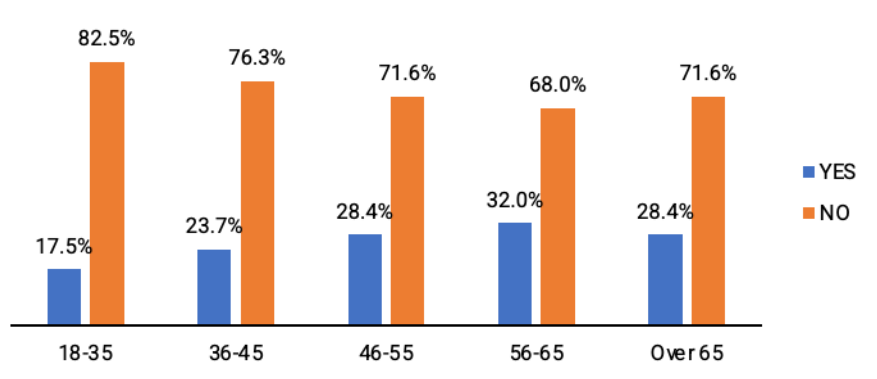
While, disaggregation by gender shows that, 20.0% female respondents have participated; and 25.8% males have also done so (Figure 15.0).



**Figure 15.0 Participation in Community Project Identification – Gender**

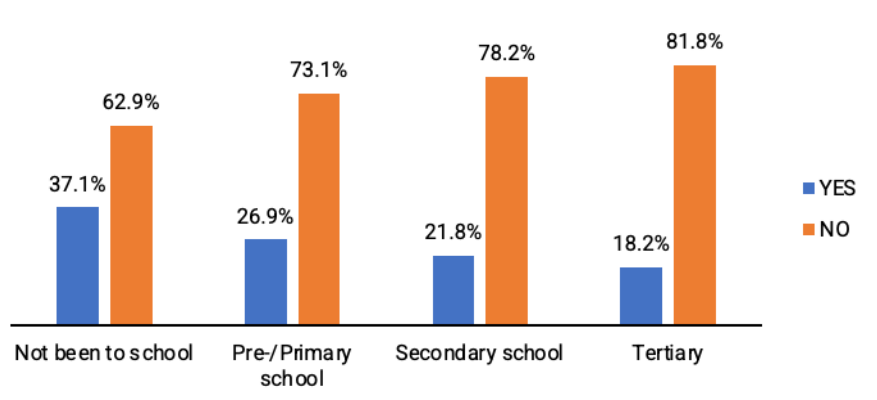
Of 125 persons with disabilities, 29.2% have participated in meetings to identify community projects that need implementing.

Participation by age cohort shows that those in the age cohorts 46 to 55 years old, 56 to 65 and over 65 participate in meetings to identify community projects that need implementing more (Figure 16.0).



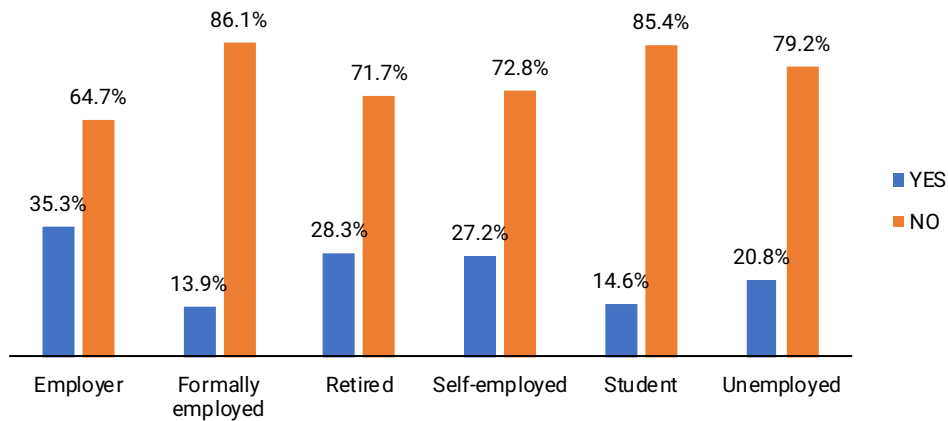
**Figure 16.0 Participation in Community Project Identification – Age Cohort**

With respect to highest level of education attained, the Survey findings show that 37.1% of those who have not been to school, participated in meetings to identify community projects that need implementing. Additionally, 26.9%, pre-/primary school; 21.8%, secondary school; and 18.2%, tertiary participated in such meetings (Figure 17.0).



**Figure 17.0 Participation in Community Project Identification – Education Level Attained**

Interrogation of participation in community meetings with respect to employment status shows comparable higher participation among employers (35.3%), retirees (28.3%) and self-employed (27.2%), as shown in Figure 18.0 below.



**Figure 18.0 Participation in Community Project Identification – Employment**

Lastly, the Survey findings on targeted WDCs show that 85.8% of the 211 respondents participated in ward meetings to identify community projects that need implementing in their area, while 14.2% did not. All the 41 respondents (100%) in the rural areas indicated that they participated, while 82.4% of the 170 urban area respondents indicated that they participated (Table 9.0).

**Table 9.0 WDC Participation in Community Project Identification – Geographic Location**

Geographic Region	No. of Respondents	Participated	Percent
Rural	41	41	100.0%
Urban	170	140	82.4%
<b>Total</b>	<b>211</b>	<b>181</b>	<b>85.8%</b>

Gender disaggregation of WDC members' participation in meetings to identify community projects that need implementing, shows moderate variances. Table 10.0 below shows that slightly more male than female committee members participate in such meetings.

**Table 10.0 WDC Participation in Community Project Identification – Gender**

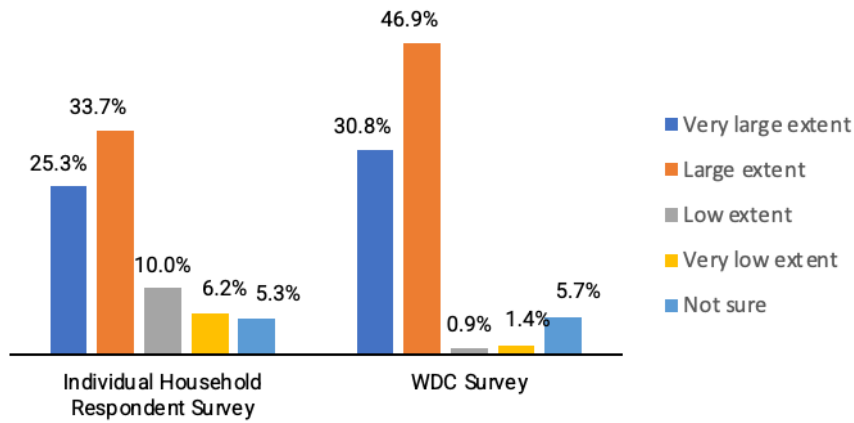
Geographic Region	No. of Respondents	Participated	Percent
Female	93	78	83.9%
Male	118	103	87.3%
<b>Total</b>	<b>211</b>	<b>181</b>	<b>85.8%</b>

**(b) Community project prioritisation**

Community project prioritisation provides a sense of ownership to communities, when they identify what projects have to be implemented in their area. From among those that indicated that they have participated in project identification meetings, the Survey interrogated the extent to which the respondents would say the selected community projects were a priority for their area.

The aggregated findings are that 27.0% of the respondents said the selected community projects were to a *very large extent* a priority for their area; 37.9%, *large extent*; 17.8%, *moderate*; 7.1% *low extent*; 4.7%, *very low extent*; and 5.4%, were not sure.

Disaggregation by Survey type shows variances between individual respondents in the ZBPI Survey and the WDC respondents. Figure 19.0 below, shows that the extent to which the selected community projects was a priority, is rated comparatively higher in the WDC Survey than in the individual household respondent Survey.

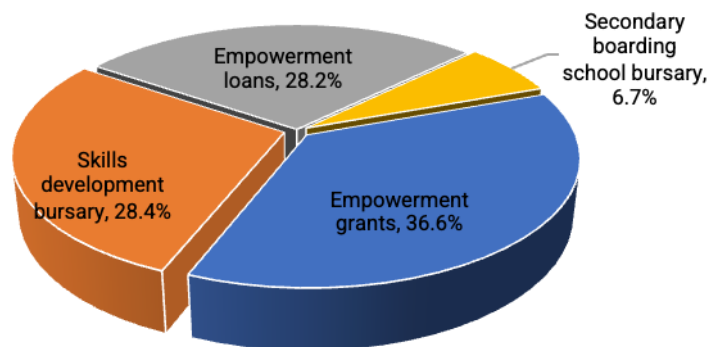


**Figure 19.0 Community Project Prioritisation**

**(c) Participation in applications**

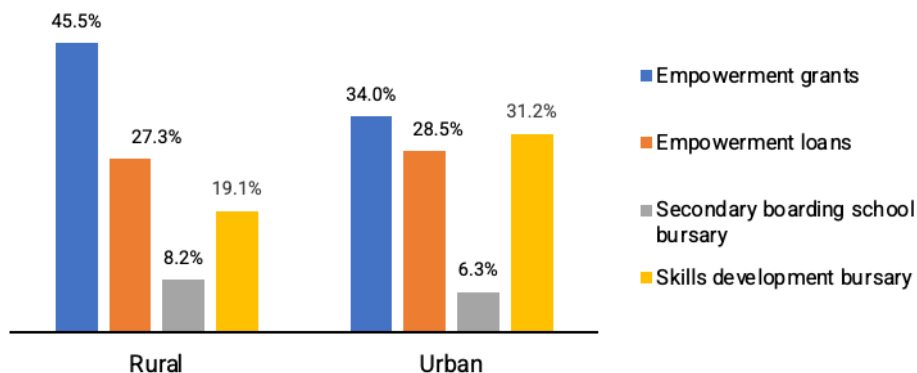
Participation in CDF implementation was further considered with respect to numbers of individuals that responded to notice of applications for empowerment grants, loans, skills development, and secondary school boarding bursaries.

Twenty-three-point seven (23.7) percent or 475 of the Survey respondents, indicated that they have either applied for grant, loans, skills development bursary or secondary boarding school bursary. Figure 20.0 below shows that the most frequently applied for CDF component, is empowerment grants (36.6%).



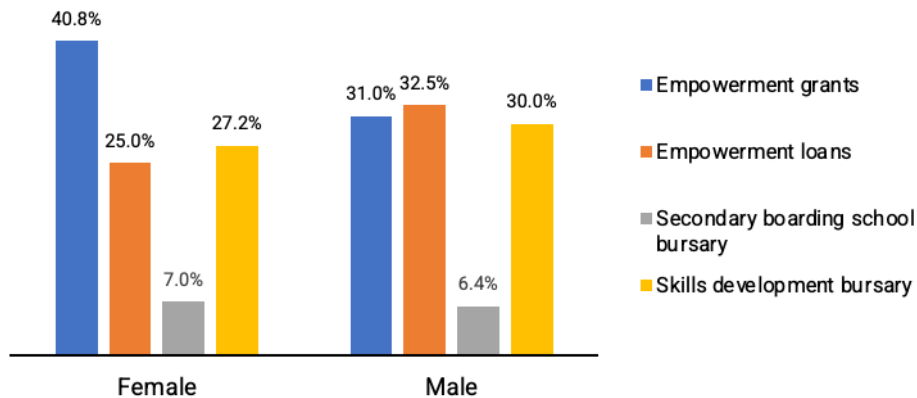
**Figure 20.0 Participation in Applications**

The most applied for CDF empowerment component with respect to geographic region are grants and this is observed to higher in rural areas than urban areas with figures of 45.5% and 34.0% respectively (Figure 21.0).



**Figure 21.0 Participation in Applications – Geographic Location**

Interrogated with respect to gender disaggregation, the findings show that more females responded to notice of applications for empowerment grants (40.8%), while more males responded to applications for empowerment loans (32.5%), as shown in Figure 22.0 below.



**Figure 22.0 Participation in Applications - Gender**

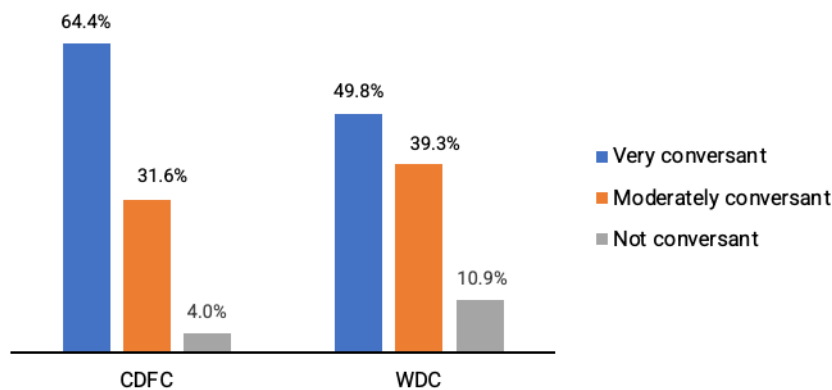
For persons living with disabilities, 45 individuals did respond to the notice of applications. The distribution is 37.8%, empowerment grants; 31.1%, empowerment loans; 6.7%, secondary boarding school bursaries; and 24.4%, skills development bursaries.

**5.1.2 Adherence to CDF Guidelines**

Adherence to CDF guidelines first interrogated how conversant CDFC and WDC respondents are with the guidelines; then the extent to which they think the guidelines ensure efficient and effective utilisation of CDF resources; and lastly, the extent to which the guidelines are adhered to.

The Survey findings on how conversant CDFC and WDC respondents are with the guidelines, is that 56.4% indicated that they are *very conversant*; 35.8% *moderately conversant*; and 7.7% *not conversant*.

Differences in conversancy with the guidelines are observed. Figure 23.0 shows that the numbers that are *very conversant* are higher among CDFC respondents (64.4%), than among WDC respondents (49.8%).



**Figure 23.0 CDF Guidelines Conversancy**

The extent to which respondents conceive that the guidelines ensure efficient and effective utilisation of CDF resources is 21.4%, indicate *very large extent*; 42.0%, *large extent*; 24.5%, *moderate*; 2.3% *low extent*; 0.8%, *very low extent*; 1.3%, *not sure*; and 7.7%, *did not respond*.

Figure 24.0 below shows that with respect to respondent type, considerably more CDFC respondents conceive that the guidelines do ensure efficient and effective utilisation of CDF resources, than those in WDCs.

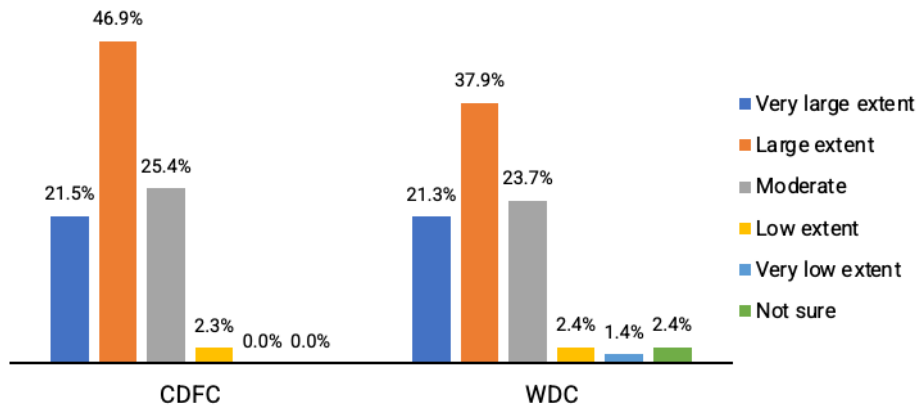


Figure 24.0 CDF Guidelines Efficiency and Effectiveness

Interrogation of the extent of adherence to CDF guidelines covered CDFC, WDC, and contractor respondents. Sixteen-point six (16.6) percent noted that the guidelines is adhered to, to a *very large extent*; 39.7%, *large extent*; 29.8%, *moderate*; 4.3%, *low extent*; 1.9%, *very low extent*; 1.1%, *not sure*; and 6.5%, did not respond to the question. With respect to individual respondent type, the Survey findings do not show any significant variances in opinions on the extent to which the guidelines are adhered to (Figure 25.0).

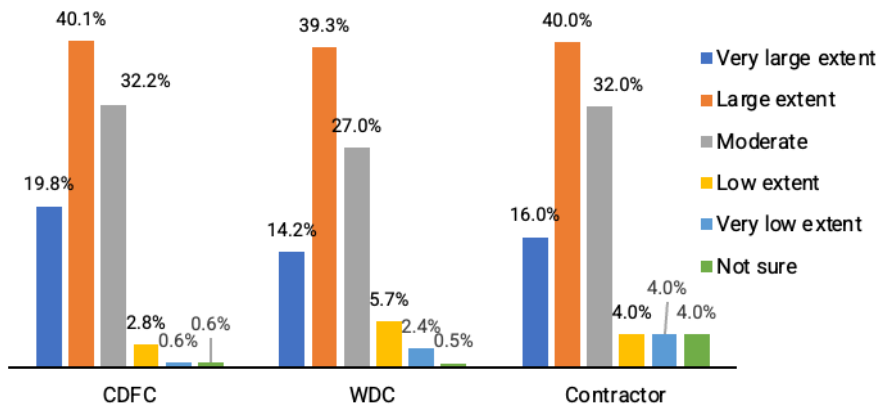


Figure 25.0 Adherence to CDF Guidelines

### 5.1.3 Transparency and Accountability in CDF

The 2022 Constituency Development Fund Guidelines stipulate that “*accountability of the Constituency Development Fund shall be in accordance with the Public Finance Management Act No. 1 of 2018 and based on the principles of fiscal discipline, prudence, equity and transparency*”; and that, “*any abrogation of the provisions of the Act shall attract necessary legal sanctions*”.

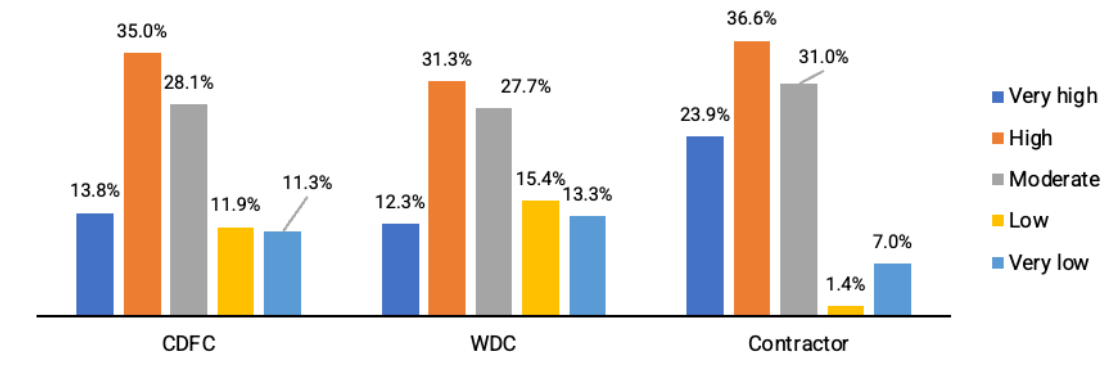
#### 5.1.3.1 Transparency

The Survey interrogated transparency and accountability in CDF implementation with respect to transparency in identification, selection, and prioritisation of CDF proposals; transparency in selection of beneficiaries for empowerment loans and grants, and skills development bursaries and secondary boarding school bursaries; and, transparency in publicising opportunities in CDF.

Seventeen-point eight (17.8) percent of CDFC and WDC respondents rated the extent to which there is transparency in identification, selection, and prioritisation of CDF proposals as *very high*; 38.4%, *high*; 26.5%, *moderate*; 8.2%, *low*; 5.4%, *very low*; 1.3%, do not know; and 2.3%, did not respond to the question.

With respect to the level of transparency in contract-awarding, among CDFC, WDC and contractor respondents, the Survey findings are that 14.8% indicated that the level is *very high*; 33.6%, *high*; 28.4%, *moderate*; 11.7%, *low*; and 11.5%, *very low*.

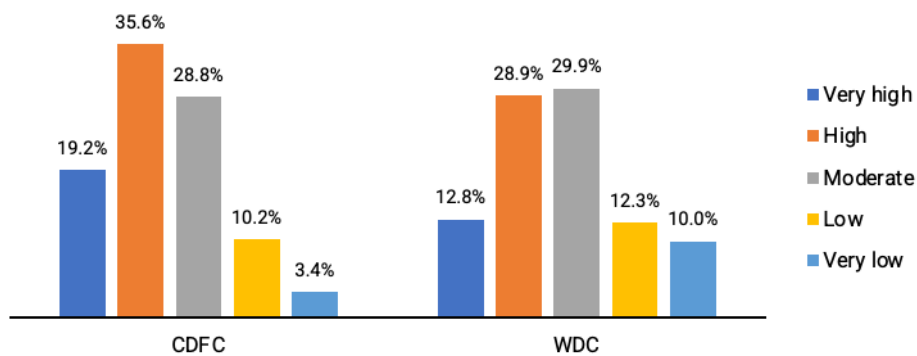
Figure 26.0 below, shows the differences by respondent type.



**Figure 26.0 Transparency in Contract-awarding**

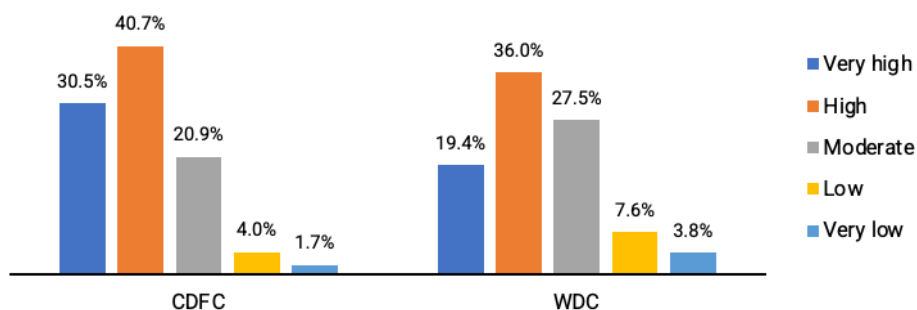
The Survey findings on the level of transparency in selection of beneficiaries for empowerment loans and grants is that 15.7% of the respondents, conceive that it is *very high*; 32.0%, *high*; 29.4%, *moderate*; 11.3% *low*; 7.0%, *very low*; 3.6%, *don't know*; and 1.0%, *did not respond*.

Disaggregation by respondent type shows higher Likert scale rankings on the level of transparency in selection of beneficiaries for empowerment loans and grants among CDFC respondents, than among WDC respondents (Figure 27.0).



**Figure 27.0 Transparency in Selection of Beneficiaries – Loans & Grants**

On transparency in selection of beneficiaries for skills development and secondary boarding school bursaries 24.5% of the respondents noted that it is *very high*; 38.1%, *high*; 24.5%, *moderate*; 5.9% *low*; 2.8%, *very low*; 3.4%, *don't know*; and 0.8%, *did not respond*. Figure 28.0 below, shows the variations by respondent type.



**Figure 28.0 Transparency in Selection of Beneficiaries – Bursaries**

### 5.1.3.2 Accountability

Accountability in CDF implementation was interrogated with respect to the extent to which punitive measures are applied against either implementing CDF implementation staff or beneficiaries who misappropriate or misapply the funds.

Of the 354 responses from CDFC respondents, 8.5%, indicated that punitive measures are applied to a *very large extent*; 26.8%, *large extent*; 21.5%, *moderate*; 19.2%, *low extent*; 12.4%, *very low extent*; 5.1%, *were not sure*; and 6.5%, *did not respond*.

When CDF implementation staff and beneficiaries are considered separately, the findings show that application of punitive measures against those who misappropriate or misapply the funds varies. Figure 29.0 below, shows that application of punitive measures against those who misappropriate or misapply the funds is more to a *large extent* with respect to CDF implementation staff (31.6%); and more to a *low extent* with respect to beneficiaries (24.3%).

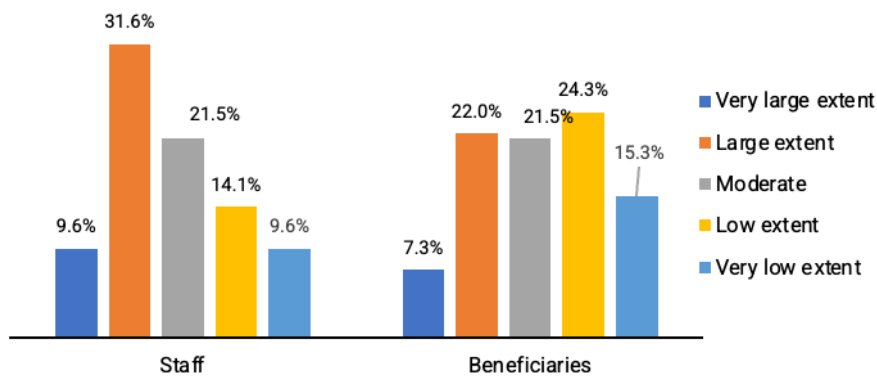


Figure 29.0 Accountability – Application of Punitive Measures

### 5.1.4 Bribery and Corruption in CDF Implementation

Interrogation of bribery and corruption in CDF implementation considered the extent of corruption in CDF implementation; CDF areas where corruption is most experienced; experiences of bribery in applications for empowerment grants and loans, and skills development and secondary boarding school bursaries; undue influence in CDF implementation; forms of corruption in CDF; and, factors that contribute to corruption, bribery and malpractice in CDF Implementation.

#### 5.1.4.1 Extent of Corruption in CDF Implementation

The extent to which 463 WDC, CDFC, and contractor respondents stated that there is corruption in CDF implementation, is predominantly that it is the case to a moderate extent (26.3%), as shown in Figure 30.0 below.

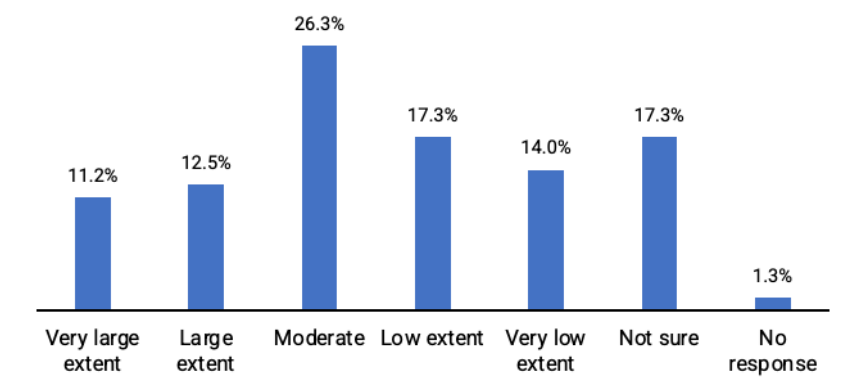


Figure 30.0 Extent of Corruption in CDF Implementation



### 5.1.4.2 CDF Components and Corruption

The findings on the areas of CDF implementation where respondents indicated that corruption is most experienced, is in selection and approval of community projects (27.1% and 21.2% respectively) and in selection of empowerment grant beneficiaries (20.6%). Figure 31.0 shows the distribution of CDF implementation areas where corruption is most experienced.

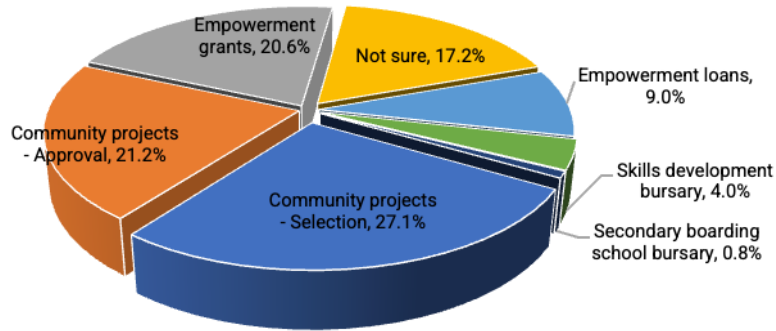


Figure 31.0 CDF Components and Corruption

### 5.1.4.3 Bribe-seeking Incidents

Bribe-seeking Incident (BSI) means a bribery experience where a bribe is asked for when seeking a public service. Of 475 individual household respondents that applied for CDF empowerment grants, loans, secondary boarding school bursary or skills development bursary, 10.7% experienced a bribery incident (Table 11.0).

Table 11.0 CDF Bribe-seeking Incidents

BSI	No of Respondents	Percent
YES	51	10.7%
NO	424	89.3%
<b>Total</b>	<b>475</b>	<b>100.0%</b>

Bribe-seeking incidents when considered with respect to geographic area, shows that 11.8% individuals in rural areas had a bribery incident; and in urban areas, it was 10.4% (Figure 32.0).

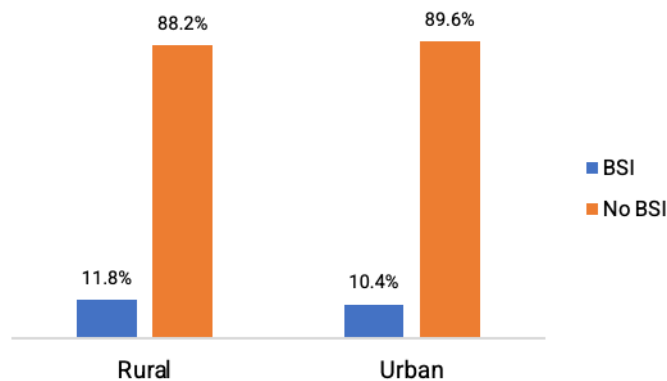


Figure 32.0 CDF BSI – Geographic Location

With respect to gender, 8.5% females; and 13.8%, males had a bribery incident (Figure 33.0).

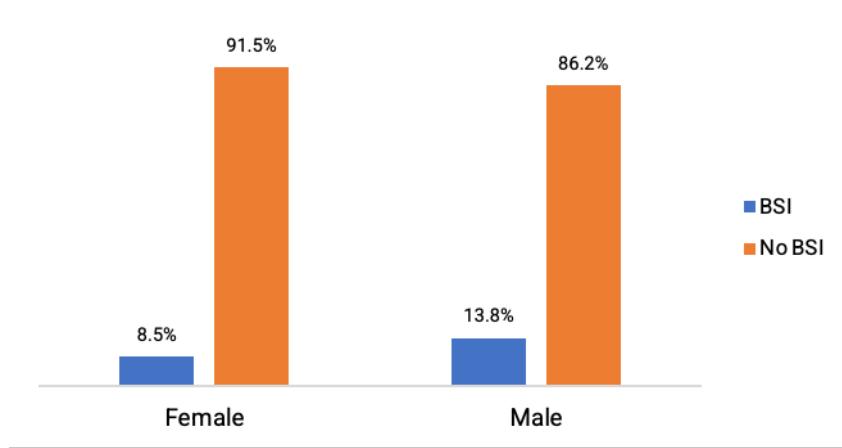


Figure 33.0 CDF BSI – Gender

Table 12.0 below shows that the most frequent bribery incidents in applications for CDF empowerment grants, loans, secondary boarding school bursary or skills development bursary is bribe solicitation (76.4%).

Table 12.0 CDF Bribery Incident Type

Bribery Incident	No of Respondents	Percent
Bribe solicited	39	76.4%
Bribe offered	11	21.6%
No response	1	2.0%
<b>Total</b>	<b>51</b>	<b>100.0%</b>

Lastly, the Survey interrogated bribery experiences from contractors in tendering or bidding for CDF community project undertaking. Of 75 contractors covered in the Survey, 9 or 12.0% had a bribery incident. In the 9 incidents, 4 experienced bribe solicitation and 5 offered a bribe.

5.1.4.4 Undue Influence in CDF Implementation

Undue influence means influence by which a person is induced to act otherwise, other than by his or her own free will or without adequate attention to the consequences. Undue influence in CDF implementation was interrogated with respect to WDC, and CDFC respondents indicating persons or individuals who they perceive have the most undue influence in prioritisation and selection of community projects.

The Survey findings are that undue influence in prioritisation and selection of community projects is most perceived to be from Members of Parliament (32.5%), ward councillors (30.5%), Local Authority representatives (26.4%) as shown in Figure 34.0 below.

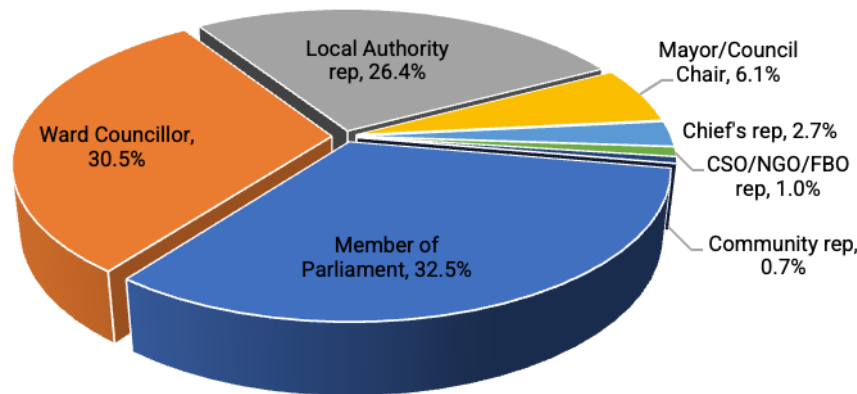


Figure 34.0 Undue Influence in CDF Implementation

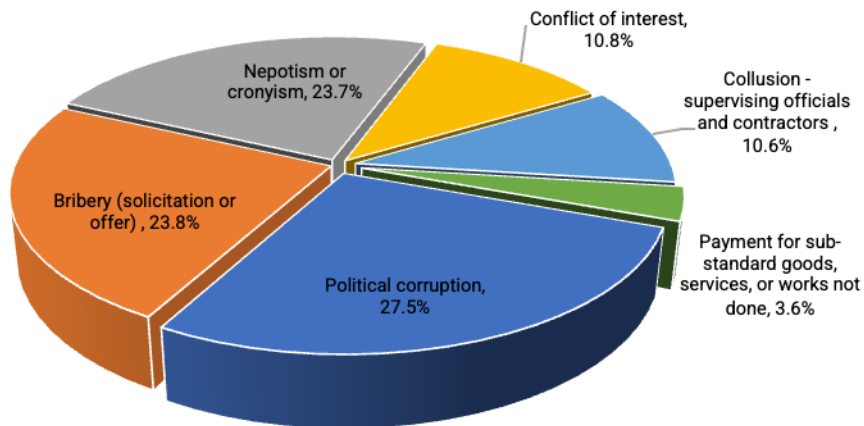
**5.1.4.5 Forms of Corruption in CDF Implementation**

In the period January 2020 to December 2023, 80 cases of corruption in CDF implementation were reported to the Anti-Corruption Commission (ACC). Table 13.0 shows the documented cases forms of corruption in the period 2020 to 2023.

**Table 13.0 Reported Cases of Corruption in CDF Implementation - 2020 to 2023**

Case	Sub-total	Percent
Abuse of Authority of Office in the facilitation of CDF Loans to relatives and selected applicants	10	12.5%
Abuse of Authority of Office in the utilization of CDF Funds on various projects	10	12.5%
Corrupt Acquisition of Public Revenue (CDF funds)	20	25.0%
Wilful Failure to follow procedure on the procurement process using CDF Funds	30	37.5%
Solicitation as an inducement or reward for signing CDF empowerment loan applications and to be placed on the list of successful applicants	10	12.5%
<b>Total</b>	<b>80</b>	<b>100.0%</b>

The Survey findings on the most occurring forms of corruption, bribery and malpractice in CDF Implementation are based on the CDF implementation component of the 2024 ZBPI Survey. From 701 perceptual multiple responses with the exception of contractors, the most occurring forms were political corruption (27.5%)<sup>26</sup>; bribery (solicitation or offer), 23.8%; and nepotism or cronyism (favouritism) in the selection of beneficiaries (23.7%), as shown in Figure 35.0 below.



**Figure 35.0 Forms of Corruption in CDF Implementation**

Aggregating perceived forms of corruption to conform with legal descriptions, shows that the documented cases to, a considerable extent, corroborate the Survey findings on Abuse of Authority of Office<sup>27</sup> and Bribery (solicitation or offer), as shown in Table 14.0 below.

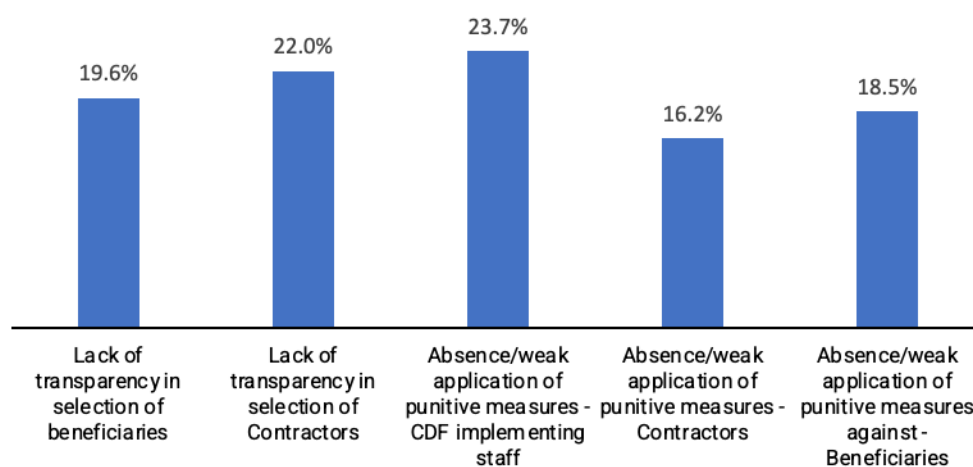
26 That is when political leaders or elected officials vested with public authority and who bear the responsibility of representing the public interest involve themselves in peddling of influence, and granting of favours.  
 27 Aggregated from nepotism or cronyism (favouritism), political corruption (That is when political leaders or elected officials vested with public authority and who bear the responsibility of representing the public interest involve themselves in peddling of influence, and granting of favours.), collusion - supervising officials and contractors, and payment for sub-standard goods, services, or works not done

**Table 14.0 Reported Cases of Corruption in CDF Implementation and Survey Findings**

Forms of Corruption	Documented		Survey Findings	
	No. of Cases	Percent	No. of responses	Percent
Abuse of Authority of Office	20	66.7%	458	73.3%
Bribery (solicitation or offer)	10	33.3%	167	26.7%
<b>Total</b>	<b>30</b>	<b>100.0%</b>	<b>625</b>	<b>100.0%</b>

#### 5.1.4.6 Factors that Contribute to Corruption, Bribery and Malpractice in CDF Implementation

The Survey findings on factors that contribute to corruption, bribery and malpractice in CDF Implementation, show that the most dominant response provided is absence or weak application of punitive measures against wanting CDF implementing Committee members and/or staff; and lack of transparency in selection of contractors (Figure 36.0).



**Figure 36.0 Factors that Contribute to Corruption in CDF Implementation**

#### 5.1.6 Summary of the Findings: CDF Implementation and Corruption

Exploration of the extent of bribery and other forms of corruption in the implementation of the Constituency Development Fund (CDF) Programme in Survey target constituencies across the country covered CDF awareness, communication and participation; adherence to CDF guidelines; transparency and accountability in CDF implementation; bribery and corruption in CDF implementation.

##### (a) CDF awareness, communication and participation

Community members awareness of CDF is 86.65%. The demographic attributes of CDF awareness are that:

- i. More individuals in rural areas are aware (90.9%) than in urban areas (86.0%);
- ii. There is comparatively higher CDF awareness among male respondents than females, 91.5% and 83.0% respectively; and,
- iii. CDF awareness is lowest among respondents that have not been to school (77.6%), and highest among that have attained tertiary education (95.4%);

Based on responses from CDFCs and WDCs, community members' knowledge of CDF is mostly moderate.

Although the most known CDF component is youth, women and community empowerment loans and grants, variances are observed with respect to geographic location. In rural areas the most known component is community projects, while in urban areas it is youth, women and community empowerment loans and grants.

The most effective means of communicating information on CDF is community public announcements. While knowledge of notifications for submission of applications for empowerment grants and loans, and secondary boarding school and skills development bursaries is mostly through CDF meetings (37.3%).

In terms of respondents' knowledge of community projects implemented the most frequent response is health facilities (24.4%) and the least frequent is agricultural projects (7.3%).

Participation in meetings to identify community projects that need implementing is considerably low (22.6%). This can likely be associated with the moderate knowledge or understanding of CDF among members of the community.

Participation is comparatively higher in rural areas (43.0%), than in urban areas (18.3%). Fewer females (20.0%) participate in meetings to identify community projects, as compared to males (25.8%).

Participation in meetings to identify community projects that need implementing is, further, observed to be highest among those who have not been to school (37.1%), and lowest among those with tertiary education (18.2%).

Lastly, participation with respect to responding to notice of applications for empowerment grants, loans, skills development, and secondary school boarding bursaries, is quite low (23.7%).

**(b) Adherence to CDF guidelines**

CDFC, WDC and contractor respondents indicate that the extent of adherence to CDF guidelines is mostly to a *large extent* (39.7%) and a *moderate extent* (29.8%).

**(c) Transparency and accountability in CDF implementation**

The most frequent perceptual rating of extent of transparency in identification, selection, and prioritisation of CDF proposals, selection of beneficiaries for loans, grants, contract-awarding, and skills development and secondary boarding school bursaries is high.

Accountability with respect to the extent to which punitive measures are applied against CDF implementing staff or beneficiaries who misappropriate or misapply the funds is perceptually frequently rated as to a large extent (26.8%) and moderate extent (21.5%).

**(d) Bribery in CDF implementation**

From WDC, CDFC and contractor Survey respondents it is established that the extent of corruption in CDF implementation is mostly moderate. And the areas of CDF implementation where corruption is most experienced, is in selection and approval of community projects, and in selection of empowerment grant beneficiaries.

Experiences of Bribe-seeking Incident (BSI) in applications for CDF empowerment grants, loans, secondary boarding school bursary or skills development bursary is 10.7% of 475 individuals that applied. BSI is observed to be higher in rural areas

Comparatively more individuals in rural areas had a bribery incident (11.8%), than in urban areas (10.4%). Further, more males (13.8%), than females (8.5%) had a bribery incident. The most common bribery incidents are bribe solicitation (76.4%).

in terms of Contractors' bribery experiences in tendering or bidding for CDF community project undertaking, it was established that of the 75 contractors 9 had a bribery incident. Further, 4 experienced bribe solicitations, and 5 offered a bribe.

**(e) Undue influence**

Members of Parliament (32.5%) and Ward councillors (30.5%) are perceived to have the most undue influence in prioritisation and selection of community projects.

**(f) Forms of corruption in CDF implementation**

The most perceived forms of corruption in CDF implementation Survey are political corruption (27.5%); bribery (solicitation or offer), 23.8%; and nepotism or cronyism (favouritism) in the selection of beneficiaries (23.7%). This is corroborated by evidence from documented cases,

when aggregated to conform with the legal descriptions.

Lastly, absence or weak application of punitive measures against wanting CDF implementing Committee members and/or staff and lack of transparency in selection of contractors are established to be the most frequent factors that contribute to corruption, bribery and malpractice in CDF Implementation.

## 5.2 State of Bribery

This section provides the Individual Household Respondent Survey findings on the assessment of the state of bribery in the country. The assessment is premised on an interrogation of institution-based bribery experiences with respect to an individual's probability and prevalence of bribery experience in the selected public institutions, and selected categories of the private sector.

In addition, the section provides findings on incident and frequency of bribery experiences, bribe size and severity.

Service-seeking interaction (SSI) was derived from asking whether a respondent has interacted or visited target public institutions to seek a public service in the last 12 months, that is before commencement of the Survey.

SSI interrogation allowed for multiple responses. A total of 5299 SSIs were observed in the selected public institutions<sup>28</sup>. Higher SSI is observed in Public Health Services (Hospital, Clinic, Health Centre)<sup>29</sup>, 977 (18.4% of total SSI); Ministry of Education, 716 (13.5%); Local Authorities (Councils), 575 (10.9%); Zambia Police Service - Other services, 565 (10.7%); Road Transport and Safety Agency (RTSA), 456 (8.6%); University Teaching Hospital (UTH), 363 (6.9%); and Zambia Electricity Supply Company (ZESCO), 319 (6.0%).

In the selected private sector categories, 638 SSI were observed.

### 5.2.1 Probability of Bribery Experience

Probability of a bribery experience is a percentage measure of how likely it is that a bribe is solicited (BSI) during a Survey respondent's service-seeking interaction (SSI) in a particular Survey target public institution or private sector<sup>30</sup>.

#### 5.2.1.1 Public Institutions

The Survey findings show that there were 1708 bribe-seeking incidents (BSI) in 5299 SSIs in the target public institutions. This constitutes 32.2% of the likelihood of a bribe being solicited during a service-seeking interaction (SSI) in the selected public institutions.

Twenty (20) of the 29 target public institutions have bribe-seeking incidents (BSIs) resulting from service-seeking interaction (SSI) below the aggregate probability (Table 15.0).

28 Annex 6.0

29 Excluding UTH

30 Annex 7, provides how probability, incidence, prevalence and frequency is calculated. Annex 13, provides the statistical significance for probability and prevalence.

**Table 15.0 Probability of a Bribery Experience Below Aggregate - Public Institutions**

No.	Institution	SSI	BSI	Probability
1	Road Development Agency (RDA)	2	0	0.0%
2	Zambia Telecommunications Company Limited (ZAMTEL)	31	1	3.2%
3	Public Service Pensions Fund (PSPF)	16	2	12.5%
4	National Registration Office	237	36	15.2%
5	National Health Insurance Scheme (NHIMA)	212	34	16.0%
6	University Teaching Hospital (UTH)	363	69	19.0%
7	Ministry of Education	716	137	19.1%
8	Judiciary - Local Courts	78	15	19.2%
9	Local Authorities (Councils)	575	113	19.7%
10	Zambia Electricity Supply Company (ZESCO)	319	63	19.7%
11	Ministry of Agriculture	70	14	20.0%
12	National Pension Scheme Authority (NAPSA)	147	31	21.1%
13	Higher Education Loans and Scholarships Board	45	10	22.2%
14	Zambia Revenue Authority (ZRA) - Tax	62	14	22.6%
15	Zambia Revenue Authority (ZRA) - Customs	35	8	22.9%
16	Judiciary - Other	12	3	25.0%
17	Passport Office	68	17	25.0%
18	Zambia Police Service (ZPS) - Other services	565	157	27.8%
19	Ministry of Lands and Natural Resources (Land issues only)	53	16	30.2%
20	Patents and Companies Registration Agency (PACRA)	48	15	31.3%

Table 16.0 below shows the Survey public institutions that have a probability of a bribery experience above the aggregate probability.

**Table 16.0 Probability of a Bribery Experience Above Aggregate - Public Institutions**

No.	Institution	SSI	BSI	Probability
1	Ministry of Infrastructure, Housing and Urban Development	9	3	33.3%
2	Ministry of Mines and Minerals Development (licencing)	3	1	33.3%
3	Ministry of Small and Medium Enterprise Development	12	4	33.3%
4	Road Transport and Safety Agency (RTSA)	456	166	36.4%
5	Ministry of Finance and National Planning	5	2	40.0%
6	Judiciary - Magistrate Courts	48	20	41.7%
7	Zambia Police Service (ZPS) - Traffic	115	57	49.6%
8	Department of Immigration	20	11	55.0%
9	Public Health Services (Hospital, Clinic, Health Centre) <sup>31*</sup>	977	689	70.5%

### 5.2.1.2 Private Sector

The categories for interrogation of service-seeking interaction (SSI) in the private sector were banking; construction; manufacturing, micro financial services; mining; private education, and health services.

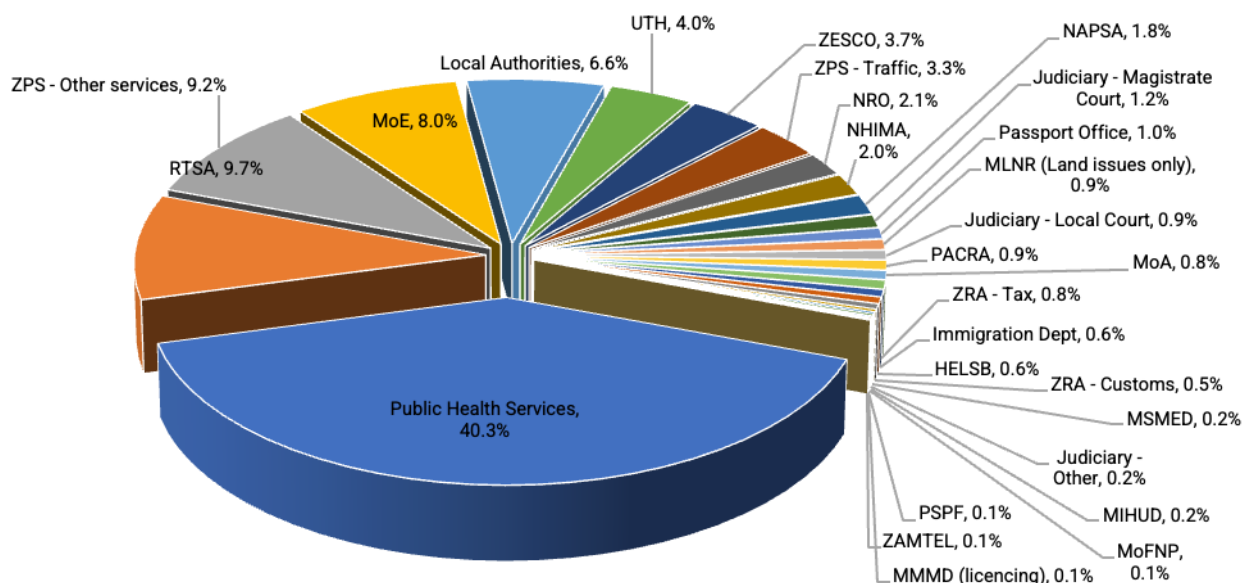
Fifty-three (53) BSIs are observed in the 638 SSIs, constituting 8.3% probability of a bribery experience (Table 17.0).

31 Excluding UTH.

**Table 17.0 Probability of a Bribery Experience – Private Sector**

No.	Category	SSI	BSI	Probability
1	Banking	281	11	3.9%
2	Construction	47	10	21.3%
3	Manufacturing	29	6	20.7%
4	Micro Financial Services	68	6	8.8%
5	Mining	16	7	43.8%
6	Private Education	145	11	7.6%
7	Health Services	52	2	3.8%
	<b>Total</b>	<b>638</b>	<b>53</b>	<b>8.3%</b>

### 5.2.2 Incidence of Bribery Experiences

**Figure 37.0 Incidence of Bribery Experiences – Public Institutions**

#### 5.2.2.2 Private Sector

In the selected private sector categories surveyed, incidence of bribery experiences is observed to be high in banking, 20.8%; Micro Financial Services, 20.8%; and private education, 18.9% (Table 18.0).

**Table 18.0 Incidence of Bribery Experiences – Private Sector**

No.	Category	BSI	Incidence
1	Banking	11	20.8%
2	Micro Financial Services	11	20.8%
3	Private Education	10	18.9%
4	Manufacturing	7	13.2%
5	Construction	6	11.3%
6	Mining	6	11.3%
7	Health Services	2	3.8%
	<b>Total</b>	<b>53</b>	<b>100.0%</b>

### 5.2.3 Prevalence of a Bribery Experience

Prevalence of a bribery experience refers to a percentage measure of the number of respondents that



paid bribes (BPI) relative to the total number of observed bribe-seeking incident (BSI) in the target public institution or private sector.

### 5.2.3.1 Public Institutions

Of the 1708 bribe-seeking incidents in the public institutions surveyed, 903 (52.9%) of the bribes solicited were paid<sup>32</sup>.

Regarding institutions where bribe-seeking incidents (BSI) are above 10, the highest prevalence of a bribery experiences is observed in Zambia Police Service (ZPS) – Traffic (91.2%), Department of Immigration (90.9%), and Judiciary - Magistrate Courts (90.0%) as shown in Table 19.0 below.

**Table 19.0 Prevalence of Bribery Experience – Public Institutions**

No.	Institution	BSI	BPI	Prevalence
1	Zambia Police Service (ZPS) - Traffic	57	52	91.2%
2	Department of Immigration	11	10	90.9%
3	Judiciary - Magistrate Courts	20	18	90.0%
4	Patents and Companies Registration Agency (PACRA)	15	13	86.7%
5	Road Transport and Safety Agency (RTSA)	166	143	86.1%
6	Zambia Police Service (ZPS) - Other services	157	133	84.7%
7	Passport Office	17	14	82.4%
8	Judiciary - Local Courts	15	12	80.0%
9	Local Authorities (Councils)	113	90	79.6%
10	Zambia Revenue Authority (ZRA) - Tax	14	11	78.6%
11	Zambia Electricity Supply Company (ZESCO)	63	49	77.8%
12	National Pension Scheme Authority (NAPSA)	31	24	77.4%
13	University Teaching Hospital (UTH)	69	53	76.8%
14	Ministry of Education	137	103	75.2%
15	National Health Insurance Scheme (NHIMA)	34	25	73.5%
16	Ministry of Agriculture	14	10	71.4%
17	National Registration Office	36	25	69.4%
18	Ministry of Lands and Natural Resources (Land issues only)	16	11	68.8%
19	Public Health Services (Hospital, Clinic, Health Centre) *	689	86	12.5%

### 5.2.3.2 Private Sector

Prevalence of a bribery experience in the private sector is 79.2%. In the 53 bribe-seeking incidents (BSI), 42 respondents paid the bribe that was solicited (BPI), as shown in Table 20.0.

**Table 20.0 Prevalence of Bribery Experience – Private Sector**

No.	Category	BSI	BPI	Prevalence
1	Health Services	2	2	100.0%
2	Construction	10	9	90.0%
3	Mining	7	6	85.7%
4	Manufacturing	6	5	83.3%
5	Banking	11	8	72.7%
6	Private Education	11	8	72.7%
7	Micro Financial Services	6	4	66.7%
<b>Total</b>		<b>53</b>	<b>42</b>	<b>79.2%</b>

### 5.2.4 Frequency of Bribery Experiences

Frequency of bribery experiences denotes a measure of where Bribe-paid Incidents (BPI) occur most frequently. That is, the number of BPI in an institution relative to the total number of observed BPI in the Survey target institutions.

#### 5.2.4.1 Public Institutions

The Survey findings show that comparatively high frequencies of bribery experiences are in Road Transport and Safety Agency (RTSA), 15.8%; Zambia Police Service (ZPS) - Other services, 14.7%; Ministry of Education, 11.4%; and Local Authorities (Councils), 10.0% (Figure 38.0).

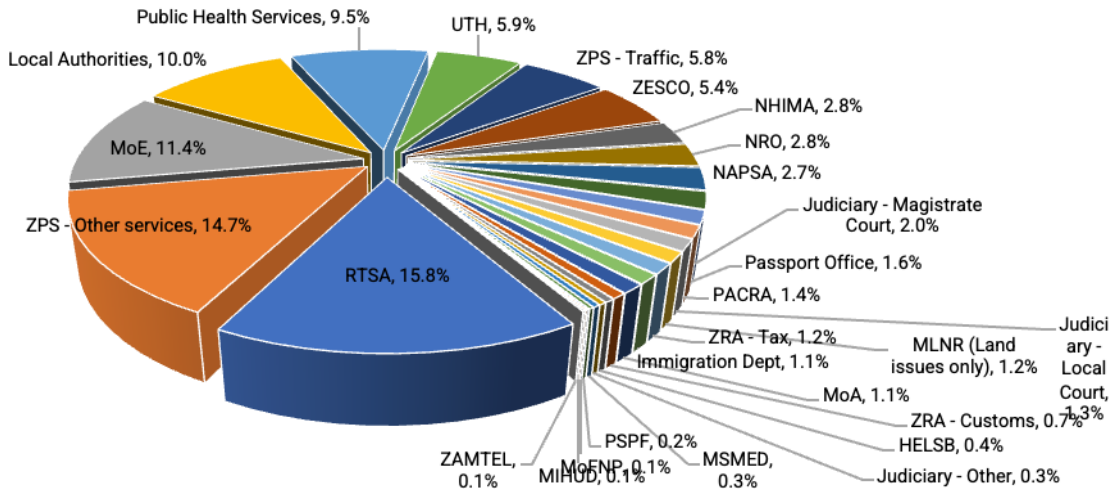


Figure 38.0 Frequency of Bribery Experiences – Public Institutions

#### 5.2.4.2 Private Sector

In the selected categories in the private sector, Figure 39.0 below, shows that comparatively high frequencies of bribery experiences are in construction, 21.4%; banking, 19.0%; and private education, 19.0%.

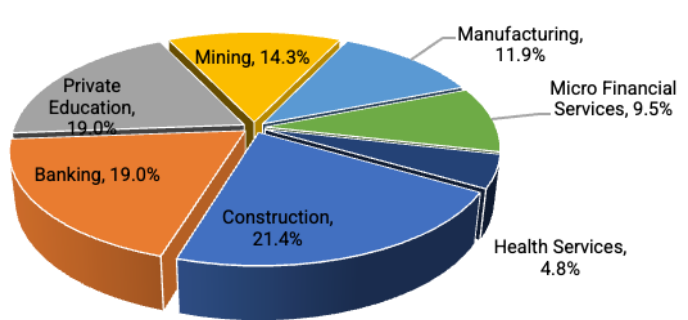
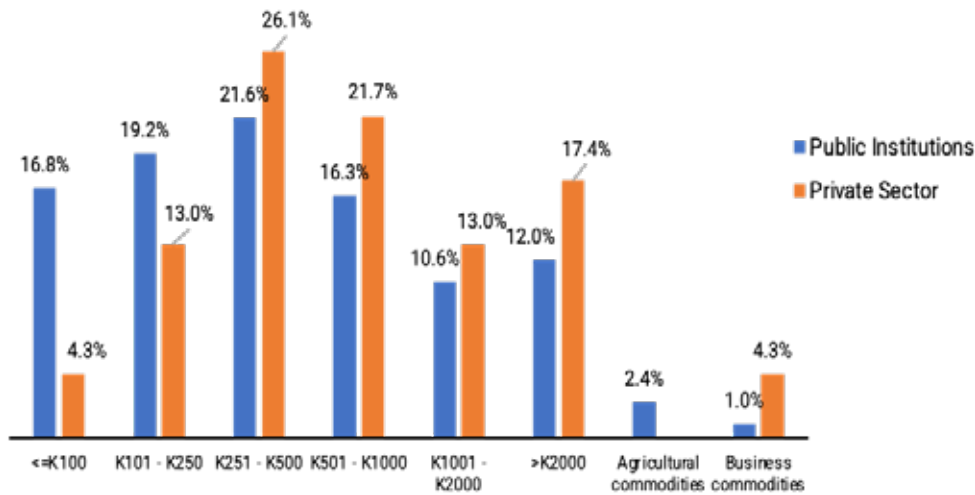


Figure 39.0 Frequency of Bribery Experiences – Private Sector

### 5.2.5 Bribe Size

Bribe size is a description of the monetary amount or other form that induced an act that illegally circumvented the prescribed or expected procedures of accessing a service or good. The most frequent bribe size in the public institutions is 251 to 500 Kwacha (21.6%), as shown in Figure 40.0 below.



**Figure 40.0 Bribe Size**

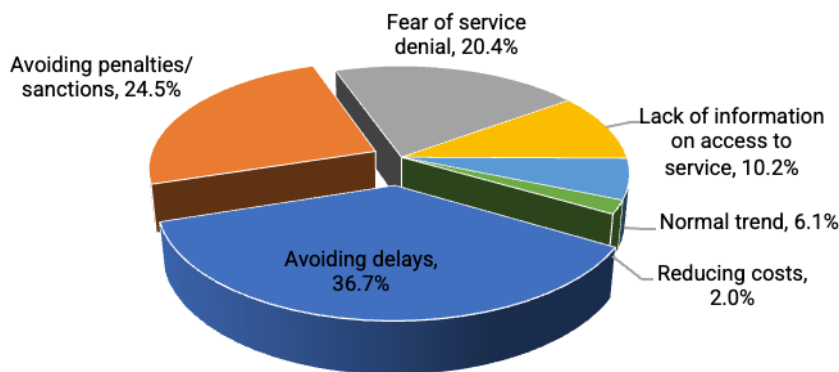
In the selected categories in the private sector, the most frequent bribe size is above 500 to 1000 Kwacha (21.7%), as shown in Figure 40.0 above.

**5.2.6 Severity**

Severity interrogates the consequences of failing or refusing to pay a bribe that is demanded; the factors that lead to paying a bribe (Bribe-paid Incident (BPI)); and, whether paying a bribe is because an individual is compelled so that they access the service sought.

Of 224 respondents that failed or refused to pay the bribe that was demanded by a public officer or an individual in the private sector, 92.9% had access to the service they sought; and 7.1% were denied the service.

Compulsion to pay a bribe solicited is mostly to avoid delays, 36.7%; and to avoid penalties or sanctions, 24.5% (Figure 41.0).



**Figure 41.0 Bribe Pay Factors**

**5.2.7 Summary of the Findings: State of Bribery**

The assessment of the state of bribery in Zambia interrogated institution-based bribery experiences in selected public institutions and private sector categories with respect to probability, incidence, prevalence, frequency, and derived the bribery indices thereof; bribe size, and severity.

**(a) Probability of a Bribery Experience**

The probability of a bribery experience in 29 Survey target public institutions is 32.2% or 1708 of 5299 service-seeking interactions (SSIs). Comparable lower probability of a bribery experiences is observed in ZAMTEL (3.2%), PSPF (12.5%), National Registration Office (15.2%) and NHIMA (16.0%). Higher probability of a bribery experiences is in Public Health Services (excluding UTH) (70.5%), Department of Immigration (55.0%), ZPS – Traffic (49.6%) and Judiciary - Magistrate Courts (41.7%).

In the private sector, the probability of a bribery experience is 8.3% of 638 SSIs. Probability of a bribery experience is most observed in mining (43.8%), construction (21.3%), and manufacturing (20.7%)

**(b) Incidence of Bribery Experiences**

The number of times a bribe was solicited (BSI) relative to the total number of observed BSI in target public institutions is comparatively higher in Public Health Services (40.3%), RTSA (9.7%), ZPS - Other services (9.2%), Ministry of Education (8.0%), and Local Authorities (6.6%).

In the private sector, incidence of bribery experiences is comparatively high in banking (20.8%), Micro Financial Services (20.8%), and private education (18.9%).

**(c) Prevalence of a Bribery Experience**

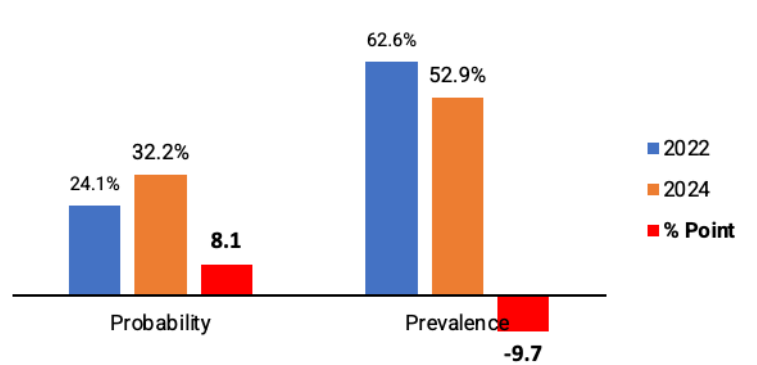
The number of respondents that paid bribes (BPI) relative to the total number of observed bribe-seeking incident (BSI) in public institutions is 52.9%. High prevalence of bribery experiences is observed in ZPS – Traffic (91.2%), Department of Immigration (90.9%), Judiciary - Magistrate Courts (90.0%), PACRA (86.7%), RTSA (86.1%), ZPS - Other services (84.7%), ZESCO (84.1%), Passport Office (82.4), Judiciary - Local Courts (80.0%), and Local Authorities (79.6%).

Noteworthy is that, despite Public Health Services having the highest bribe-seeking incident (BSI) of 689 (70.5%), the prevalence of a bribery experiences or bribe-paid incident (BPI) is low (12.5%). No bribe paid incidents (BPIs) are established in Ministry of Mines and Minerals Development (licencing) and Road Development Agency (RDA).

Prevalence of a bribery experience in the private sector is 79.2%; and the highest is in health (100.0%), and construction (90.0%).

**(d) Probability and Prevalence of Bribery Experience 2022 and 2024**

When compared to the 2022 ZBPI Survey, there is 8.1 percentage point increase in probability of a bribery experience, and 9.7 percentage points decrease in prevalence in 2024 (Figure 42.0).



**Figure 42.0 Probability and Prevalence 2022, 2024**

**(e) Frequency of Bribery Experiences**

Bribe paid Incidents (BPI) in the public institutions occurred most frequently in RTSA (15.8%), ZPS - Other services (14.7%), Ministry of Education (11.4%), and Local Authorities (9.9%).

In the private sector, BPI occurred most frequently in construction, 21.4%; banking, 19.0%; and private education, 19.0%.

**(f) Bribe Size**

The most frequent bribe size in the public institutions is 251 to 500 Kwacha (21.6%). Notable is that, aggregated bribe size less than or equal to 500 Kwacha is the most common in public institutions, constituting 57.6%. In the private sector, the most frequent is above 500 to 1000 Kwacha (21.7%).

**(g) Severity**

Ninety-two-point nine (92.9) percent respondents that failed or refused to pay the bribe that was

demanding by a public officer or an individual in the private sector, had access to the service they sought; 7.1%, were denied the service. The most frequent reason for paying the solicited bribe is to avoid delays (36.7%), and to avoid penalties or sanctions (24.5%).

### 5.3 Measurement of Bribery

This section of the Survey findings provides the results on measurement of bribery derived from the observed institution-based bribery experiences. The tools used to measure bribery experiences in the country are the Aggregate Bribery Index and Service-Seeking Interaction (SSI)-Based Bribery Index. The indices are calculated from 22 ZBPI Survey public institutions.

#### 5.3.1 Aggregate Bribery Index

The Aggregate Bribery Index is a measure of the likelihood of an individual paying a bribe solicited by a public officer, and is calculated using the weighted average of incidence, prevalence, and frequency relative to the number of selected public institutions<sup>33</sup>.

The 2024 Zambia Bribe Payers Index (ZBPI) Survey Overall Aggregate Bribery Index is **15.3%**. That is in the 12 months preceding commencement of the 2024 ZBPI Survey, an individual seeking a public service had a 15.3% likelihood of paying a bribe solicited by a public officer in the Survey selected public institutions.

Disaggregated by individual selected public institution, high weighted average scores, that is high likelihood of paying a bribe solicited by a public officer, are observed in Health Services (Hospital, Clinic, Health Centre)<sup>34</sup>, 70.3%; Road Transport and Safety Agency (RTSA), 35.4%; Zambia Police Service – excluding traffic section, 34.0%; Ministry of Education, 27.7%; and Local Authorities (Councils), 24.8% (Table 21.0).

**Table 21.0 Aggregate Bribery Index**

No	Name of Institution	KPIs Weighted Average Score
1	Health Services (Hospital, Clinic, Health Centre)	70.3
2	Road Transport and Safety Agency (RTSA)	35.4
3	Zambia Police Service - Other services	34.0
4	Ministry of Education	27.7
5	Local Authorities (Councils)	24.8
6	Zambia Police Service - Traffic section	16.9
7	Zambia Electricity Supply Company (ZESCO)	16.5
8	Judiciary (Courts)	12.9
9	National Pension Scheme Authority (NAPSA)	10.6
10	National Registration Office	10.5
11	Patents and Companies Registration Agency (PACRA)	9.9
12	Passport Office	8.7
13	Department of Immigration	8.4
14	Zambia Revenue Authority (ZRA) - Tax	7.9
15	Public Service Pensions Fund (PSPF)	7.4
16	Ministry of Lands (Land issues only)	7.3
17	Ministry of Agriculture	7.2
18	Zambia Telecommunications Company Limited (ZAMTEL)	7.2
19	Zambia Revenue Authority (ZRA) - Customs	6.6
20	Ministry of Finance and National Planning	3.8
21	Ministry of Infrastructure, Housing Urban and Development	2.7
22	Road Development Agency (RDA)	0.0
<b>Overall Aggregate Bribery Index</b>		<b>15.3</b>

Table 21.0 also shows that comparatively lower weighted average scores are in Ministry of Infrastructure, Housing Urban and Development, 2.7%; Ministry of Finance and National Planning, 3.8%; and Zambia Revenue Authority (ZRA) – Customs, 6.6%.

No likelihood of paying a bribe solicited by a public officer is observed in Road Development Agency (RDA).

<sup>33</sup> Annex 9.0, illustrates how the Aggregate Bribery Index is calculated.

<sup>34</sup> Includes the University Teaching Hospital (UTH).

### 5.3.1.1 Aggregate Bribery Index 2024 and 2022

The 2024 ZBPI Survey Overall Aggregate Bribery Index of 15.3 is an increase of 5.2 percentage points<sup>35</sup>, when compared to 2022 where it was 10.1.

The weighted average score for the 22 selected public institutions, when compared to 2022 shows percentage point decreases in Zambia Police Service (ZPS) - Other services, 21.1; Zambia Police Service (ZPS) - Traffic section, 7.6; Zambia Electricity Supply Company (ZESCO), 4.7; and Ministry of Lands (Land issues only), 2.4 (Table 22.0).

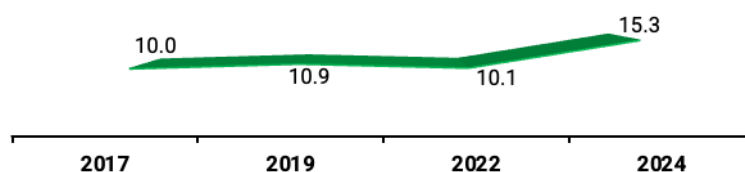
**Table 22.0 Aggregate Bribery Index – 2022, 2024**

No	Institution	Weighted Average Score		Percentage Point
		2022	2024	
1	Zambia Police Service (ZPS) - Other services	55.0	33.9	-21.1
2	Zambia Police Service (ZPS) - Traffic section	24.5	16.8	-7.6
3	Zambia Electricity Supply Company (ZESCO)	21.1	16.4	-4.7
4	Ministry of Lands (Land issues only)	9.7	7.3	-2.4
5	Road Development Agency (RDA)	0.0	0.0	0.0
6	Ministry of Infrastructure, Housing Urban and Development	0.0	2.7	2.7
7	Ministry of Finance and National Planning	0.3	3.8	3.5
8	Local Authorities (Councils)	20.4	24.8	4.4
9	Ministry of Agriculture	2.7	7.2	4.5
10	Judiciary (Courts)	7.7	12.9	5.2
11	Zambia Revenue Authority (ZRA) - Customs	1.1	6.6	5.5
12	Passport Office	3.2	8.7	5.5
13	National Registration Office	4.9	10.5	5.6
14	Public Service Pensions Fund (PSPF)	1.8	7.4	5.6
15	Road Transport and Safety Agency (RTSA)	29.2	35.4	6.2
16	Zambia Revenue Authority (ZRA) - Tax	0.9	7.9	7.0
17	Zambia Telecommunications Company Limited (ZAMTEL)	0.0	7.2	7.2
18	Department of Immigration	1.1	8.4	7.3
19	Ministry of Education	19.2	27.7	8.5
20	Patents and Companies Registration Agency (PACRA)	1.2	9.9	8.7
21	National Pension Scheme Authority (NAPSA)	1.0	10.6	9.6
22	Health Services (Hospital, Clinic, Health Centre)	18.5	70.3	51.8

Road Development Agency (RDA) has maintained a weighted average score of zero. Higher increases in percentage points are in Health Services, 51.8; National Pension Scheme Authority (NAPSA), 9.6; Patents and Companies Registration Agency (PACRA), 8.7; and Ministry of Education, 8.5.

### 5.3.1.2 Trend – 2017, 2019, 2022 and 2024

A comparison of the overall Aggregate Bribery Index in 2017, 2019, and 2022, shows that the 2024 Bribery Index at 15.3% is the highest (Figure 43.0).



**Figure 43.0 Trend – 2017, 2019, 2022 and 2024**

<sup>35</sup> A percentage point is simply the arithmetic difference between two percentages. A positive percentage point denotes an increase or improvement in the indicator or variable being measured; and a negative percentage point denotes the contrary. Percentage point is in this Report written as % point.

### 5.3.2 Service Seeking Interaction (SSI)-Based Bribery Index

The Service-Seeking Interaction (SSI)-Based Bribery Index is based on bribery experiences relative to the number of individuals that sought a public service in a Survey target institution.

The Index is generated from crosstabulation of responses to the following questions:

- Which selected public institution did a respondent interact with in the preceding 12 months to seek a public service (SSI)?
- Was a bribe asked for (demanded) from the respondent during the interaction (BSI)?
- Did the respondent pay the bribe that was demanded (BPI)?<sup>36</sup>

The 2024 ZBPI Survey SSI-Based Bribery index is **21.7%**. This means that a public service seeker had a 21.7% likelihood of either being asked for a bribe or paying a bribe solicited during service-seeking interaction (SSI) in the Survey public institutions.

At an institutional level, high likelihood of either being asked for a bribe or paying a bribe solicited during service-seeking interaction (SSI) is observed in Department of Immigration, 73.0%; Zambia Police Service (ZPS) - Traffic section, 70.4%; Patents and Companies Registration Agency (PACRA), 65.6%; and Road Transport and Safety Agency (RTSA), 61.3% (Table 23.0).

**Table 23.0 SSI-Based Bribery index**

No	Institution	SSI	Average Score
1	Department of Immigration	20	73.0
2	Zambia Police Service (ZPS) - Traffic section	115	70.4
3	Patents and Companies Registration Agency (PACRA)	48	65.6
4	Road Transport and Safety Agency (RTSA)	456	61.3
5	Judiciary (Courts)	138	57.2
6	Zambia Police Service (ZPS) - Other services	565	56.3
7	Public Service Pensions Fund (PSPF)	16	56.3
8	Passport Office	68	53.7
9	Zambia Telecommunications Company Limited (ZAMTEL)	31	51.6
10	Zambia Revenue Authority (ZRA) - Tax	62	50.6
11	Local Authorities (Councils)	575	49.6
12	Ministry of Lands and Natural Resources (Land issues only)	53	49.5
13	National Pension Scheme Authority (NAPSA)	147	49.3
14	Zambia Revenue Authority (ZRA) - Customs	35	48.9
15	Zambia Electricity Supply Company (ZESCO)	319	48.8
16	Ministry of Education	716	47.2
17	Ministry of Agriculture	70	45.7
18	Ministry of Finance and National Planning	5	45.0
19	National Registration Office	237	42.3
20	Health Services (Hospital, Clinic, Health Centre)	1340	37.5
21	Ministry of Infrastructure, Housing Urban and Development	9	33.3
22	Road Development Agency (RDA)	2	0.0
<b>Total</b>		<b>5027</b>	<b>1092.8</b>
<b>SSI-Based Bribery Index</b>			<b>21.7</b>

Table 23.0 above, shows that low likelihood of either being asked for a bribe or paying a bribe solicited during service-seeking interaction (SSI) is observed in National Registration Office, 42.3%; Health Services, 37.5%; and Ministry of Infrastructure, Housing Urban and Development, 33.3%.

#### 5.3.2.1 SSI-Based Bribery Index 2024 and 2022

In 2024, the SSI-Based Bribery index increased by 7.2 percentage points when compared to the 2022 index of 14.5. High percentage point increases in the likelihood of either being asked for a bribe or paying

36 Annex 10.0, shows how the Service-seeking Interaction (SSI)-Based Bribery is calculated.

a bribe solicited during service-seeking interaction (SSI) are in Patents and Companies Registration Agency (PACRA), 53.4; Zambia Telecommunications Company Limited (ZAMTEL), 51.6; Department of Immigration, 51.6; Zambia Revenue Authority (ZRA) – Tax, 40.8; Judiciary (Courts), 38.0; and Road Transport and Safety Agency (RTSA), 38.0, as shown in Table 24.0 below.

**Table 24.0 SSI-Based Bribery index – 2022, 2024**

No	Institution	Average Score		Percentage Point
		2022	2024	
1	Patents and Companies Registration Agency (PACRA)	12.2	65.6	53.4
2	Zambia Telecommunications Company Limited (ZAMTEL)	0.0	51.6	51.6
3	Department of Immigration	21.4	73.0	51.6
4	Zambia Revenue Authority (ZRA) - Tax	9.8	50.6	40.8
5	Judiciary (Courts)	19.2	57.2	38.0
6	Road Transport and Safety Agency (RTSA)	23.3	61.3	38.0
7	National Pension Scheme Authority (NAPSA)	13.5	49.3	35.8
8	Local Authorities (Councils)	15.4	49.6	34.2
9	Ministry of Education	13.1	47.2	34.1
10	Ministry of Infrastructure, Housing Urban and Development	0.0	33.3	33.3
11	Ministry of Agriculture	12.5	45.7	33.2
12	Zambia Revenue Authority (ZRA) - Customs	17.4	48.9	31.6
13	Health Services (Hospital, Clinic, Health Centre)	8.8	37.5	28.7
14	Zambia Police Service (ZPS) - Other services	27.8	56.3	28.5
15	Zambia Electricity Supply Company (ZESCO)	20.9	48.8	27.9
16	Zambia Police Service (ZPS) - Traffic section	43.9	70.4	26.5
17	National Registration Office	18.7	42.3	23.7
18	Passport Office	33.1	53.7	20.6
19	Ministry of Lands (Land issues only)	29.3	49.5	20.2
20	Public Service Pensions Fund (PSPF)	41.6	56.3	14.6
21	Ministry of Finance and National Planning	30.9	45.0	14.1
22	Road Development Agency (RDA)	0.0	0.0	0.0
<b>SSI-Based Bribery Index</b>		<b>14.5</b>	<b>21.7</b>	<b>7.2</b>

Table 24.0 above, shows low percentage point increases are in Passport Office, 20.6; Ministry of Lands (Land issues only), 20.2; Public Service Pensions Fund (PSPF), 14.6; and Ministry of Finance and National Planning, 14.1.

### 5.3.3 Summary of the Findings: Measurement of Bribery

#### (a) Aggregate Bribery Index

The Aggregate Bribery Index, that is the likelihood of an individual paying a bribe solicited by a public officer, in 2024 increased by 5.2 percentage points from 10.1% in 2022 to 15.3%. The 2024 ZBPI Aggregate Bribery Index of 15.3% is higher than in previous ZBPI Survey reporting years, 2017 (10.0%), 2019 (10.9%) and 2022 (10.1%).

Percentage point decreases in weighted average scores in the likelihood of an individual paying a bribe solicited by a public officer are observed in ZPS - Other services, 21.1; ZPS - Traffic section, 7.6; ZESCO, 4.7; and Ministry of Lands (Land issues only), 2.4. Highest percentage point increases are in Health Services, 51.8; NAPSA, 9.6; Patents and Companies Registration Agency (PACRA), 8.7; and Ministry of Education, 8.5.

#### (b) Service-Seeking Interaction (SSI)-Based Bribery Index

The likelihood of either being asked for a bribe or paying a bribe solicited during service-seeking



interaction (SSI) in the public institutions surveyed in 2024 increased by 7.2 percentage points. The 2024SSI-Based Bribery Index is 21.7%, while in 2022 it was 14.5%.

Percentage point increase in the likelihood of either being asked for a bribe or paying a bribe solicited during service-seeking interaction (SSI) is observed in all the Survey selected institutions. That is there is no percentage point decreases observed.

Low percentage point increases are in Passport Office, 20.6; Ministry of Lands (Land issues only), 20.2; PSPF, 14.6; and Ministry of Finance and National Planning, 14.1. While high percentage point increases are in PACRA, 53.4; ZAMTEL, 51.6; Department of Immigration, 51.6; ZRA – Tax, 40.8; Judiciary (Courts), 38.0; and RTSA, 38.0.

## 5.4 Public Services More Prone to Bribery

Identification of the services in selected public institutions which are more prone to bribery is based on interrogating bribery experiences during service-seeking interaction (SSI) that are specific to a defined public service provided by an institution. A service that is more prone to bribery, is one where comparatively the percent number of bribe-paid incidents (BPIs) relative to bribe-seeking incidents (BSIs) is high. That is, where the prevalence of bribery experiences is comparatively higher. Hence, the *probability and prevalence of service-based bribery experiences* is used.

This section provides the Survey findings on services in selected public institutions, which are more prone to bribery; and the respective bribe size.

The selected institutions are Zambia Police Service (ZPS); Road Transport and Safety Agency (RTSA); Local Authorities (Councils); Ministry of Education; Zambia Electricity Supply Company (ZESCO); and, the University Teaching Hospital (UTH).

### 5.4.1 Zambia Police Service

In the Zambia Police Service, the service-seeking interactions (SSI) covered are criminal investigation; firearm clearance; Interpol/ motor vehicle clearance; police bond; traffic violation enforcement; Victim Support Services; and other Police clearance certificates.

#### 5.4.1.1 Probability of a Bribery Experience

The probability of a bribery experience, that is the number of bribe-seeking incidents (BSI) relative to service-seeking interaction (SSI), in the selected services is higher in traffic violation enforcement, 49.6%; and firearm clearance, 41.7% (Table 25.0).

**Table 25.0 Probability of bribery Experience in ZPS**

No.	Service	SSI	BSI	
1	Traffic violation enforcement	115	57	49.6%
2	Firearm Clearance	12	5	41.7%
3	Interpol/ Motor Vehicle Clearance	18	7	38.9%
4	Police Bond	84	31	36.9%
5	Criminal Investigation	260	74	28.5%
6	Victim Support Services	70	17	24.3%
7	Other Police Clearance Services	121	23	19.0%
	<b>Total</b>	<b>680</b>	<b>214</b>	<b>31.5%</b>

#### 5.4.1.2 Services More Prone to Bribery

The services that are more prone to bribery are where prevalence of a bribery experience, that is the number of respondents that paid bribes (BPI) that were solicited (BSI), is comparatively high. In Zambia Police Service (ZPS) these are other police clearance services (91.3%) and traffic violation enforcement (91.2%), as shown in Table 26.0 below.

**Table 26.0 Services More Prone to Bribery in ZPS**

No.	Service	BSI	BPI	Prevalence
1	Other Police Clearance Services	23	21	91.3%
2	Traffic violation enforcement	57	52	91.2%
3	Victim Support Services	17	15	88.2%
4	Police Bond	31	27	87.1%
5	Criminal Investigation	74	61	82.4%
6	Firearm Clearance	5	4	80.0%
7	Interpol/ Motor Vehicle Clearance	7	5	71.4%
	<b>Total</b>	<b>214</b>	<b>185</b>	<b>86.4%</b>

#### 5.4.2 Road Transport and Safety Agency

The selected services covered in the Road Transport and Safety Agency (RTSA) are public road use driver licensing; driving offence enforcement; examination for certificate of fitness; licensing of Public Service Vehicle; registration of motor vehicle or trailer; renewal of driving licence; and vehicle road use licensing (Road Tax).

##### 5.4.2.1 Probability of a Bribery Experience

Among the selected services offered by RTSA, driving offence enforcement (72.7%) had the highest probability of bribery experience as shown in Table 27.0 below.

**Table 27.0 Probability of bribery Experience in RTSA**

No.	Service	SSI	BSI	Probability
1	Driving Offence Enforcement	44	32	72.7%
2	Registration of Motor Vehicle or Trailer	37	20	54.1%
3	Renewal of Driving Licence	81	42	51.9%
4	Examination for Certificate of Fitness	89	29	32.6%
5	Vehicle Road Use Licensing (Road Tax)	95	24	25.3%
6	Licensing of Public Service Vehicle	20	4	20.0%
7	Driver Licensing	90	15	16.7%
	<b>Total</b>	<b>456</b>	<b>166</b>	<b>36.4%</b>

##### 5.4.2.2 Services More Prone to Bribery

The services which are more prone to bribery are licensing of Public Service Vehicle, 100.0%; and driving offence enforcement, 96.9% (Table 28.0).

**Table 28.0 Services More Prone to Bribery in RTSA**

No.	Service	BSI	BPI	Prevalence
1	Licensing of Public Service Vehicle	4	4	100.0%
2	Driving Offence Enforcement	32	31	96.9%
3	Vehicle Road Use Licensing (Road Tax)	24	22	91.7%
4	Examination for Certificate of Fitness	29	26	89.7%
5	Driver Licensing	15	12	80.0%
6	Renewal of Driving Licence	42	33	78.6%
7	Registration of Motor Vehicle or Trailer	20	15	75.0%
	<b>Total</b>	<b>166</b>	<b>143</b>	<b>86.1%</b>

### 5.4.3 Local Authorities

The services covered in Local Authorities (Councils) are building permits; Constituency Development Fund (CDF); liquor licensing; outdoor advertising; property rates; registration of births, marriages and deaths; trading licensing and business permits; and vendors licensing.

#### 5.4.3.1 Probability of a Bribery Experience

Services where the probability of a bribery experience in Local Authorities is higher, are trading licensing and business permits, 30.0%; and building permits, 21.8% (Table 29.0).

**Table 29.0 Probability of Bribery Experience in Local Authorities**

No.	Service	SSI	BSI	Probability
1	Trading Licensing & Business Permits	100	30	30.0%
2	Building Permits	78	17	21.8%
3	Vendors Licensing	29	6	20.7%
4	Registration of Births, Marriages & Deaths	25	5	20.0%
5	Liquor Licensing	33	6	18.2%
6	Constituency Development Fund (CDF) services	173	28	16.2%
7	Property Rates	134	21	15.7%
8	Outdoor Advertising	3	0	0.0%
<b>Total</b>		<b>575</b>	<b>113</b>	<b>19.7%</b>

#### 5.4.3.2 Services More Prone to Bribery

The service in Local Authorities more prone to bribery is vendors licensing (100.0%), as comparatively it has the highest prevalence of a bribery experience (Table 30.0).

**Table 30.0 Services More Prone to Bribery in Local Authorities**

No.	Service	BSI	BPI	Prevalence
1	Vendors Licensing	6	6	100.0%
2	Liquor Licensing	6	5	83.3%
3	Constituency Development Fund (CDF) services	28	23	82.1%
4	Registration of Births, Marriages & Deaths	5	4	80.0%
5	Trading Licensing & Business Permits	30	24	80.0%
6	Property Rates	21	16	76.2%
7	Building Permits	17	12	70.6%
8	Outdoor Advertising	0	0	0.0%
<b>Total</b>		<b>113</b>	<b>90</b>	<b>79.6%</b>

### 5.4.4 Ministry of Education

The services interrogated in Ministry of Education considered college of education, secondary school and primary school place-seeking; examination results; and, examination certificates.

#### 5.4.4.1 Probability of a Bribery Experience

Probability of a bribery experience in Ministry of Education is highest in College of Education place-seeking (28.0%), as shown in Table 31.0 below.

**Table 31.0 Probability of Bribery Experience in Ministry of Education**

No.	Service	SSI	BSI	Probability
1	College of Education Place-seeking	82	23	28.0%
2	Secondary School Place-seeking	193	39	20.2%
3	Primary School Place-seeking	262	47	17.9%
4	Examination Results	113	18	15.9%
5	Examination Certificate	66	10	15.2%
<b>Total</b>		<b>716</b>	<b>137</b>	<b>19.1%</b>

#### 5.4.4.2 Services More Prone to Bribery

Table 32.0 shows that prevalence of bribery experience is comparatively higher in examination results services (83.3%), therefore this is the service that is more prone to bribery in Ministry of Education.

**Table 32.0 Services More Prone to Bribery in Ministry of Education**

No.	Service	BSI	BPI	Prevalence
1	Examination Results	18	15	83.3%
2	Primary School Place-seeking	47	37	78.7%
3	College of Education Place-seeking	23	18	78.3%
4	Examination Certificate	10	7	70.0%
5	Secondary School Place-seeking	39	26	66.7%
<b>Total</b>		<b>137</b>	<b>103</b>	<b>75.2%</b>

#### 5.4.5 Zambia Electricity Supply Company

In Zambia Electricity Supply Company (ZESCO), the selected services were faults reporting; and power applications and electricity connections.

##### 5.4.5.1 Probability of a Bribery Experience

Table 33.0 below shows that the probability of a bribery experience is higher in power applications and electricity connections (22.1%), than in faults reporting (18.1%).

**Table 33.0 Probability of Bribery Experience in ZESCO**

No.	Service	SSI	BSI	Probability
1	Power Application/ Electricity Connections	131	29	22.1%
2	Faults Reporting	188	34	18.1%
<b>Total</b>		<b>319</b>	<b>63</b>	<b>19.7%</b>

##### 5.4.5.2 Services More Prone to Bribery

The service more prone to bribery is power applications and electricity connections, as it has a high prevalence of a bribery experience, as shown in Table 34.0 below.

**Table 34.0 Services More Prone to Bribery in ZESCO**

No.	Service	BSI	BPI	Prevalence
1	Power Application/ Electricity Connections	29	26	89.7%
2	Faults Reporting	34	23	67.6%
<b>Total</b>		<b>63</b>	<b>49</b>	<b>77.8%</b>

### 5.4.6 University Teaching Hospital

In the University Teaching Hospital (UTH), the services considered are those provided in the Adult Hospital, Eye Hospital, Cancer Hospital, Children's Hospital, and Women and New Born Hospital.

#### 5.4.6.1 Probability of a Bribery Experience

The Survey established that the probability of a bribery experience is comparatively high in the Cancer Hospital (34.6%), as shown in Table 35.0 below.

**Table 35.0 Probability of Bribery Experience in UTH**

No.	Service	SSI	BSI	Probability
1	Cancer Hospital	26	9	34.6%
2	Children's Hospital	59	13	22.0%
3	Adult Hospital	176	31	17.6%
4	Women and New Born Hospital	55	9	16.4%
5	Eye Hospital	47	7	14.9%
<b>Total</b>		<b>363</b>	<b>69</b>	<b>19.0%</b>

#### 5.4.6.2 Services More Prone to Bribery

Table 36.0 below shows that comparatively high prevalence of a bribery experience is observed in Women and New Born Hospital (88.9%) and Adult Hospital (80.6%). These are the services that are more prone to bribery in UTH.

**Table 36.0 Services More Prone to Bribery in UTH**

No.	Service	BSI	BPI	Prevalence
1	Women and New Born Hospital	9	8	88.9%
2	Adult Hospital	31	25	80.6%
3	Children's Hospital	13	10	76.9%
4	Eye Hospital	7	5	71.4%
5	Cancer Hospital	9	5	55.6%
<b>Total</b>		<b>69</b>	<b>53</b>	<b>76.8%</b>

### 5.4.7 Bribe Size in Selected Public Service Provision

This sub-section provides the Survey findings on bribe size in respective services in the selected public institutions. The sub-section interrogates bribe size of less or equal to 500 Kwacha and bribe size more than 500 Kwacha. This is rationalised by the finding in Section 5.2.5, which shows that the aggregated bribe size less than or equal to 500 Kwacha is the most common in public institutions.

#### (a) Zambia Police Service

The most common bribe size in the selected services in Zambia Police Service, is less than or equal to 500 Kwacha (Figure 44.0).

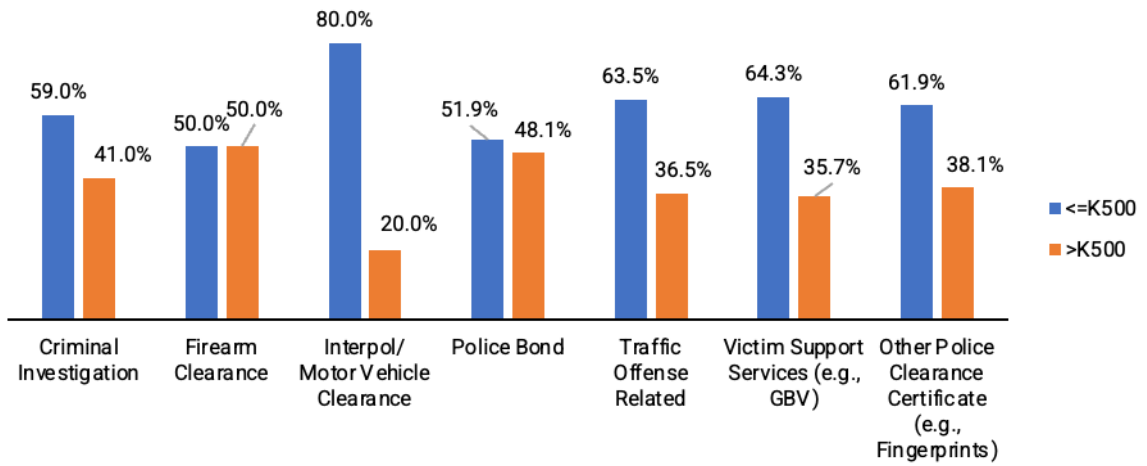


Figure 44.0 Bribe Size in ZPS

However, Figure 44.0 above, also shows that bribe size of more than 500 Kwacha is comparably most common in firearm clearance (50.0%) and police bonds (48.1%).

(b) **Road Transport and Safety Agency**

In the Road Transport and Safety Agency (RTSA) the most frequent bribe size is less than or equal to 500 Kwacha, except for public road use driver licensing where it is more than 500 Kwacha (66.7%), as shown in Figure 45.0 below.

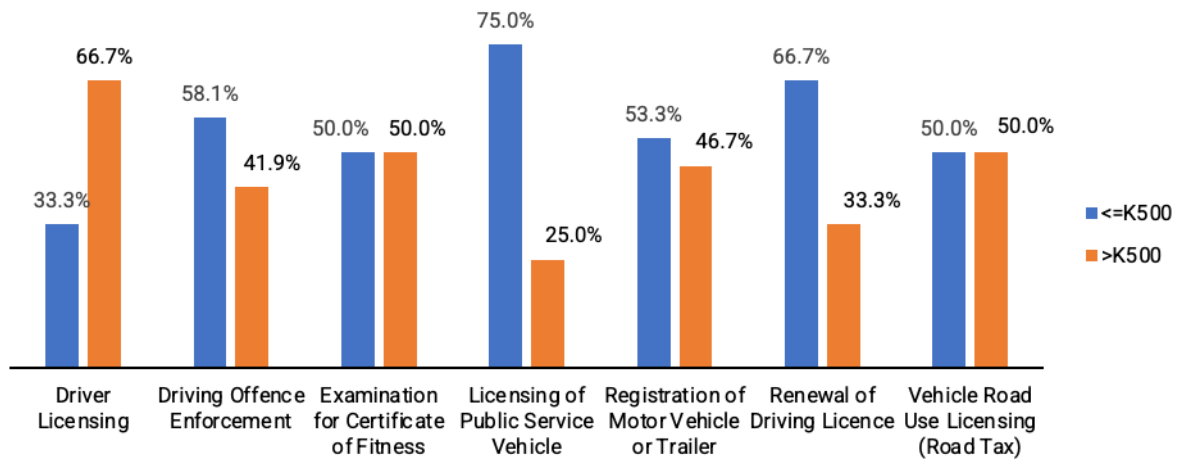
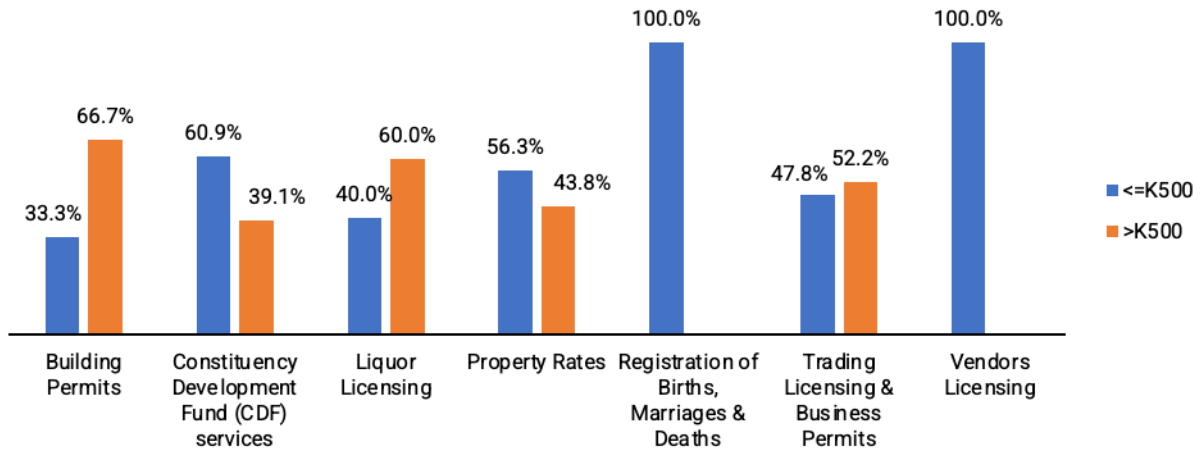


Figure 45.0 Bribe Size in RTSA

(c) **Local Authorities**

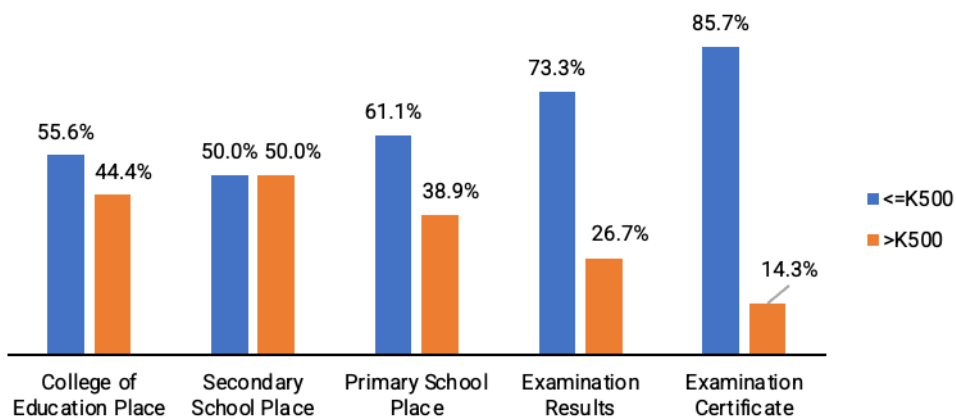
In Local Authorities (Councils) building permits; liquor licensing; and trading licensing and business permits have bribe size of more than 500 Kwacha, compared to the other services provided, as shown in Figure 46.0 below.



**Figure 46.0 Bribe Size in Local Authorities**

**(d) Ministry of Education**

The services assessed in Ministry of Education mostly have bribe size of less than or equal to 500 Kwacha (Figure 47.0). However, bribe size of more than 500 kwacha is comparably higher in college of education place-seeking (44.4%).



**Figure 47.0 Bribe Size in Ministry of Education**

**(e) Zambia Electricity Supply Company**

Figure 48.0 below shows that in faults reporting services, the most frequent bribe size is less than or equal to 500 Kwacha (69.6%), while in power applications and electricity connections it is more than 500 Kwacha (61.5%), as shown in Figure 48.0 below.

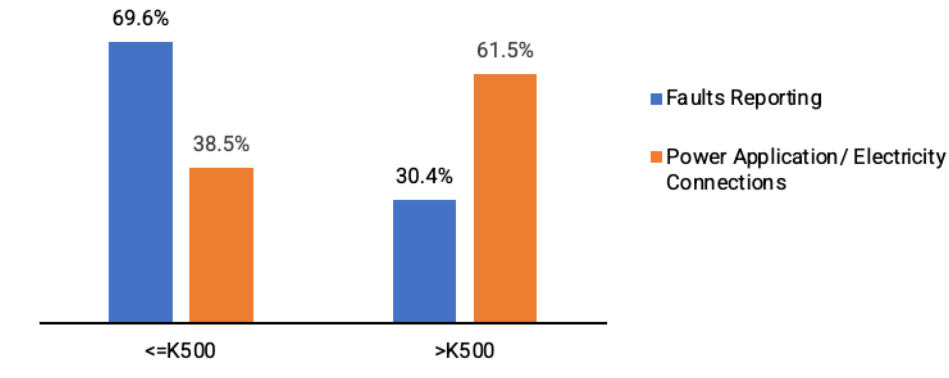


Figure 48.0 Bribe Size in ZESCO

(f) **University Teaching Hospital (UTH)**

Bribe size of less than or equal to 500 Kwacha is the most frequent in the University Teaching Hospital (UTH), as shown in Figure 49.0 below.

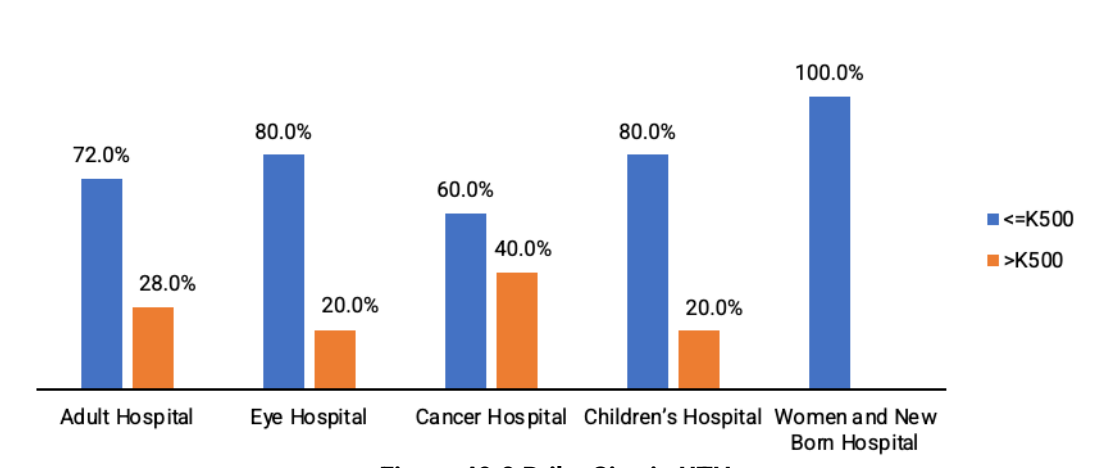


Figure 49.0 Bribe Size in UTH

Figure 49.0 above shows that comparably, the Cancer Hospital has a high frequency of bribe size of more than 500 Kwacha (40.0%).

**5.4.8 Bribery in Selected Public Service Provision 2022, 2024**

This sub-section compares probability and prevalence of service-based bribery experiences observed in the selected institutions in 2022 and 2024. The institutions covered in this comparison are Zambia Police Service (ZPS); Road Transport and Safety Agency (RTSA); Local Authorities (Councils); Ministry of Education; and Zambia Electricity Supply Company (ZESCO)<sup>37</sup>.

**5.4.8.1 Zambia Police Service**

Percentage point decreases in probability of a bribery experience in Zambia Police Service (ZPS) are observed in criminal investigation by 12.2 percentage points; police bond, 11.7; other Police clearance services, 5.2; and traffic violation enforcement, 0.9 (Figure 50.0).

37 The University Teaching Hospital (UTH) was not covered in the 2022 ZBPI Survey.



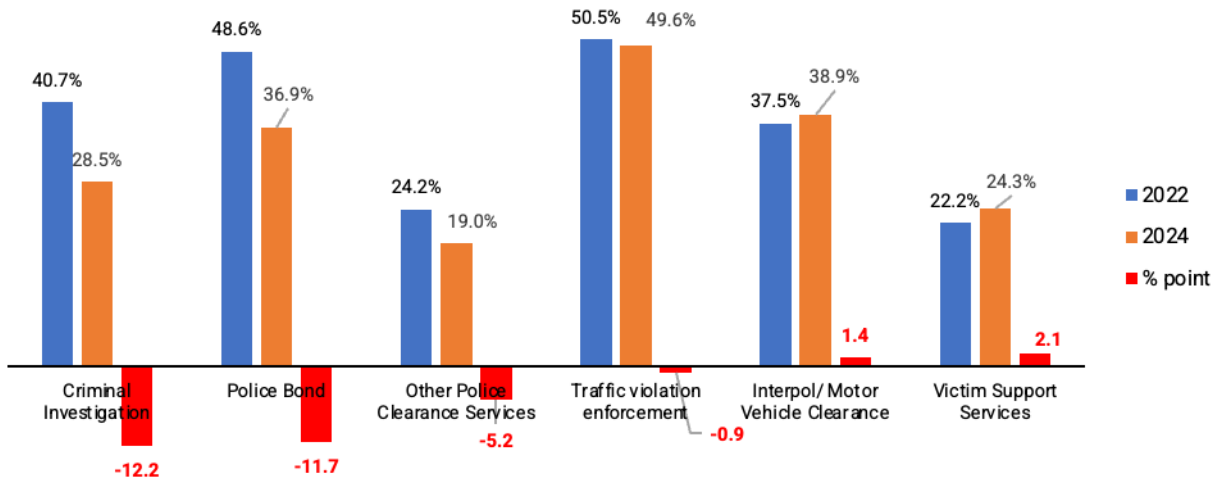


Figure 50.0 Probability of a Bribery Experience 2022, 2024 – ZPS

Figure 50.0 above, shows that percentage point increases in probability of a bribery experience are in Interpol/motor vehicle clearance services, 1.4; and Victim Support Services, 2.1.

With respect to prevalence of a bribery experience, percentage point decrease is in Interpol/motor vehicle clearance services (11.9), as shown in Figure 51.0 below.

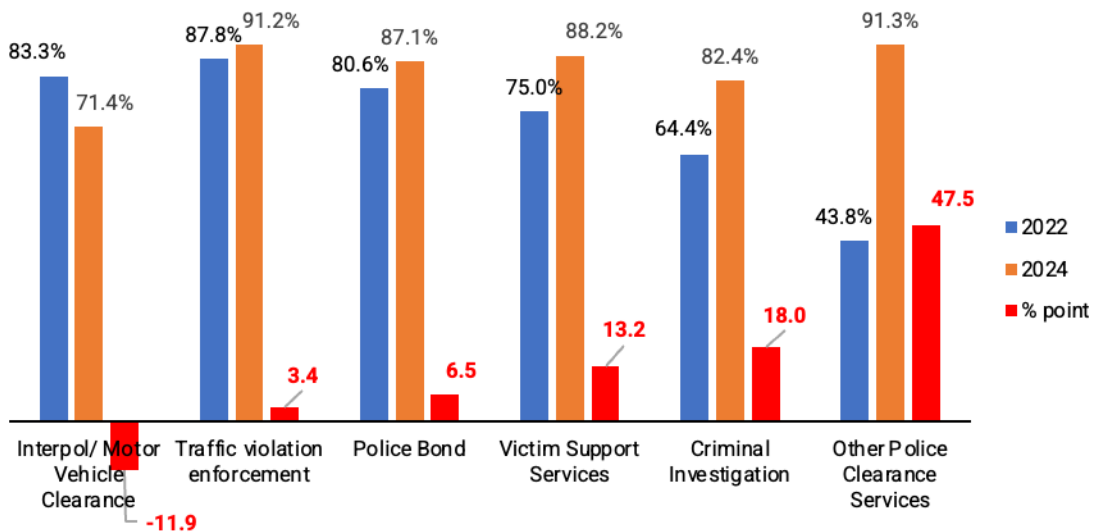


Figure 51.0 Prevalence of a Bribery Experience 2022, 2024 – ZPS

Figure 51.0 above also shows that, moderate to high percentage point increases are observed in the other services, with other Police clearance services having the highest percentage point increase in prevalence of a bribery experience (47.5).

#### 5.4.8.2 Road Transport and Safety Agency

In the Road Transport and Safety Agency, percentage point decrease in probability of a bribery experience is only observed in driver licensing (23.7), as shown in Figure 52.0.

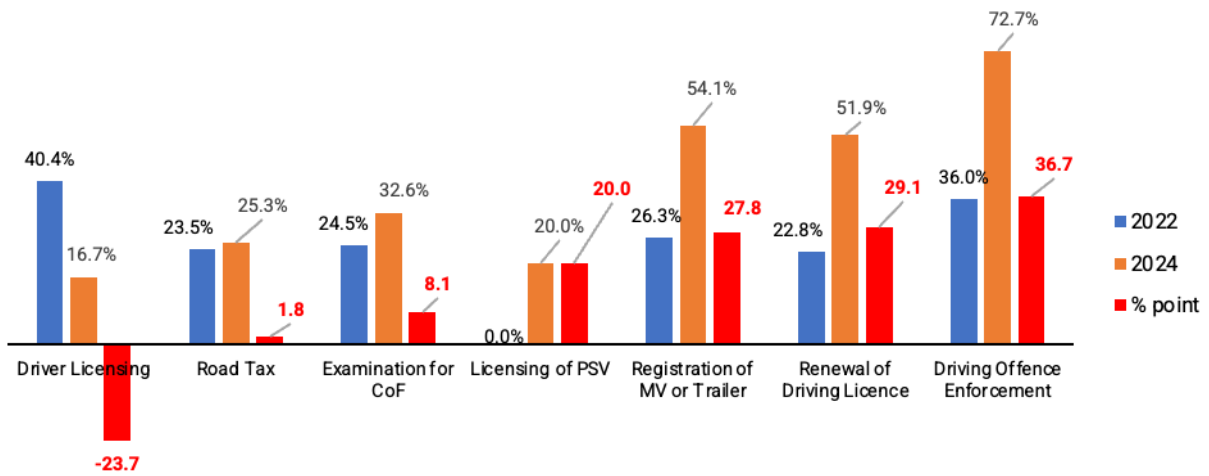


Figure 52.0 Probability of a Bribery Experience 2022, 2024 – RTSA

Figure 52.0 above, also shows that comparatively higher percentage point increases in probability of a bribery experience are in driving offence enforcement services (36.7), and renewal of driving licence (29.1).

Percentage point decrease in prevalence of a bribery experience, is only observed in renewal of driving licence (6.0), as shown in Figure 53.0 below.

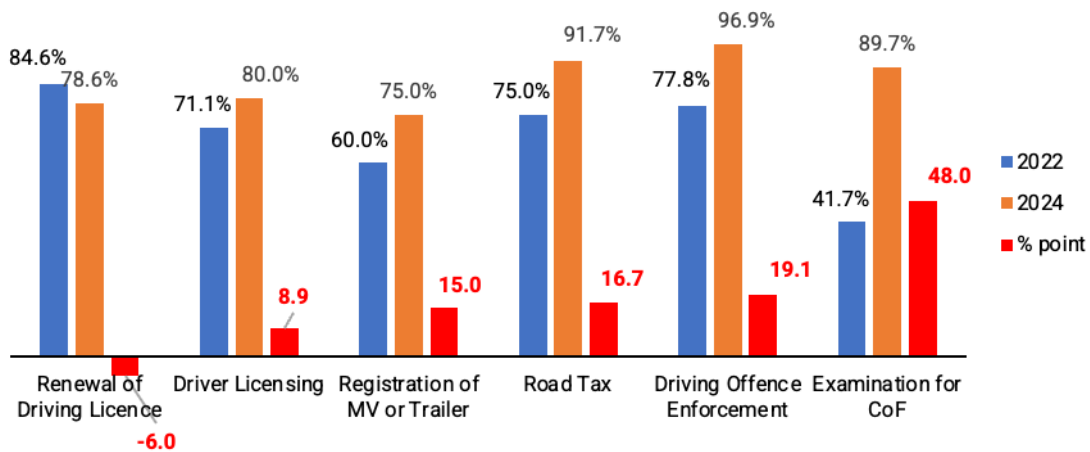
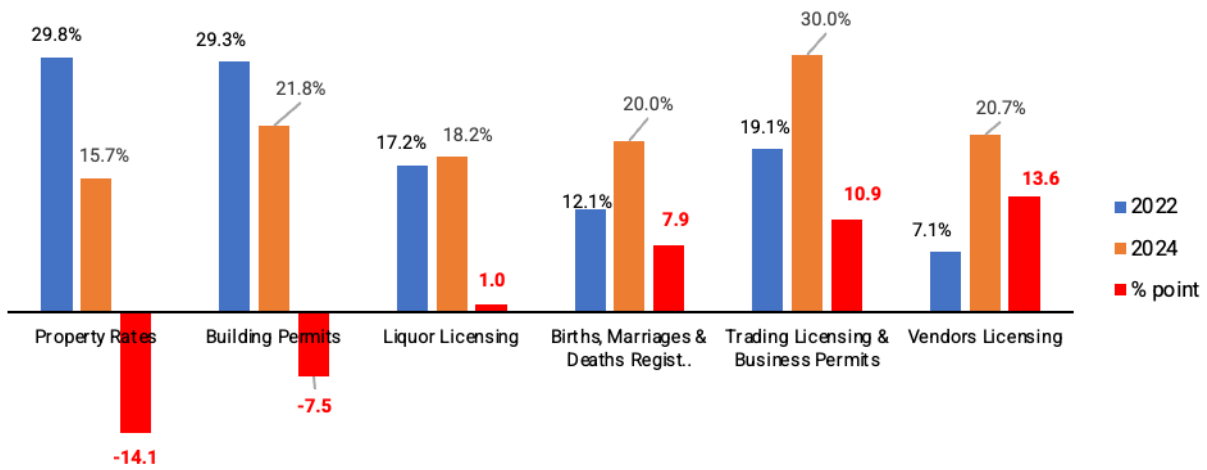


Figure 53.0 Prevalence of a Bribery Experience 2022, 2024 – RTSA

Figure 53.0 above, shows moderate to high percentage point increase in prevalence of a bribery experience, with the highest percentage point increase being in examination for certificate of fitness (48.0).

### 5.4.8.3 Local Authorities

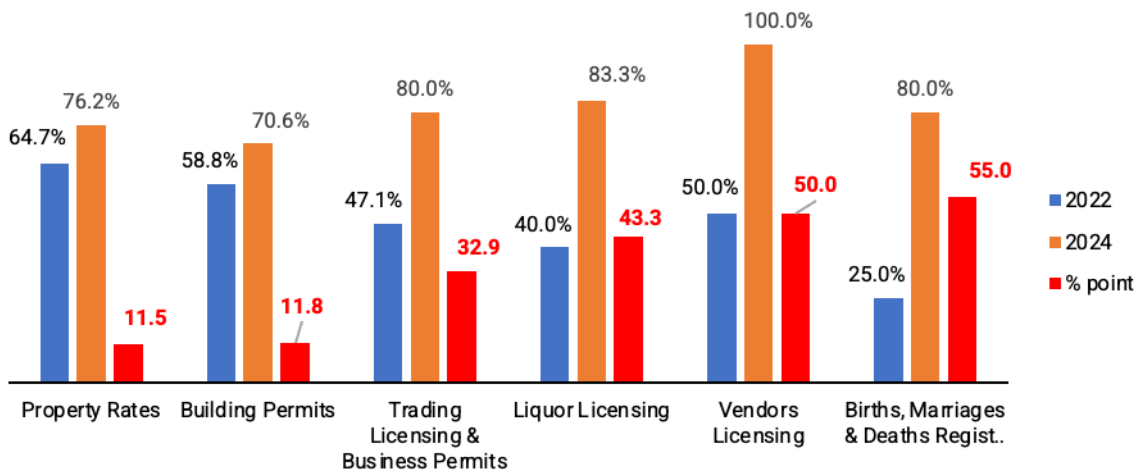
Services where percentage point decreases are observed in probability of a bribery experience in Local Authorities (Councils) are in property rate services, 14.1; and building permits, 7.5 (Figure 54.0).



**Figure 54.0 Probability of a Bribery Experience 2022, 2024 – Local Authorities**

Figure 54.0 above shows that, moderately high percentage point increases in probability of a bribery experience are observed in vendors licensing services (13.6), and trading licensing and business permits (10.9).

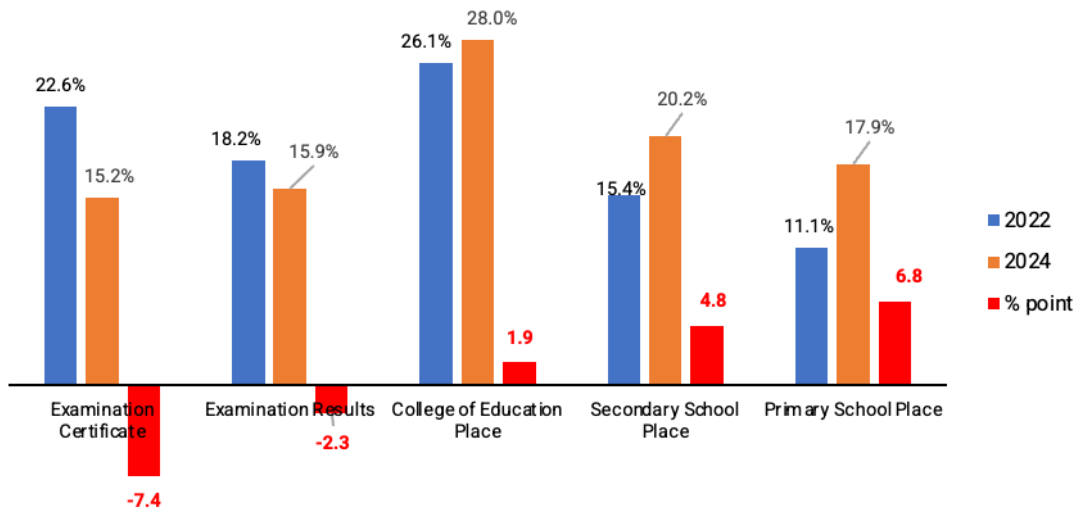
No percentage point decrease in prevalence of a bribery experience in the selected services in Local Authorities is observed, as shown in Figure 55.0 below.



**Figure 55.0 Prevalence of a Bribery Experience 2022, 2024 – Local Authorities**

#### 5.4.8.4 Ministry of Education

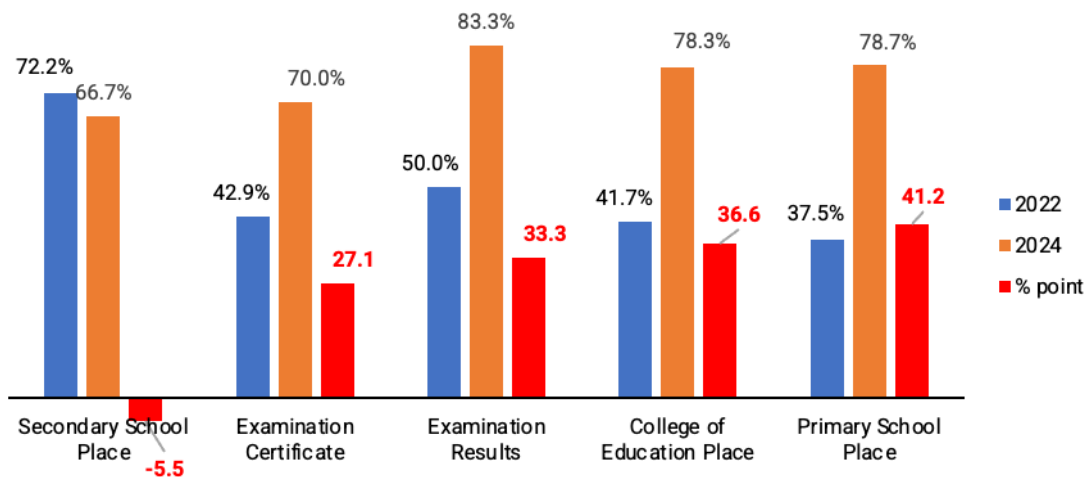
2022 and 2024 probability of bribery experience comparison in Ministry of Education shows percentage point decreases in examination certification services (7.4) and examination results (2.3), as shown in Figure 56.0 below.



**Figure 56.0 Probability of a Bribery Experience 2022, 2024 – Ministry of Education**

Figure 56.0 above, shows moderately high percentage point increases in probability of a bribery experience in the other services.

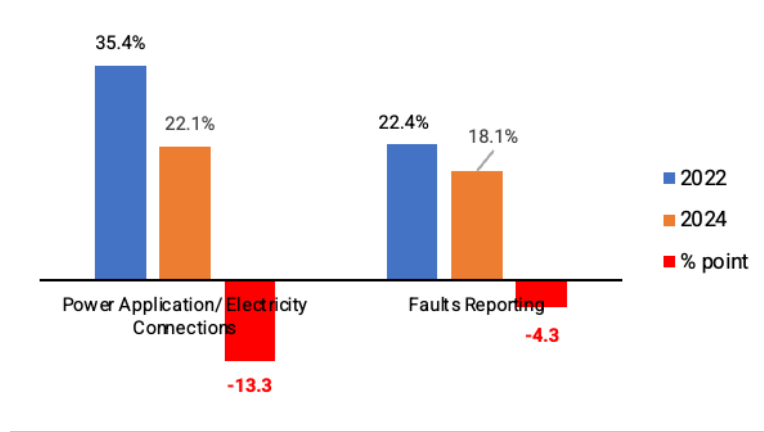
Percentage point decrease in prevalence of a bribery experience is observed in secondary school place-seeking (5.5), as shown in Figure 57.0 below.



**Figure 57.0 Prevalence of a Bribery Experience 2022, 2024 – Ministry of Education**

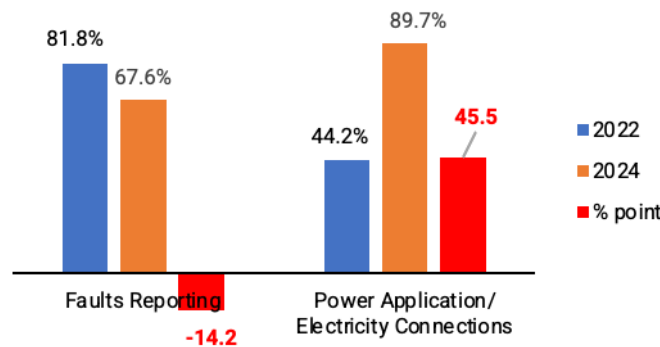
#### 5.4.8.5 Zambia Electricity Supply Company

All the selected services in Zambia Electricity Supply Company (ZESCO) have percentage point decreases in probability of a bribery experience (Figure 58.0).



**Figure 58.0 Probability of a Bribery Experience 2022, 2024 – ZESCO**

Percentage point decrease in prevalence of a bribery experience is observed in faults reporting (14.5); and increase in power applications and electricity connections (45.5), as shown in Figure 59.0 below.



**Figure 59.0 Prevalence of a Bribery Experience 2022, 2024 – ZESCO**

**5.4.9 Summary of the Findings: Public Services More Prone to Bribery**

A service that is more prone to bribery, is one where comparatively the percent number of bribe-paid incidents (BPIs) relative to bribe-seeking incidents (BSIs) is high. That is, where the prevalence of a bribery experience is comparatively high.

**(a) Identification of services which are more prone to bribery**

Identification of the services which are more prone to bribery was interrogated in Zambia Police Service (ZPS); Road Transport and Safety Agency (RTSA); Local Authorities (Councils); Ministry of Education; Zambia Electricity Supply Company (ZESCO); and, University Teaching Hospital (UTH).

Observed high bribe-seeking incidents (BSI), that is probability of a bribery experience, in the selected services in the Survey target institutions are as follows.

- (i) Zambia Police Service (ZPS) – traffic violation enforcement (49.6%), and firearm clearance (41.7%);
- (ii) Road Transport and Safety Agency (RTSA) – driving offence enforcement (72.7%);
- (iii) Local Authorities (Councils) – trading licensing and business permits (30.0%), and building permits (21.8%);
- (iv) Ministry of Education – College of Education place-seeking (28.0%);
- (v) Zambia Electricity Supply Company (ZESCO) – power applications and electricity connections (22.1%); and,

- (vi) University Teaching Hospital (UTH) - Cancer Hospital (34.6%).  
The service(s) more prone to bribery, that is those with comparatively high prevalence of a bribery experience, are:
- (i) Zambia Police Service (ZPS) – other police clearance services (91.3%), and traffic violation enforcement (91.2%);
  - (ii) Road Transport and Safety Agency (RTSA) – licensing of Public Service Vehicle (100.0%), and driving offence enforcement (96.9%);
  - (iii) Local Authorities (Councils) – vendors licensing (100.0%);
  - (iv) Ministry of Education – examination results services (83.3%);
  - (v) Zambia Electricity Supply Company (ZESCO) – power applications and electricity connections (89.7%); and,
  - (vi) University Teaching Hospital (UTH) - Women and New Born Hospital (88.9%), and Adult Hospital (80.6%).

**(b) Bribe Size in Selected Public Service Provision**

The most frequent bribe size in the selected public institutions where services are more prone to bribery were interrogated, is less than or equal to 500 Kwacha. However, high bribe size of more than 500 Kwacha are comparably observed in the following services:

- (i) Zambia Police Service, firearm clearance (50.0%);
- (ii) Road Transport and Safety Agency (RTSA), public road use driver licensing (66.7%);
- (iii) Local Authorities (Councils), building permits, liquor licensing, and trading licensing and business permits; and,
- (iv) Zambia Electricity Supply Company (ZESCO), power applications and electricity connections (61.5%).

**(c) Bribery in Selected Public Service Provision 2022, 2024**

*Zambia Police Service*

In ZPS, decrease in probability of bribery experience based on percentage point decreases is in criminal investigation (12.2), police bond (11.7), other Police clearance services (5.2), and traffic violation enforcement (0.9) Percentage point increases in probability are in Interpol/motor vehicle clearance services (1.4), and Victim Support Services (2.1).

A decrease in prevalence of a bribery experience (number of respondents that paid bribes (BPI) that were solicited (BSI)), is only observed in Interpol/motor vehicle clearance services (11.9 percentage point decrease). Other Police clearance services, have the highest percentage point increase in prevalence (47.5).

*Road Transport and Safety Agency*

Change in probability of a bribery experience in RTSA, is only in driver licensing which has a percentage point decrease of 23.7. Higher percentage point increases in probability are in driving offence enforcement services (36.7), and renewal of driving licence (29.1).

Percentage point decrease in prevalence of a bribery experience, is in renewal of driving licence (6.0). The highest percentage point increase in prevalence is in examination for certificate of fitness (48.0).

*Local Authorities (Councils)*

Local Authorities (Councils) percentage point decreases in probability of a bribery experience are in property rate services (14.1), and building permits (7.5). Vendors licensing services, and trading licensing and business permits have comparatively high percentage point increases in probability of a bribery experience, 13.6 and 10.9 respectively.

No change is observed in prevalence of a bribery experience in the selected services in Local

Authorities.

*Ministry of Education*

Examination certification and examination results services in the Ministry of Education have percentage point decreases of 7.4 and 2.3 in probability, respectively.

Prevalence of a bribery experience shows percentage point decrease in secondary school place-seeking (5.5).

*Zambia Electricity Supply Company (ZESCO)*

Probability of a bribery experience in ZESCO has reduced in the two selected services.

Percentage point decrease in prevalence of a bribery experience is in faults reporting (14.5).

While

percentage point increase is observed in power applications and electricity connections (45.5).

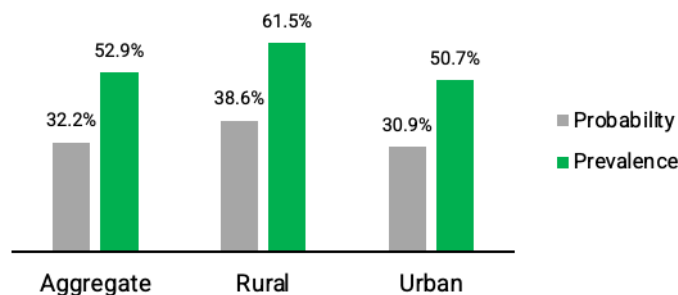
### 5.5 Selected Demographic Dimensions of Bribery Experiences

This section provides the Survey findings on selected respondent demographic characteristics relative to probability and prevalence of bribery experience; bribe size; bribery severity; bribe pay factors; bribe offer; and the Summary of the Findings.

#### 5.5.1 Probability and Prevalence of Bribery Experience

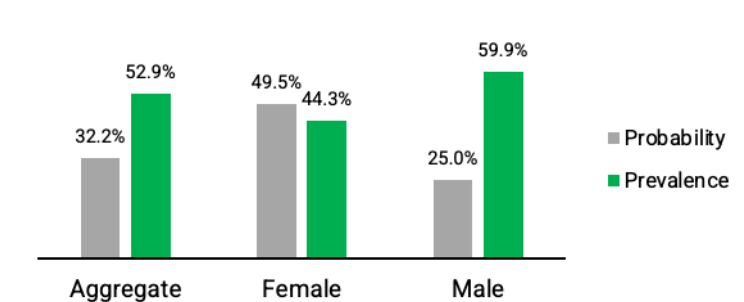
This sub-section interrogates the demographic dimensions of probability and prevalence of bribery experience with respect to geographic location, gender and persons with disabilities.

The probability of a bribery experience, that is the likelihood that a bribe is solicited (BSI) during service-seeking interaction (SSI) among respondents in rural areas is 38.6%; and the prevalence, that is the number of respondents that paid bribes (BPI) solicited is 61.5% (Figure 60.0). For respondents in urban areas, the probability and prevalence are 30.9% and 50.7% respectively (Figure 60.0).



**Figure 60.0 Probability and Prevalence of Bribery Experience – Geographic Location**

With respect to gender, 49.5% of female respondents had a bribe-seeking incident (BSI), that is probability of a bribery experience, and 44.3% paid the bribe that was solicited (prevalence) as shown in Figure 61.0 below.



**Figure 61.0 Probability and Prevalence of Bribery Experience – Gender**

Figure 61.0 above, shows that among male respondents, probability of a bribery experience was 25.0%;

and prevalence, 59.9%.

Twenty-five point one (25.1) of the persons with disabilities (PWD) experienced bribe solicitation; and 52.5%, paid the bribe that was solicited.

### 5.5.2 Prevalence of Bribery Experience

This sub-section interrogates the demographic dimensions of prevalence of bribery experience with respect to age cohort, education level attained, employment status and income.

Prevalence of bribery experience or payment of bribes solicited, with respect to respondents' age cohort is comparatively higher in the age cohorts 36 to 45 years old (62.6%) and 46 to 55 (67.4%) as shown in Figure 62.0 below.

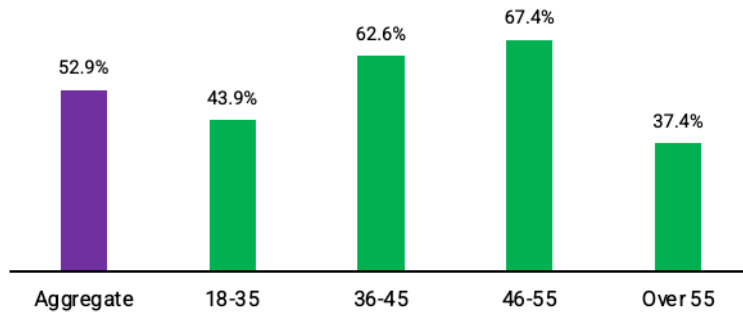


Figure 62.0 Prevalence of Bribery Experience – Age Cohort

With respect to highest level of education attained, prevalence of a bribery experience is high among those who have not been to school, 66.1%; and those with tertiary education, 65.0% (Figure 63.0).

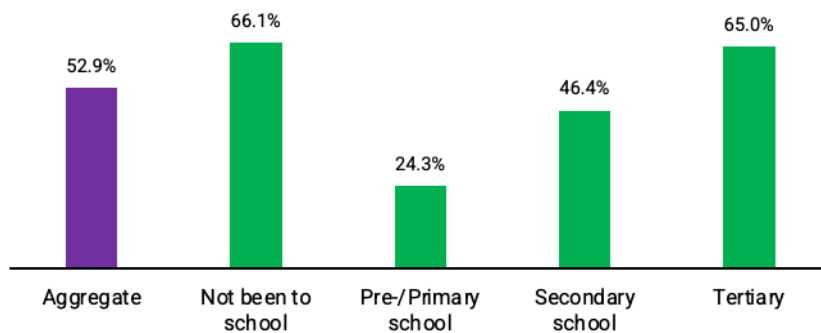
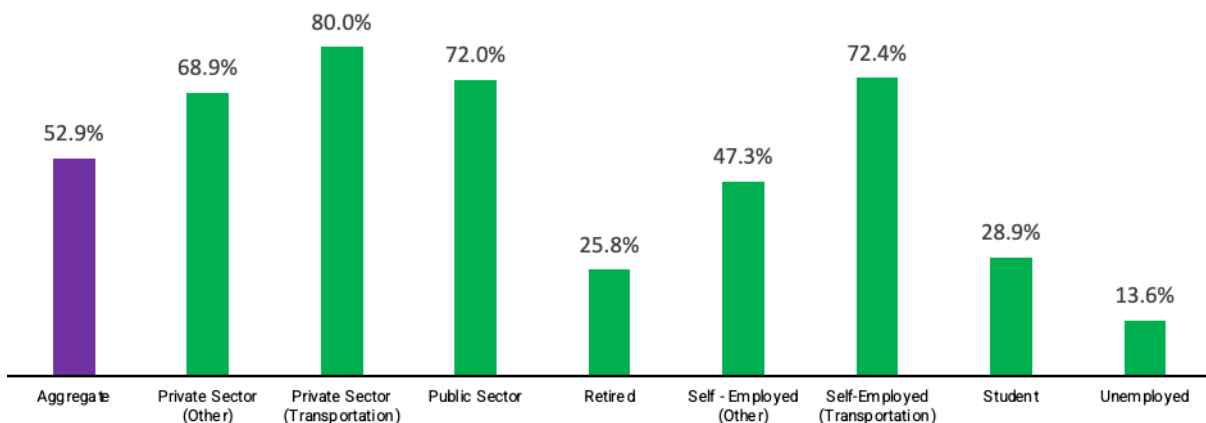


Figure 63.0 Prevalence of Bribery Experience – Education Level Attained

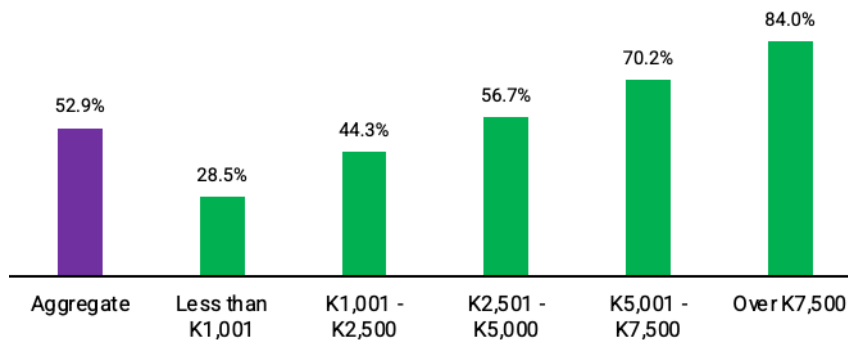
Figure 64.0 below shows that prevalence of a bribery experience with respect to respondents' employment status, is high among individuals in private sector transportation (80.0%); public sector (72.0%); and self-employed transportation (72.4%).





**Figure 64.0 Prevalence of Bribery Experience – Employment**

Prevalence of a bribery experience, with respect to respondent’s monthly income is established to be low with respect to individuals with an income of less than 1,001 Kwacha (28.5%); and high among those with an income of over 7,500 Kwacha (84.0%), as shown in Figure 65.0 below.



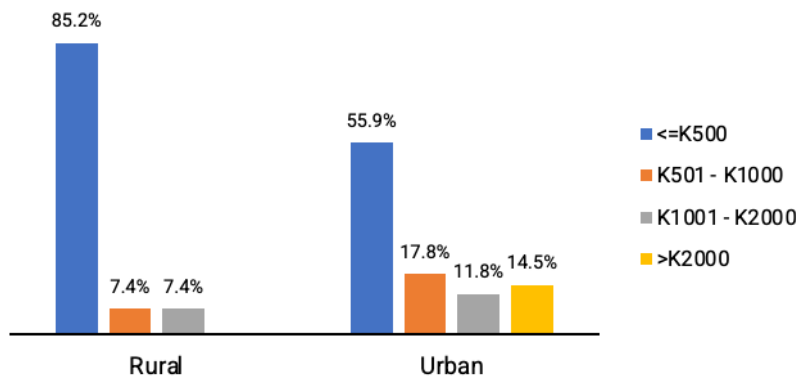
**Figure 65.0 Prevalence of Bribery Experience – Monthly Income**

**5.5.3 Bribe Size**

Bribe size refers to the monetary amount or other form that induced an act (bribery) that illegally circumvented the prescribed or expected procedures of accessing a service or good. The dominant bribe size is less than or equal to 500 Kwacha.

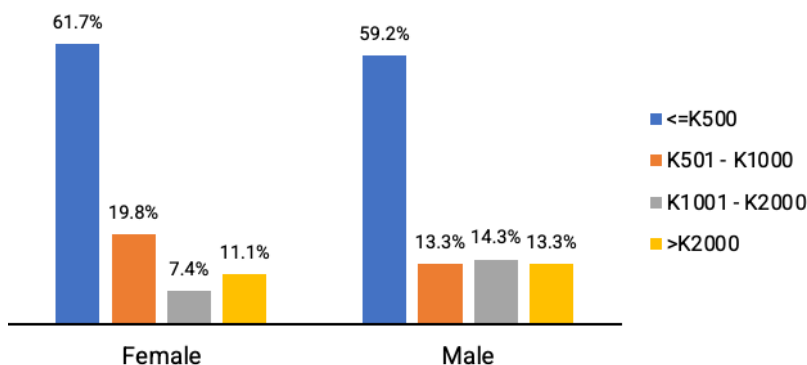
The demographic dimensions of bribe size are considered with respect to geographic location and gender.

Disaggregation of respondent geographic location shows that bribe size of less than or equal to 500 Kwacha is dominant among respondents in rural and urban areas, 85.2% and 55.9% respectively (Figure 66.0).



**Figure 66.0 Bribe size – Geographic Location**

With respect to gender, Figure 67.0 below shows that for female respondents, bribe size of less than or equal to 500 Kwacha comprised 61.7%; and 59.2% for males.



**Figure 67.0 Bribe size – Gender**

### 5.5.4 Severity

Severity, among others, refers to the consequences of failing or refusing to pay a bribe that is demanded. Section 5.2.6 established that of 224 respondents that failed or refused to pay the bribe that was solicited, 92.9% had access to the service they sought; and 7.1% were denied the service.

This sub-section considers the demographic dimensions of severity with respect to respondent geographic location and gender.

Of the 224 respondents that that failed or refused to pay the bribe that was solicited, 36 were in rural areas; and 188 in urban.

In rural areas, 91.6% of those who failed or refused to pay the bribe solicited had service unnecessarily delayed; and 8.4% were denied the service (Figure 68).

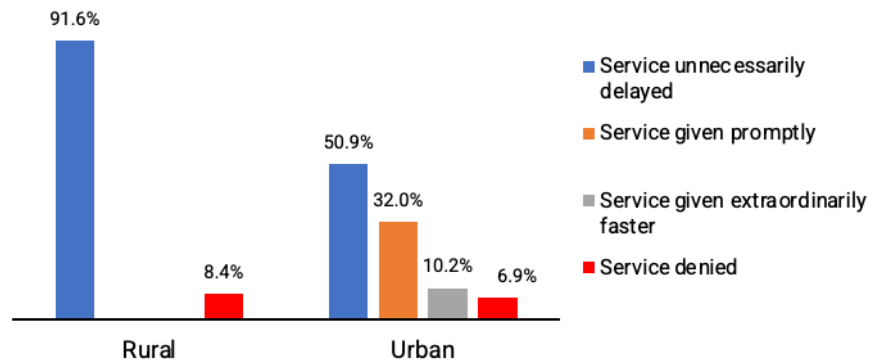


Figure 68.0 Severity – Geographic Location

In addition, Figure 68.0 above shows, in Urban areas 50.9% had service-seeking unnecessarily delayed; 32.0%, service given promptly; 10.2%, service given extraordinarily faster; and 6.9%, service denied.

Ninety-six (96) female respondents failed or refused to pay the bribe that was solicited. Service unnecessarily delayed comprised 62.7%; service given promptly, 28.5%; service given extraordinarily faster, 5.7%; and service denied, 3.1% (Figure 69.0).

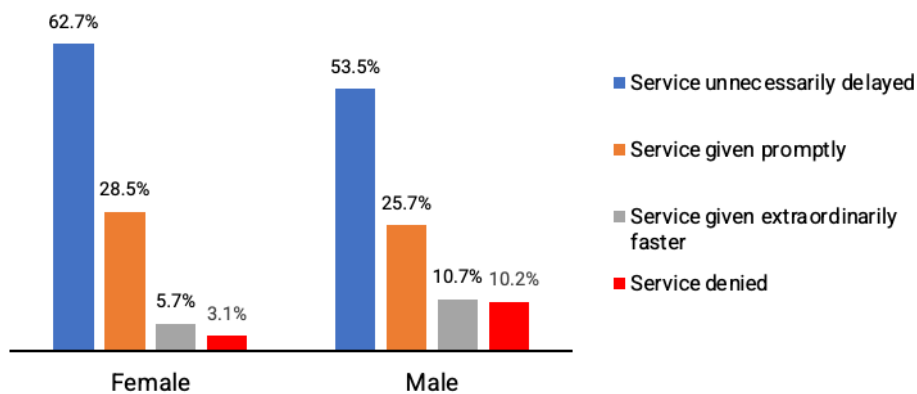


Figure 69.0 Severity – Gender

With respect to male respondents, Figure 69.0 above shows that service unnecessarily delayed was 53.5%; service given promptly, 25.7%; service given extraordinarily faster, 10.7%; and service denied, 10.2%.

### 5.5.5 Bribe Pay Factors

The factors that led one to feel compelled to pay a bribe that was solicited are mostly to avoid penalties or sanctions among respondents in rural areas (50.0%), and avoiding delays among urban respondents (40.0%) as shown in Figure 70.0 below.

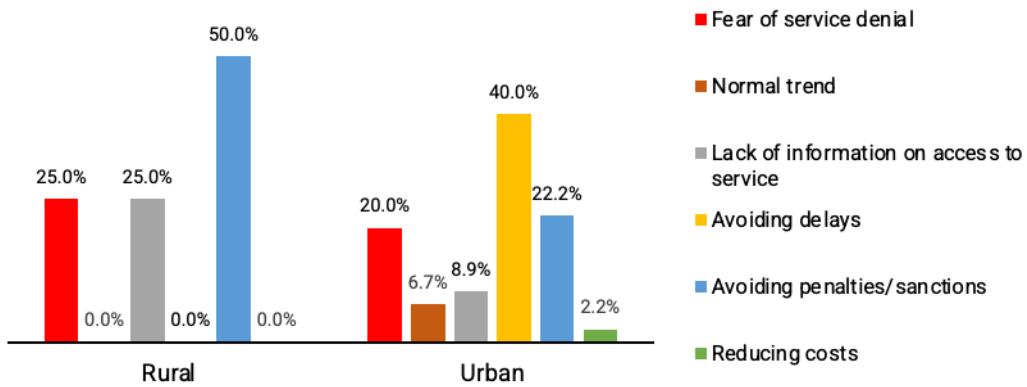


Figure 70.0 Bribe Pay Factors – Geographic Location

Disaggregated by gender, the most frequent factors that led one to feel compelled to pay a bribe that was solicited with respect to female respondents are fear of service denial (26.3%) and avoiding delays (47.4%); and males, avoiding delays (30.0%) and avoiding penalties or sanctions (30.0%) as shown in Figure 71.0 below.

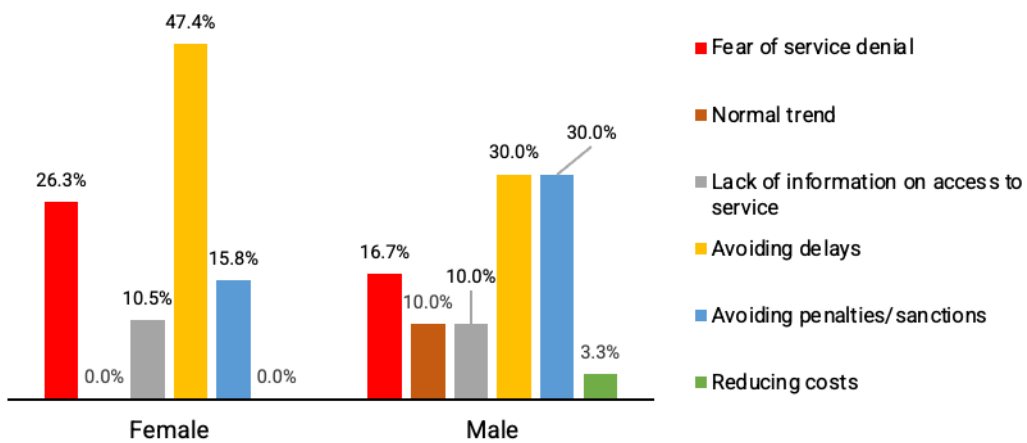


Figure 71.0 Bribe Pay Factors – Gender

5.5.6 Bribe Offer

Sixty-two (62) or 3.1% incidents of bribe offer were established. Six (6) respondents in rural areas offered a bribe or an inducement of any kind when seeking a public service; and in urban areas, 56 (3.4%) of the respondents offered a bribe (Table 37.0).

Table 37.0 Bribe Offer – Geographic Region

Geographic Location	No. of Respondents	Offered a Bribe	% Offered a bribe
Rural	350	6	1.7%
Urban	1650	56	3.4%
<b>Total</b>	<b>2000</b>	<b>62</b>	<b>3.1%</b>

Twenty-six or 2.4% female respondents offered a bribe; while 4.0% male respondents also did (Table 38.0).

**Table 38.0 Bribe Offer – Gender**

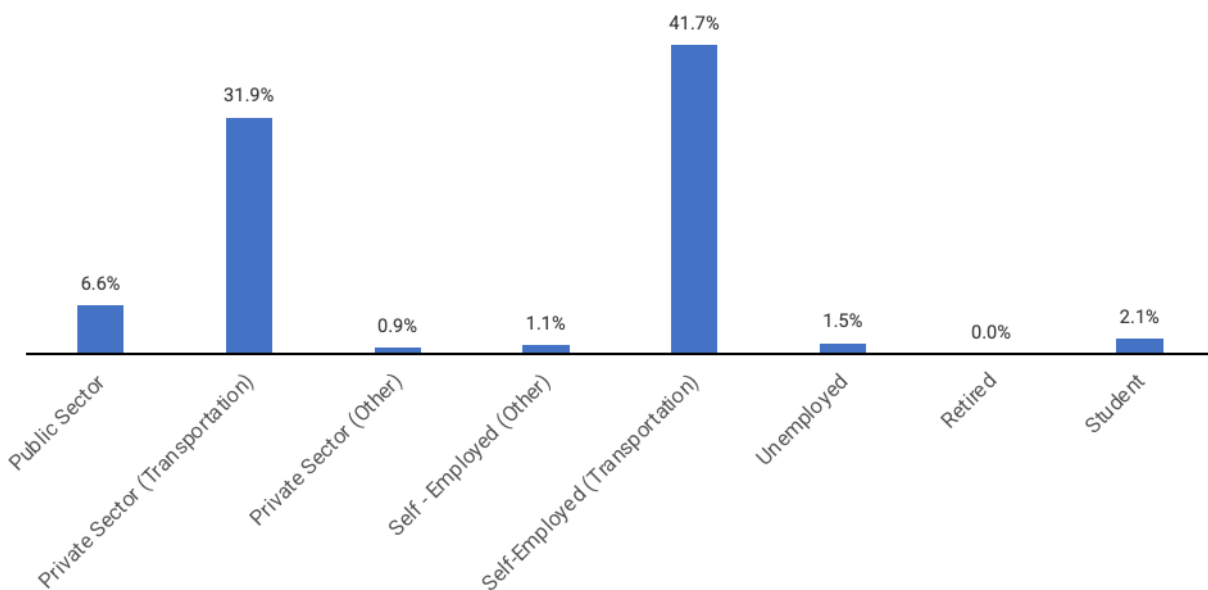
Gender	No. of Respondents	Offered a Bribe	% Offered a bribe
Female	1105	26	2.4%
Male	895	36	4.0%
<b>Total</b>	<b>2000</b>	<b>62</b>	<b>3.1%</b>

With respect to respondents' highest level of education attained, bribe offering is more frequent among those with secondary school and tertiary education, 3.4% and 3.7% respectively (Table 39.0).

**Table 39.0 Bribe Offer – Education**

Employment	No. of Respondents	Offered a Bribe	Offered a bribe
Not been to school	125	3	2.4%
Pre-/Primary school	343	5	1.5%
Secondary school	973	33	3.4%
Tertiary	545	20	3.7%
<b>Total</b>	<b>1986</b>	<b>61</b>	<b>3.1%</b>

Bribe offer relative to respondent employment status is more common among those in the transportation sector in the Private Sector (31.9%); and those self-employed in the sector (41.7%), as shown in Figure 72.0 below.



**Figure 72.0 Bribe Offer – Employment**

### 5.5.7 Summary of the Findings: Selected Demographic Dimensions of Bribery Experiences

#### (a) Probability and prevalence of bribery experience

The probability and prevalence of bribery experience is comparatively high among individuals in rural areas, 38.6% and 61.5% respectively. In urban areas, it is 30.9% and 50.7% respectively.

By gender, probability of a bribery experience is comparatively high among females (49.5%) than males (25.0%). However, prevalence, that payment of a bribe solicited is higher among males (59.9%) than females (44.3%).

Prevalence of a bribery experience among persons with disabilities (PWD) is 52.5%.

The age cohorts 36 to 45 years old (62.6%) and 46 to 55 (67.4%) are comparatively observed to have higher prevalence of bribery experiences than the others.

In terms of the highest level of education attained, those who have not been to school and those with tertiary education have higher prevalence of a bribery experience, 66.1% and 65.0% respectively.

Relative to employment status, the highest prevalence of a bribery experience is most observed among individuals employed in the transportation sector in the private sector and those self-employed in the sector, 80.0% and 72.4% respectively. Prevalence is also observed to be high among those employed in the public sector (72.0%).

Lastly, prevalence or payment of bribes solicited, is most observed among individuals that earn a monthly income of over 7,500 Kwacha (84.0%).

**(b) Bribe size**

The most common bribe size is less than or equal to 500 Kwacha, and it comprised 85.2% of individuals in rural areas; and 55.9% of those in urban areas. Disaggregated by gender, the composition is 61.7% females and 59.2% males.

**(c) Bribery severity**

Severity, the consequences of failing or refusing to pay a bribe that is demanded, in terms of a service sought being denied is higher among individuals in rural areas (8.4%) than those in urban areas (6.9%). While with respect to gender, service denial is higher among males (10.2% than females (3.1%).

**(d) Bribe pay factors**

Avoiding penalties or sanction is the most frequently observed factor that led one to feel compelled to pay a bribe that was solicited among individuals in rural areas (50.0%); while for individuals in urban areas, it is avoiding delays (40.0%).

Fear of service denial and avoiding delays are the most frequently observed factors that led one to feel compelled to pay a bribe that was solicited among females, 26.3% and 47.4% respectively. While with respect to males, it is avoiding delays and avoiding penalties or sanctions, 30.0% in both cases.

**(e) Bribe offer**

Of the 62 bribe offer incidents observed, 6 or 1.7% individuals in rural areas offered a bribe or an inducement of any kind when seeking a public service. In urban areas, 56 or 3.4% of the respondents offered a bribe. Two-point four (2.4) percent of female respondents offered a bribe, and 4.0% males did so too.

In addition, bribe offer incidents are most observed among those with secondary school (3.4%) and tertiary education (3.7%).

Lastly, individuals employed in transportation in the private sector and those who are self-employed in transportation comparatively offer bribes more, 31.9% and 41.7% respectively.

## 5.6 Corruption Knowledge, Reporting and Anti-Corruption Interventions

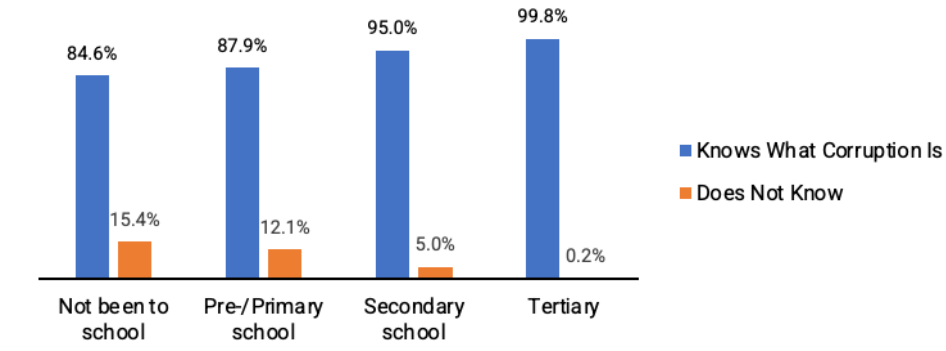
This section provides the findings of the 2024 ZBPI Survey on the Interrogation of knowledge of corruption and corruption reporting, awareness of the Online Anonymous Whistleblower System (OAWS) among members of the public and, the effect of anti-corruption interventions on bribery experiences.

### 5.6.1 Knowledge of Corruption

Of the 2000 individual responses to the question – “Do you know what corruption is”, 93.9% indicated that they do; 5.4%, do not know; and 0.7%, did not respond.

Respondents’ highest level of education attained and knowledge of corruption is low among those who have not been to school (84.6%); and high among those with tertiary education (99.8%), as shown in

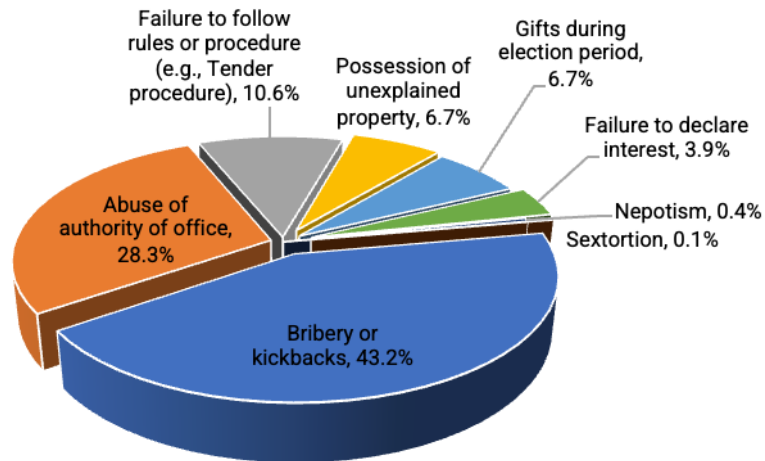
Figure 73.0 below.



**Figure 73.0 Knowledge of Corruption and Education Level Attained**

In terms of prevalence of bribery experience, that is payment of a bribe solicited, 75.7% of those that paid the bribe solicited (BPI) know what corruption is.

The most frequent respondents' opinion and knowledge of what constitutes corruption is bribery or kickbacks, 43.2%; and abuse of authority of office, 28.3% (Figure 74.0).

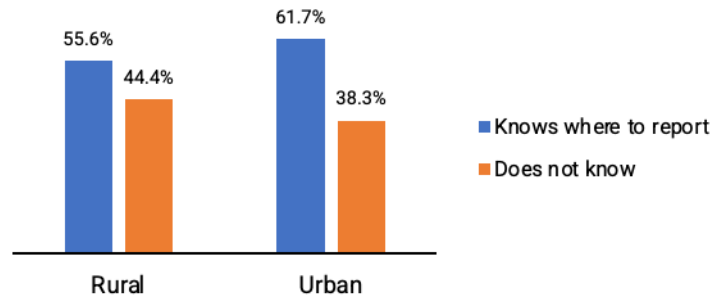


**Figure 74.0 Knowledge of What Constitutes Corruption**

## 5.6.2 Corruption Reporting

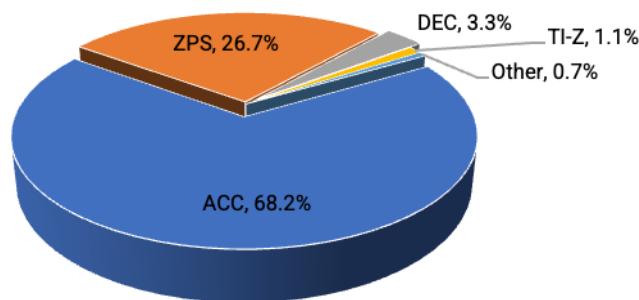
### 5.6.2.1 Where to Report Corruption

In terms of knowledge on where to report cases of corruption, 59.7% of the respondents know where to report; 38.7% do not know; and 1.7% did not respond. Disaggregated by geographic location, 55.6% of the respondents in rural areas have knowledge on where to report cases of corruption; and 67.1% in urban areas also have knowledge of corruption reporting (Figure 75.0)



**Figure 75.0 Knowledge of Corruption Reporting**

Relative to respondents who know where to report cases of corruption, 68.2% mentioned the Anti-Corruption Commission (ACC); 26.7%, Zambia Police Service (ZPS); 3.3%, Drug Enforcement Commission (DEC); 1.1%, Transparency International – Zambia (TI-Z); and 0.7%, other<sup>38</sup> (Figure 76.0).



**Figure 76.0 Knowledge on Where to Report Corruption**

Table 40.0 below shows differentiation of frequency of respondents' knowledge on where to report corruption by geographic location. Table 40.0 shows that 56.8% of respondents in rural areas; and 70.4% in urban areas have knowledge of the ACC as the institution where to report corruption.

**Table 40.0 Knowledge on Where to Report Corruption – Geographic Location**

Institution	% No. of Respondents	
	Rural	Urban
Anti-Corruption Commission (ACC)	56.8%	70.4%
Zambia Police Service (ZPS)	39.5%	24.3%
Drug Enforcement Commission (DEC)	3.2%	3.3%
Transparency International – Zambia (TI-Z)	0.0%	1.3%
Other	0.5%	0.7%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

### 5.6.2.2 How to Report Corruption

Respondents' knowledge of means of reporting cases of corruption to government law enforcement agencies is mostly in person (66.3%) and by phone (24.4%) as show in Table 41.0 below.

**Table 41.0 How to Report Corruption**

Means of Corruption Reporting	No. of Respondents	
	Absolute	Relative
In person (physically)	779	66.3%
Phone	287	24.4%
Letter	68	5.8%
Email	37	3.1%
Other <sup>39</sup>	4	0.3%
<b>Total</b>	<b>1175</b>	<b>100.0%</b>

38 Church, District Commissioner Office, Labour office.

39 Social media, 3; and through anonymous reporting, 1.

### 5.6.2.3 Bribe-Seeking Incident (BSI) Reporting

The Survey further solicited responses on whether in the last 12 months an individual that had a bribe-seeking incident (BSI), reported the incident. Of 807 BSI or solicitation of a bribe or inducement of any kind, 14 (1.7%) reported the incident. Eleven (11) reported the incident within the institution where it occurred; and 3 reported to the Zambia Police Service (ZPS).

Respondents' reasons for not reporting bribe-seeking incidents are mostly that they do not know where to report corruption (23.9%); and that there is no point in reporting corruption because nothing useful will be done about it (50.0%), as shown in Table 42.0 below.

**Table 42.0 Reason for Not Reporting Corruption**

Reason	No. of Respondents	
	Absolute	Relative
Do not know where to report corruption	193	23.9%
No point in reporting corruption, nothing useful will be done about it	404	50.0%
One can be arrested for reporting corruption	70	8.7%
There is no law that protects those that report corruption	140	17.4%
<b>Total</b>	<b>807</b>	<b>100.0%</b>

### 5.6.2.4 Online Anonymous Whistleblower System

The Anti-Corruption Commission (ACC) Online Anonymous Whistleblower System (OAWS) is a secure online whistleblowing or anonymous corruption reporting initiative implemented in April, 2024. The rationale for the system is the recognition of the critical role whistleblowers play in uncovering corruption and other unethical practices, and in so doing help promote a culture of transparency, fairness and accountability in business and government.

The advantages of OAWS, are among others:

- Anonymity:** Whistleblowers can be assured that their identity will remain protected, increasing the likelihood that individuals who would otherwise remain silent for fear of retaliation will report corruption.
- High security:** By using end-to-end encryption, ACC ensures that reports remain confidential and can only be viewed by authorised persons. The authorised person will not be able to identify the whistleblower.
- Feedback and support:** The ACC can provide feedback and further support to whistleblowers through the system, contributing to increased participation and ongoing dialogue<sup>40</sup>.

The Online Anonymous whistleblower System (OAWS) is available at this link - <https://whistleblower.acc.gov.zm/#/>

The succeeding sub-sections provide the Survey findings on respondents' awareness of OAWS and opinions on the importance of OAWS.

#### (a) Awareness of OAWS

The Survey findings on the number of respondents that are aware of the Online Anonymous Whistleblower System (OAWS) is 11.8% (Table 43.0).

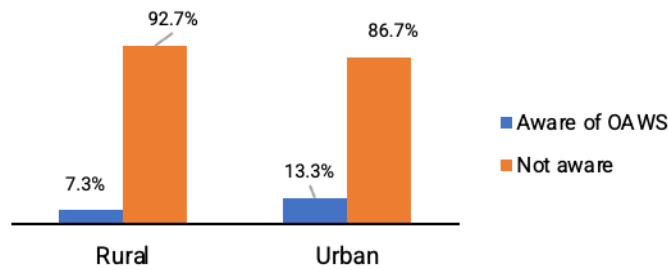
**Table 43.0 Awareness of OAWS**

Awareness of OAWS	No. of Respondents	
	Absolute	Relative
Aware	235	11.8%
Not aware	1674	83.7%
No response	91	4.6%
<b>Total</b>	<b>2000</b>	<b>100.0%</b>

40 <https://acc.gov.zm/wp-content/uploads/2024/05/Anonymous-Whistleblower-System-Brochure.pdf>

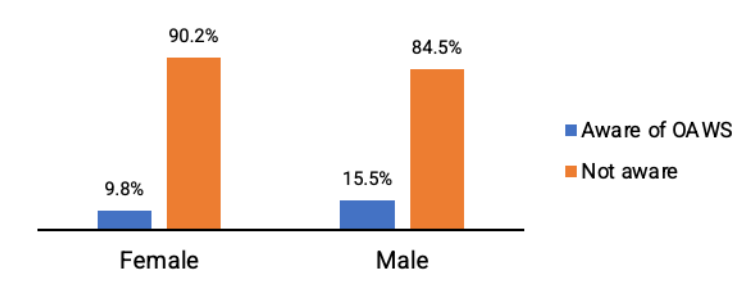


Awareness of OAWS disaggregated by geographic location is 7.3% among respondents in rural areas, and 13.3% of respondents in urban areas are aware, as shown in Figure 77.0 below.



**Figure 77.0 Awareness of OAWS - Geographic Location**

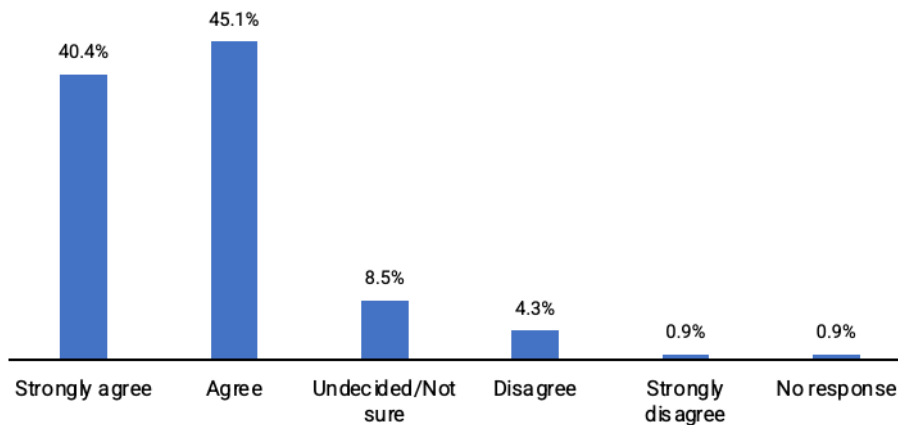
With respect to gender, 9.8% of female respondents are aware of OAWS; and 15.5% among males are aware (Figure 78.0).



**Figure 78.0 Awareness of OAWS - Gender**

**(b) Importance of Online Anonymous Whistleblower System**

Survey respondents were asked as to whether they agree that the OAWS is important in combating corruption in the country. The findings on the level of agreement among those who are aware of the system is 40.4%, *strongly agree*; 45.1%, *agree*; 8.5%, were undecided or not sure; 4.3%, *disagree*; 0.9%, *strongly disagree*; and 0.9% did not respond to the question (Figure 79.0).



**Figure 79.0 Importance of OAWS**

Respondents' reasons for disagreeing or strongly disagreeing that OAWS is important in combating corruption, are mainly poor internet connectivity in the country and ACC's non-responsiveness (Table 44.0).

**Table 44.0 Importance of OAWS – Disagreement Reason**

Disagreement Reason	No. of Respondents
Poor Internet Connectivity	2
ACC non-responsiveness	2
Corruption reporting needs physical presence	3
Low literacy	1
It is ineffective	2
It is inactive	1
One can provide false information	1
<b>Total</b>	<b>12</b>

### 5.6.3 Anti-Corruption Interventions and Bribery Experiences

The selection of the ZBPI Survey target public institutions is, in part, to provide empirical evidence on implemented anti-corruption interventions' effect on post-intervention change in bribery experiences in the institutions. This is intended to provide evidence of progress being made in the implementation of anti-corruption interventions and or strategies by the ACC and other stakeholders.

This sub-section provides findings on the interrogation of selected anti-corruption interventions relative to the observed probability and bribery experiences in Section 5.2. The selected interventions are service charters, code of ethics, whistleblower protection policies, complaint handling or customer feedback systems, display of anti-corruption messages, and e-Payment systems in Survey target public institutions.

(a) *Service Charter*

A service charter is a public document that provides basic information on the services provided by an institution, and the standards of service that the public or customers can expect from an institution, including feedback and grievance mechanisms.

(b) *Code of Ethics<sup>41</sup>*

A code of ethics provides the expected values, norms, beliefs, principles, and behavioural standards governing the conduct of an employee in a workplace.

(c) *Whistleblower Protection Policy*

Whistleblower protection policies are workplace tools for protecting individuals who report internal cases of corruption and other malpractices. Whistleblower protection policies help curb malpractices and promote a culture of zero tolerance to corruption among all members of staff.

(d) *Complaint Handling/ Customer Feedback System*

A complaint handling system provides procedures for addressing customer complaints and feedback in a timely manner.

(e) *Display of Anti-Corruption Messages*

Displaying visible anti-corruption messages in public institutions reinforce a country's zero tolerance to corruption.

(f) *e-Payment*

e-Payment (electronic payment system) is an online platform that allows individuals and businesses to make and receive payments electronically.

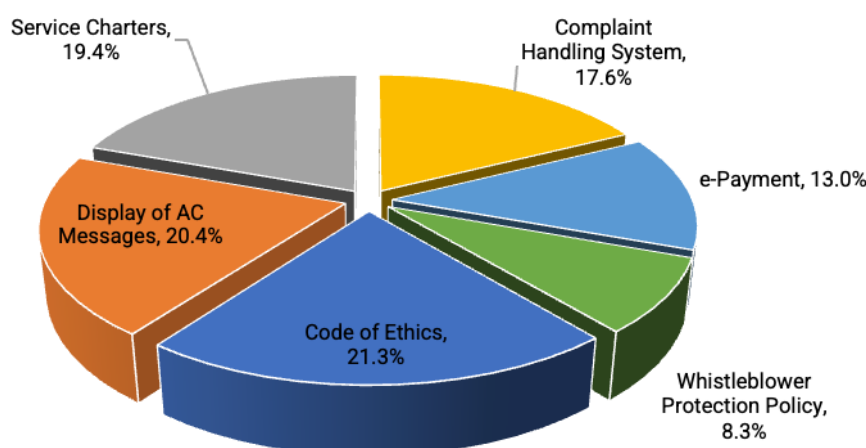
#### 5.6.3.1 Anti-Corruption Interventions Implemented

By August 2023, service charters were implemented in 21 of the 2024 ZBPI Survey target public institutions; code of ethics, 23; whistleblower protection policies, 9; complaint handling/ customer

<sup>41</sup> In this Survey this is with respect to institution-based code of ethics developed by Integrity Committees, and not the generic code of ethics for the public service and Local Government.

feedback system, 19; visible display of anti-corruption messages, 22; and e-Payment, 14 (See Annex 11).

The most frequent interventions implemented are codes of ethics (21.3%); visible display of anti-corruption messages (20.4%); and service charters (19.4%), as shown in Figure 80.0 below<sup>42</sup>.



**Figure 80.0 Anti-Corruption Interventions in Public Institutions**

In 16 of the 20 Survey districts, Local Authorities have implemented some of the selected anti-corruption interventions. These are Chadiza; Chipata; Choma; Chongwe; Kabwe; Kaoma; Kasama; Lusaka; Mansa; Masaiti; Mkushi; Mongu; Monze; Ndola; Samfya; and, Solwezi<sup>43</sup>.

Table 45.0 below the number of selected interventions implemented in the respective districts.

**Table 45.0 Anti-Corruption Interventions - Local Authorities**

Intervention	No. of Interventions	Percent
Service Charters	15	34.1%
Code of Ethics	16	36.4%
Whistle Blower Protection Policy	0	0.0%
Complaint Handling/ Customer Feedback System	9	20.5%
Display of Anti-Corruption Messages	4	9.1%
e-Payment	0	0.0%
<b>Total</b>	<b>44</b>	<b>100.0%</b>

Chipata, Choma, Kabwe and Ndola are the districts where selected anti-corruption interventions with respect to other public health services were assessed. The number of selected interventions in these districts is shown in Table 46.0 below.

**Table 46.0 Anti-Corruption Interventions – Other Public Health Services**

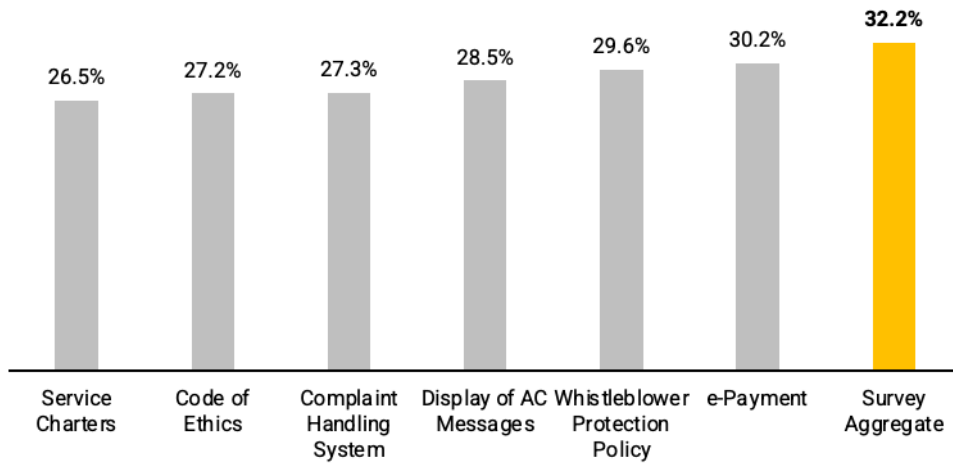
Intervention	No. of Interventions
Service Charters	3
Code of Ethics	3
Whistle Blower Protection Policy	0
Complaint Handling/ Customer Feedback System	2
Visible Display of Anti-Corruption Messages	1
e-Payment	0
<b>Total</b>	<b>9</b>

42 Inclusive of Local Authorities; other public health services; and UTH Adult Hospital, Eye Hospital, Children's Hospital, and Women and New Born Hospital.

43 The interventions that have not been implement are Whistle Blower Protection Policies and e-Payment systems.

### 5.6.3.2 Probability of a Bribery Experience

Probability of a bribery experience in all the target institutions that have implemented the selected anti-corruption interventions is below the Survey aggregate of 32.2%, as shown in Figure 81.0 below.

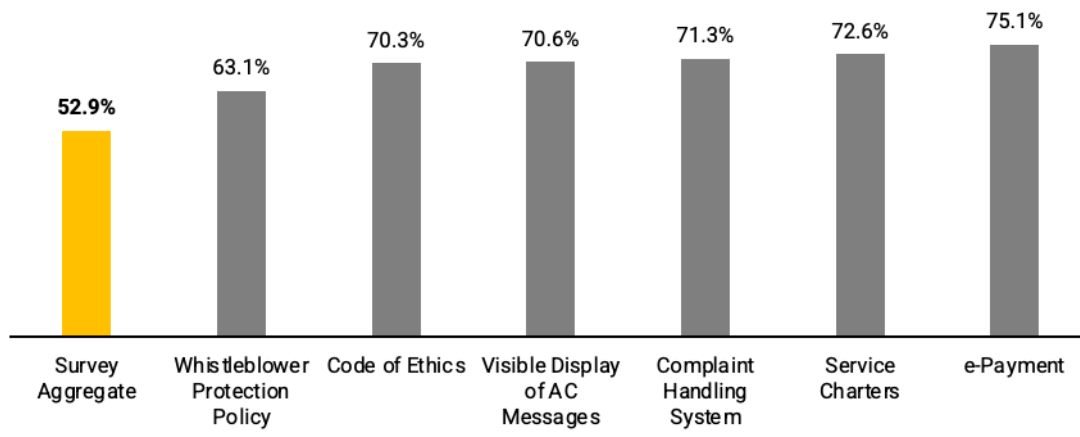


**Figure 81.0 Anti-Corruption Interventions and Probability of a Bribery Experience**

Figure 81.0 above, also shows that comparably lower probability of a bribery experience is in institutions with service charters (26.5%), code of ethics (27.2%) and complaint handling systems (27.3%). While, comparably higher probability of a bribery experience is in institutions that have anti-corruption messages that are visibly displayed (28.5%), whistleblower protection policy (29.6%), and e-Payment systems (30.2%).

### 5.6.3.3 Prevalence of a Bribery Experience

Prevalence of a bribery experience in all the target institutions that have implemented the selected anti-corruption interventions is above the Survey aggregate of 52.9%, as shown in Figure 82.0 below.



**Figure 82.0 Anti-Corruption Interventions and Prevalence of a Bribery Experience**

Figure 82.0 above, further shows that anti-corruption interventions that have comparable lower prevalence of a bribery experience are whistleblower protection policies (63.1%), code of ethics (70.3%), and visible display of anti-corruption messages (70.6%). While those with comparable higher prevalence of a bribery experience, are institutions with service charters (72.6%) and e-Payment systems (75.1%).

### 5.6.3.4 e-Payment, Selected Services and Geographic Location

The implementation of e-Payments' effect on post-intervention change in the probability of bribery experiences was, further, interrogated with respect to the selected public services of traffic violation enforcement in the Zambia Police Service (ZPS); and renewal of driving licence and vehicle road use licensing (Road Tax) in the Road Transport and Safety Agency (RTSA). This was done with respect to an individual's geographic location.

With respect to traffic violation enforcement in ZPS, the Survey findings show that the probability of bribery experiences or bribe-seeking incidents (BSI) are high among respondents in rural areas, 71.4%; and low among those in urban areas, 44.7% (Table 47.0).

**Table 47.0 Traffic violation enforcement and Geographic Location**

Measure	Geographic Location	
	Rural	Urban
SSI	21	94
BSI	15	42
<b>Probability</b>	<b>71.4%</b>	<b>44.7%</b>

Further, bribe-seeking incidents (BSI) in renewal of driving licence (RTSA) are high among respondents in rural areas (83.3%), and low in urban areas (42.9%), as shown in Table 48.0 below.

**Table 48.0 Renewal of Driving Licence and Geographic Location**

Measure	Geographic Location	
	Rural	Urban
SSI	18	63
BSI	15	27
<b>Probability</b>	<b>83.3%</b>	<b>42.9%</b>

Similarly, Table 49.0 shows that the probability of a bribery experience in seeking a vehicle road use licence (Road Tax) is high among respondents in rural areas (44.4%); and low among those in urban areas (23.3%).

**Table 49.0 Vehicle Road Use Licensing (Road Tax) and Geographic Location**

Measure	Geographic Location	
	Rural	Urban
SSI	9	86
BSI	4	20
<b>Probability</b>	<b>44.4%</b>	<b>23.3%</b>

#### 5.6.4 Summary of the Findings: Corruption Knowledge, Reporting and Anti-Corruption Interventions (a) Knowledge of corruption

Knowledge of corruption is observed to be very high (93.9%). Bribery or kickbacks and abuse of authority of office are the most known forms of corruption, 43.2% and 28.3% respectively.

Knowledge of corruption is highest among individuals with tertiary education (99.8%); and lowest among those who have not been to school (84.6%).

Seventy-five-point seven (75.7) percent of individuals that paid the bribes solicited by a public official know what corruption is.

##### (b) Corruption reporting

Knowledge on where to report cases of corruption is moderate (59.7%). In rural areas 55.6% of the sample population know where to report cases of corruption. While in urban areas it is 67.1%. The most known institutions where to report cases of corruption are ACC (68.2%) and ZPS (26.7%). The ACC as a corruption reporting institution is less known in rural areas (56.8%), when compared to urban areas (70.4%).

##### (c) Bribe-Seeking Incident (BSI) Reporting

Bribe-seeking incident (BSI) reporting is considerably very low. Of 807 BSI or solicitation of a bribe or inducement of any kind, only 14 or 1.7% reported the incident. Compared to the 2022 ZBPI Survey, 4.6% had reported a BSI. This represents a 2.9 percentage point reduction in the number of individuals reporting bribe-seeking incidents (BSI).

That there is no point in reporting corruption because nothing useful will be done about it, and not knowing where to report corruption is the most observed reason for not reporting BSI, 50.0% and 23.9% respectively.

**(d) Online Anonymous Whistleblower System**

The Anti-Corruption Commission (ACC) Online Anonymous Whistleblower System (OAWS) is a secure online whistleblowing or anonymous corruption reporting initiative implemented in April, 2024. Awareness of OAWS is low (11.8%). Comparatively, individuals in urban areas are more aware of OAWS (13.3%), than those in rural areas (7.3%). In addition, males are relatively more aware of OAWS (15.5%) than females (9.8%).

Forty-point-four (40.4) percent and 45.1% of the Survey respondents *strongly agree* and *agree* respectively, that OAWS is important in combating corruption in the country. Individuals that disagree cite poor internet connectivity in the country and ACC's non-responsiveness as the reasons for doing so.

**(e) Anti-Corruption Interventions and Bribery Experiences**

Anti-corruption interventions implemented in the majority of the 2024 ZBPI Survey target public institutions are service charters, code of ethics, whistleblower protection policies, complaint handling/ customer feedback systems, display of anti-corruption messages, and e-Payment. The most common interventions implemented are codes of ethics (21.3%); visible display of anti-corruption messages (20.4%); and service charters (19.4%).

Noteworthy is that the probability of a bribery experience in all the institutions that have implemented selected anti-corruption interventions is below the Survey aggregate of 32.2%. And that lower probability of a bribery experience is in institutions with service charters (26.5%), code of ethics (27.2%) and complaint handling systems (27.3%).

Higher probability is high in institutions that have anti-corruption messages that are visibly displayed (28.5%), whistleblower protection policy (29.6%), and e-Payment systems (30.2%).

Inversely, all the target institutions that have implemented anti-corruption interventions have prevalence of a bribery experience which is above the Survey aggregate of 52.9%.

However, among the institutions, comparable lower prevalence of a bribery experiences is observed in institutions with whistleblower protection policies (63.1%), code of ethics (70.3%), and visible display of anti-corruption messages (70.6%); comparable higher prevalence of a bribery experience, are institutions with service charters (72.6%) and e-Payment systems (75.1%).

**(f) e-Payment, Selected Services and Geographic Location**

Lastly, e-Payments' effect on probability of bribery experiences with respect to traffic violation enforcement (ZPS), renewal of driving licence and vehicle road use licencing (Road Tax) (RTSA), shows high bribe-seeking incidents (BSI) among individuals in rural areas than those in urban areas.

## 5.7 Application of Good Governance Indicators

This section provides the findings the status of the country's application of selected good governance indicators derived from the Governance Index generated, thereof; comparison of the Governance Index 2024 and 2022; rating of the problem of corruption; and, Summary of the Findings.

### 5.7.1 Governance Index

The selected good governance indicators are participation, transparency, accountability, rule of law, and control of corruption.

The Survey questions are as follows - In your opinion:

- Do citizens and or individuals actively voice their concerns and engage with government representatives? (*Participation*)
- Are citizens and or individuals easily able to access information regarding any decisions taken by public officials? (*Transparency*)
- Are all public office decision makers answerable to the public and institutional stakeholders? (*Accountability*)
- Do Law Enforcement Agencies function impartially and recognise the supremacy of law and its equal application to all individuals, including public officers irrespective of their position in government? (*Rule of law*)
- Does the Judiciary function impartially and recognise the supremacy of law and its equal application to all individuals, including public officers irrespective of their position in government? (*Rule of law*)
- Is the government doing enough to combat bribery and corruption at an institutional and policy level? (*Control of corruption*)

The expected responses were either positive (YES) or negative (NO), and are then aggregated using the calculation provided in Annex 12.0.

The Index rates overall application of good governance indicators on a ratio of 1 to 0. *Very high* application of good governance indicators, is greater than 0.80; *high* - 0.80 to 0.61; *moderate* - 0.60 to 0.41; *low* - 0.40 to 0.21; and, *very low* - less than 0.21.

The Governance Index in the 2024 ZBPI Survey is **0.59** (Table 50.0). This means that the overall application of good governance indicators is **moderate**.

**Table 50.0 2024 Governance Index**

Governance Indicator	No. of Responses			Ratio	Rating
	YES	NO	Total		
Participation	1154	649	1803	0.64	High
Transparency	971	804	1775	0.55	Moderate
Accountability	859	844	1703	0.50	Moderate
Rule of Law	2121	1348	3469	0.61	High
Control of corruption	1251	710	1961	0.64	High
<b>Overall Index</b>	<b>6356</b>	<b>4355</b>	<b>10711</b>	<b>0.59</b>	<b>Moderate</b>

Table 50.0 above, shows that there is *high* application of participation (0.64), rule of law (0.61) and control of corruption (0.64); and *moderate* application of transparency (0.55) and accountability (0.50).

Rule of law constitutes perceptions on Law Enforcement Agencies (LEAs) and Judiciary. The rating of the individual indicators shows that functioning impartially and recognising the supremacy of law and equally applying the law to all individuals, including public officers irrespective of their position in government with respect to the Judiciary is 0.74 (*high*); and LEAs it is 0.47 (*moderate*), as shown in Table 51.0 below.

**Table 51.0 2024 Governance Index – LEAs and Judiciary**

Rule of Law	No. of Responses			Ratio	Rating
	YES	NO	Total		
Law Enforcement Agencies (LEAs)	794	887	1681	0.47	Moderate
Judiciary	1327	461	1788	0.74	High
<b>Overall</b>	<b>2121</b>	<b>1348</b>	<b>3469</b>	<b>0.61</b>	<b>High</b>

### 5.7.2 Governance Index 2024 and 2022

Comparison of the 2024 Governance Index to 2022 in percentages, shows a 6.0 percentage point increase in the overall application of the selected good governance indicators (Figure 83.0).

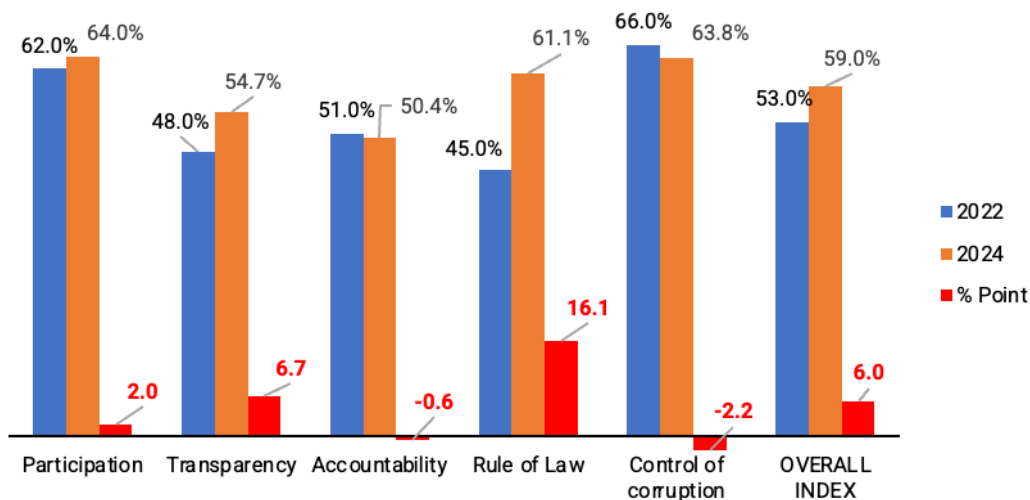


Figure 83.0 Governance Index – 2022, 2024

In terms of the respective individual indicators, Figure 83.0 above, shows that in 2024 there are percentage point increases in participation (2.0), transparency (6.7) and rule of law (16.1); and percentage point decreases in accountability (0.6), and control of corruption (2.2).

Disaggregation of rule of law, shows a 2.2 percentage point increase in functioning impartially and recognising the supremacy of law and its equal application in LEAs; and 28.2, for the Judiciary (Table 52.0).

Table 52.0 Governance Index – LEAs and Judiciary 2022,2024

Indicator	2022	2024	% Point
Law Enforcement Agencies (LEAs)	45.0%	47.2%	2.2
Judiciary	46.0%	74.2%	28.2
<b>Aggregate</b>	<b>45.0%</b>	<b>61.1%</b>	<b>16.1</b>

### 5.7.3 Rating the Problem of Corruption

The perceptual rating of the problem of corruption in public offices in the past 12 months compared to a year ago, is that 45.5% of the respondents indicated that it is decreasing; 30.4%, it has remained the same; 21.7%, increasing (Table 53.0)

Table 53.0 Rating the Problem of Corruption

Problem of Corruption	No. of Respondents	
	Absolute	Relative
Decreasing	911	45.5%
Remained the same	608	30.4%
Increasing	433	21.7%
Don't know	46	2.3%
No response	2	0.1%
<b>Total</b>	<b>2000</b>	<b>100.0%</b>



### 5.7.4 Rating the Problem of Corruption – 2022, 2024

Compared to the rating of the problem in 2022, in 2024 the Survey findings are that there is a 0.4 percentage points increase in the number of individuals that indicated that the problem of corruption is decreasing; 1.9 percentage points increase, in the number that indicated that it is increasing; and 1.6 percentage point increase, in the number that indicated that the problem has remained the same (Figure 84.0).

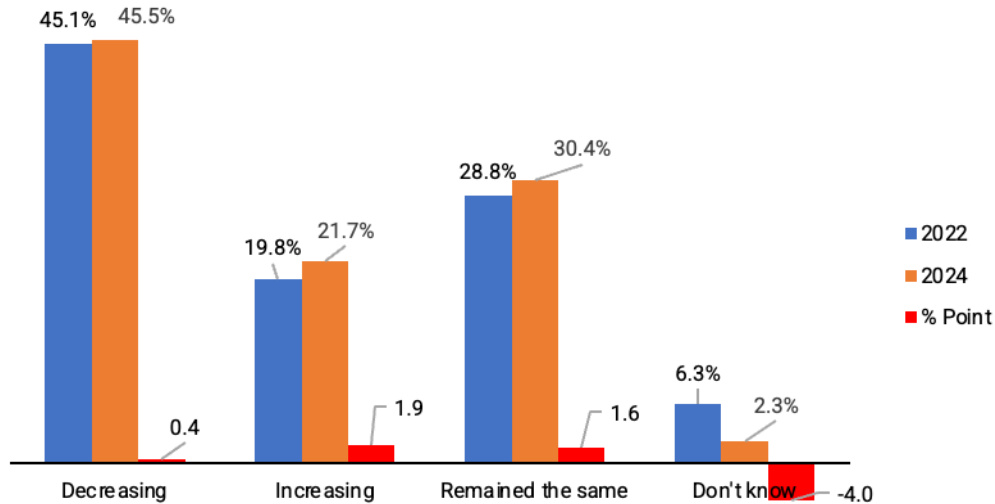


Figure 84.0 Rating the Problem of Corruption – 2022, 2024

### 5.7.5 Summary of the Findings: Application of Good Governance Indicators

#### (a) Governance Index

The 2024 ZBPI Survey Governance index shows that the overall application of good governance indicators is moderate (0.59). Higher application of good governance indicators is in participation (0.64), rule of law (0.61) and control of corruption (0.64). And moderate application is in transparency (0.55) and accountability (0.50).

Compared to the 2022 Governance Index, the overall application of good governance indicators in percentages has increased by 6.0 percentage points in 2024. Increases in percentage points are in participation (2.0), transparency (6.7) and rule of law (16.1); and percentage point decreases are in accountability (0.6), and control of corruption (2.2).

Noteworthy is that disaggregation of rule of law, shows a 28.2 percentage point increase in the Judiciary functioning impartially and recognising the supremacy of law and its equal application; and 2.2, for Law Enforcement Agencies.

#### (b) Rating of the problem of corruption

Forty-five-point five (45.5) percent of the respondents rate the problem of corruption in public offices as having decreased in the past 12 months; 30.4%, that it has remained the same; and 21.7%, that it has increased. Notable is that more individuals that had a bribe-seeking incident (BSI) rate the problem as increasing (27.4%), when compared to those that did not (20.7%).

In 2024 there is a 0.4 percentage points increase in the number of individuals that perceive that the problem of corruption is decreasing (45.5%), when compared to 2022 (45.1%). While, with respect to those that perceive that the problem is increasing there is 1.9 percentage points increase (21.7%), when compared to 2022 (19.8%).

## 6.0 Conclusions

The purpose of the 2024 ZBPI Survey was to provide empirical evidence on:

- (a). The extent of bribery and other forms of corruption in the implementation of the Constituency Development Fund (CDF) Programme in selected constituencies across the country;
- (b). The state of bribery in selected public institutions, and in selected categories of the private sector;
- (c). The likelihood of an individual paying a bribe solicited by a public officer, and the likelihood of either being asked for a bribe or paying a bribe solicited during service-seeking interaction (SSI) in public institutions through generation of the Aggregate Bribery Index and the Service-Seeking Interaction (SSI)-Based Bribery Index, thereof;
- (d). Services in selected public institutions which are more prone to bribery;
- (e). Members of the public's knowledge of corruption and where to report corruption, awareness of the Online Anonymous Whistleblower System (OAWS) among members of the public and, the effect of anti-corruption interventions on bribery experiences; and,
- (f). The country's application of selected good governance indicators.

### 6.1 Bribery and other Forms of Corruption in CDF Implementation

Constituency Development Fund (CDF) constitute locally based development funding arrangements that channel money from central government directly to electoral constituencies for local infrastructure and community empowerment projects.

Understanding the extent of bribery and other forms of corruption in the implementation of CDF in the country was first contextualised by seeking information on community members' awareness and knowledge of CDF; communication of CDF information; participation in CDF implementation; adherence to CDF Guidelines; transparency and accountability in CDF implementation; and then the interrogation of bribery and corruption in CDF implementation.

#### (a) Awareness and knowledge of CDF

Community members' awareness of the Constituency Development Fund (CDF) is very high (86.6%). Awareness of CDF is comparatively higher in rural areas (90.9%), than in urban areas (86.0%). And awareness of CDF is higher among males (91.5%), than females (83.0%). Individuals who have not been to school have the lowest awareness of CDF (77.6%); while those with tertiary education, have the highest awareness (95.4%).

However, knowledge of CDF among members of the community, according to Constituency Development Fund Committees (CDFCs) and Ward Development Committees (WDCs) is moderate, which can likely be attributed to low participation by communities in CDF meetings.

Lastly, the most known component of CDF among members of the community, is youth, women and community empowerment loans and grants.

#### (b) Communicating information on CDF

The most effective means of communicating information on CDF to the community is community public announcements.

However, the most effective means of communication information on notification for submission of applications for secondary boarding school bursary, skills development bursary, empowerment grants and empowerment loans are through CDF meetings (37.3%).

#### (c) Participation in CDF implementation

Participation in community meetings to identify community projects that need implementing is considerably low (22.6%).

Noteworthy is that, participation in community project identification is higher in rural areas (43.0%), than in urban areas ((18.3%). More among male respondents participated in community

project identification (25.8%), than females (20.0%). Twenty-nine point two (29.2%) persons with disabilities also participated in participated in meetings to identify community projects that need implementing.

Further, WDC members participation in ward meetings to identify community projects that need implementing is favourable (85.8%). However, whereas 100.0% WDC members in rural areas are observed to participate in the meetings, only 82.4% do so in urban areas. In addition, the selected community projects are to a large extent considered to be a priority in their respective areas.

Participation in CDF implementation with respect to responding to notice of applications for empowerment grants, loans, skills development, or secondary school boarding bursaries, is considerable low (23.7%). The most frequent participation in response to notice of applications by CDF component, is empowerment grants (36.6%).

Lastly, noteworthy is that response to notice of applications for empowerment loans is higher in rural areas (45.5%), than in urban areas (34.0%). And that, females respond more to notice of applications for empowerment grants (40.8%), while males respond more to applications for empowerment loans (32.5%).

**(d) Adherence to CDF guidelines**

According to CDFCs, WDCs and contractors the extent of adherence to CDF guidelines is predominantly that the guidelines are adhered to, to a very large extent (39.7%).

**(e) Transparency and accountability in CDF implementation**

The extent to which there is transparency in identification, selection, and prioritisation of CDF proposals is high (38.4%).

Further, the level of transparency in selection of beneficiaries for empowerment loans and grants, and in selection of beneficiaries for skills development and secondary boarding school bursaries is opinioned to be high ((29.4%) and 38.1% respectively.

With respect to application of punitive measures against CDF implementing staff and beneficiaries who misappropriate or misapply constituency development funds applied, CDFCs observe that it is more applied to CDF implementation staff, than beneficiaries.

**(f) Bribery and corruption in CDF implementation**

To a large extent, there is corruption in CDF implementation, according to WDCs, CDFCs, and contractors (26.3%). And corruption is most experienced in selection and approval of community projects and in selection of empowerment grant beneficiaries

Bribe-seeking Incidents (BSIs) in applications for CDF empowerment grants, loans, secondary boarding school bursary or skills development bursary, are low (10.7%). The most frequent bribery incidents are bribe solicitation (76.4%).

Contractors' bribery experiences in tendering or bidding for CDF community project undertaking, are mostly bribe offers.

Undue influence in prioritisation and selection of community projects is most perceived to be from Members of Parliament and ward councillors.

Perceptually, the most occurring forms of corruption in CDF implementation are political corruption (27.5%)<sup>44</sup>; bribery (solicitation or offer), 23.8%; and nepotism or cronyism (favouritism) in the selection of beneficiaries (23.7%).

Notable is that, aggregation of perceived forms of corruption in CDF implementation in conformity with legal definitions, is to an appreciable extent corroborated by documented cases of corruption in the period 2020 to 2023. Documented cases of Abuse of Authority of Office and bribery in the period 2020 to 2023 constitute 66.7% and 33.3% respectively. And perceived most occurring forms of corruption in CDF implementation are Abuse of Authority of Office (73.3%), and bribery

<sup>44</sup> That is when political leaders or elected officials vested with public authority and who bear the responsibility of representing the public interest involve themselves in peddling of influence, and granting of favours.

(26.7%).

Factors that contribute to corruption, bribery and malpractice in CDF Implementation, are absence or weak application of punitive measures against wanting CDF implementing Committee members and/or staff; and lack of transparency in selection of contractors.

Of the foregoing, most notable is *firstly* that, moderate thorough understanding of CDF among members of the community is not sufficient for effective participation in CDF implementation. Understanding or thorough knowledge of CDF is critical to a community's effective participation in CDF implementation.

*Secondly*, low participation in community meetings to identify community projects and low responses to notice of applications for empowerment grants, loans, skills development, or secondary school boarding bursaries, minimises CDF intents of inclusive citizen and community participation in democratic governance at the local level to enhance local development.

*Lastly*, although bribe-seeking Incidents (BSIs) in applications for CDF empowerment grants, loans, secondary boarding school bursary or skills development bursary can be argued to comparatively be low, these occurrences can likely negate the intents of participation in CDF implementation.

## 6.2 State of Bribery in the Country

### (a) Probability and prevalence of bribery experience

#### *Public institutions*

Although the probability of a bribery experience, that is the likelihood of a bribe being solicited during a service-seeking interaction (SSI) in a public institution is low, 32.2% The prevalence of bribery experience, that is payment of bribes that are solicited, is high, 52.9%.

The highest probability of bribery experience, is observed in Public Health Services, excluding the University Teaching Hospital (70.5%), Department of Immigration (55.0%), Zambia Police Service (ZPS) – Traffic (49.6%) and Judiciary - Magistrate Courts (41.7%). Lowest probability of a bribery experiences is in Zambia Telecommunications Company Limited (ZAMTEL) (3.2%) and Public Service Pensions Fund (PSPF) (12.5%).

With respect to prevalence of bribery experiences, the highest is in Zambia Police Service (ZPS) – Traffic (91.2%), Department of Immigration (90.9%), Judiciary - Magistrate Courts (90.0%), Patents and Companies Registration Agency (PACRA) (86.7%), Road Transport and Safety Agency (RTSA), (86.1%), Zambia Police Service (ZPS) - Other services (84.7%), Zambia Electricity Supply Company (ZESCO) (84.1%), Passport Office (82.4%), Judiciary - Local Courts (80.0%) and Local Authorities (79.6%).

Noteworthy is that, although Public Health Services have the highest probability of a bribery experience (70.5%), the prevalence of a bribery experiences is low (12.5%).

No bribe paid incidents (BPIs) are established in Ministry of Mines and Minerals Development (licencing) and Road Development Agency (RDA).

#### *Private sector*

The probability of a bribery experience in the private sector is 8.3%, and the prevalence is 79.2%. Highest probability of a bribery experience is in mining (43.8%), while the highest prevalence is in health services (100.0%), and construction (90.0%).

### (b) Incidence of bribery experiences

Incidence of bribery experiences, which is the number of times a bribe was solicited (BSI) relative to the total number of observed BSI in institutions, is highest in Public Health Services (40.3%). In the private sector it is in banking (20.8%) and Micro Financial Services (20.8%).

### (c) Frequency of bribery experiences

Frequency of bribery experiences, that is an institution where Bribe-paid Incidents (BPI) occur most frequently is most pronounced in RTSA (15.8%), ZPS - Other services (14.7%), Ministry of Education (11.4%), and Local Authorities (10.0%). And in the private sector, it is in construction (21.4%).

**(d) Bribe size and severity**

Bribe size less than or equal to 500 Kwacha is the most common, constituting 57.6%.

Denial of service when an individual fails or refuses to pay the bribe that was demanded by a public officer or an individual in the private sector, constitutes 26.3% of those that failed or refused to pay the bribe solicited. The most frequent reason for paying the solicited bribe is to avoid delays (36.7%), and to avoid penalties or sanctions (24.5%).

**6.3 Measurement of Bribery****(a) Aggregate Bribery Index**

The Aggregate Bribery Index, that is the likelihood of an individual paying a bribe solicited by a public officer, in 2024 increased by 5.2 percentage points from 10.1% in 2022 to 15.3%. The 2024 ZBPI Aggregate Bribery Index is higher than in previous ZBPI Survey reporting years, 2017 (10.0%), 2019 (10.9%) and 2022 (10.1%).

Percentage point decreases in weighted average scores are in Zambia Police Service (ZPS) - Other services, 21.1; Zambia Police Service (ZPS) - Traffic section, 7.6; Zambia Electricity Supply Company (ZESCO), 4.7; and Ministry of Lands (Land issues only), 2.4.

Highest percentage point increases are observed in Health Services (Hospital, Clinic, Health Centre), 51.8; National Pension Scheme Authority (NAPSA), 9.6; Patents and Companies Registration Agency (PACRA), 8.7; and Ministry of Education, 8.5.

**(b) Service-Seeking Interaction (SSI)-Based Bribery Index**

With respect to the Service-Seeking Interaction (SSI)-Based Bribery Index, the likelihood of either being asked for a bribe or paying a bribe solicited during service-seeking interaction (SSI) in the Survey public institutions in 2024, has increased by 7.2 percentage points, from 14.5% in 2022 to 21.7%.

Percentage point increase in the likelihood of either being asked for a bribe or paying a bribe solicited during service-seeking interaction (SSI) is observed in all the Survey selected institutions. That is, there are no percentage point decreases evidenced.

In retrospect, given that bribe-seeking incidents (probability) in most institutions result in bribe paid incidents (prevalence), it can inarguably be concluded that most public services provided in these institutions are still highly susceptible to bribery experiences.

Further, although the trends in the bribery indices are undesirable, they undoubtedly corroborate concerns raised in the Transparency International Zambia Summary Report of January 2024 on Zambia's performance on the 2023 CPI<sup>45</sup>.

To which end, Maurice K. Nyambe, Executive Director of TI-Z observed.

*"It is however important to note that the 4-point improvement in the CPI Score for Zambia, though unprecedented, does not mean that the prevalence of corruption has reduced to zero. Corruption continues to be endemic in Zambia, as the country remains an under performer in the sub-region. Countries such as Tanzania (40), South Africa (41), Namibia (49), Rwanda (53) and Botswana (59) have all performed better than Zambia in 2023. Zambia should therefore continue on this path of progress by improving the legal, policy and institutional framework; strengthening governance institutions; and implementing corruption prevention measures".*

**6.4 Public Services More Prone to Bribery in Selected Public Institutions**

Distinct public services in the selected public institutions have substantively high levels of bribe-seeking incidents (BSI) resulting in bribe-paid incidents (BPI), that is prevalence of a bribery experience. This is indicative of the services being more prone to bribery.

45 Transparency International Zambia (2024). Corruption Perception Index 2023. Corruption and Injustice: Zambia's performance on the 2023 CPI, Summary Report, January 2024. Lusaka, Zambia

In Zambia Police Service (ZPS) this is observed in other police clearance services (91.3%), and traffic violation enforcement (91.2%); Road Transport and Safety Agency (RTSA), licensing of Public Service Vehicle (100.0%), and driving offence enforcement (96.9%); Local Authorities (Councils), vendors licensing (100.0%); Ministry of Education, examination results services (83.3%); Zambia Electricity Supply Company (ZESCO), power applications and electricity connections (89.7%); and, University Teaching Hospital (UTH), Women and New Born Hospital (88.9%), and Adult Hospital (80.6%).

However, comparison of prevalence of a bribery experience in 2024 to the 2022 ZBPI Survey report shows decrease in prevalence of a bribery experience in Interpol/motor vehicle clearance services (11.9 percentage point); and increase in other Police clearance services, (47.5).

In the Road Transport and Safety Agency (RTSA), percentage point decrease in prevalence of a bribery experience, is only in renewal of driving licence (6.0). And the highest percentage point increase in prevalence is in examination for certificate of fitness (48.0).

No percentage point change is observed in prevalence of a bribery experience in the selected services in Local Authorities.

Prevalence of a bribery experience in the Ministry of Education shows percentage point decrease in secondary school place-seeking (5.5).

Zambia Electricity Supply Company (ZESCO), percentage point decrease in prevalence of a bribery experience is in faults reporting (14.5).

Lastly, the most frequent bribe size in the selected public institutions where services are more prone to bribery were interrogated, is less than or equal to 500 Kwacha. High bribe size, that is more than 500 Kwacha are in Zambia Police Service, firearm clearance (50.0%); Road Transport and Safety Agency (RTSA), public road use driver licensing (66.7%); Local Authorities (Councils), building permits, liquor licensing, and trading licensing and business permits; and, Zambia Electricity Supply Company (ZESCO), power applications and electricity connections (61.5%).

## 6.5 Selected Demographic Dimensions of Bribery Experiences

Of concern is that, the probability of a bribery experience is higher in rural areas (38.6%), than in urban areas (30.9%). Females experience more bribe-seeking incidents (49.5%), than males (25.0%). Those who have not been to school and those with tertiary education pay bribes solicited the most, 66.1% and 65.0% respectively.

In addition, relative to employment status, the highest prevalence of a bribery experience is most observed among individuals employed in the transportation sector in the private sector and those self-employed in the sector, 80.0% and 72.4% respectively. Prevalence of a bribery experience is also observed to be high among those employed in the public sector (72.0%).

Further, individuals in rural areas more than those in urban areas, bear the most brunt of the consequences of failing or refusing to pay a bribe that is demanded.

In addition, individuals in rural areas feel compelled to pay a bribe that was solicited among individuals in rural areas to avoid penalties or sanction; while those in urban areas it is to avoid delays.

Lastly, although bribe offer incidents are observed to be low (3.1%), these incidents are most prevalent among individuals employed in transportation in the private sector and those who are self-employed in transportation.

## 6.6 Corruption Knowledge, Reporting and Anti-Corruption Interventions

### (a) Corruption Knowledge and Reporting

Knowledge of what corruption is, is considerably high (93.9%). Comparatively, individuals with tertiary education demonstrated highest levels of knowledge of what corruption is (99.8%); and those who have not been to school, the lowest (84.6%). Noteworthy is that, 75.7% of individuals that paid bribes solicited by a public official know what corruption is.

Further, knowledge on where to report cases of corruption is moderate (59.7%), with individuals in urban areas having comparatively higher knowledge on where to report (67.1%), than those in rural areas (55.6%).

Of interest is that, although the most known institution where to report corruption is the ACC (68.2%), the institution is less known in rural areas (56.8%), than in urban areas (70.4%).

The reasons for not reporting are that, there is no point in reporting corruption because nothing useful will be done about it (50.0%); and not knowing where to report corruption (23.9%).

**(b) Online Anonymous Whistleblower System**

The Anti-Corruption Commission (ACC) Online Anonymous Whistleblower System (OAWS) is a secure online whistleblowing or anonymous corruption reporting initiative, rationalised by the recognition of the critical role whistleblowers play in uncovering corruption and other unethical practices.

Awareness of OAWS is very low (11.8%); and individuals in rural areas are less aware (7.3%), than those in urban areas (13.3%).

Lastly, a significant number of individuals agree OAWS is important in combating corruption in the country. However, those who disagree cite poor internet connectivity in the country and non-responsiveness of the Anti-Corruption Commission (ACC).

**(c) Anti-Corruption Interventions and Bribery Experiences**

Anti-corruption interventions implemented in the majority of the 2024 ZBPI Survey target public institutions are service charters, code of ethics, whistleblower protection policies, complaint handling/ customer feedback systems, display of anti-corruption messages, and e-Payment. The most frequent interventions implemented are codes of ethics (21.3%); visible display of anti-corruption messages (20.4%); and service charters (19.4%).

The effectiveness of these interventions is observable in that the probability of a bribery experience in all the institutions that have implemented selected anti-corruption interventions, is below the Survey aggregate of 32.2%. Notable is that service charters, code of ethics and complaint handling systems comparably evidence lower probability of a bribery experience, than interventions of visible display of anti-corruption messages, whistleblower protection policy, and e-Payment systems.

Of concern, is that the prevalence of a bribery experience is above the Survey aggregate of 52.9%. Highest prevalence of a bribery experience is observed with respect to anti-corruption interventions of service charters and e-Payment systems.

In addition, it is evidenced that implementation of e-Payments in traffic violation enforcement (ZPS), renewal of driving licence and vehicle road use licencing (Road Tax) (RTSA) services has a comparatively minimal effect on bribe-seeking behaviours in rural areas, when compared to urban areas.

However, notwithstanding the foregoing, the fact that the anti-corruption interventions are having an observable positive post-intervention change on the probability of a bribery experience, to some degree shows the significance of such interventions.

## 6.7 Application of Good Governance Indicators

The country's governance status is measured using selected good governance indicators to derive a Governance Index. The Index uses individual's perceptions of the country's application of good governance indicators with respect to participation, transparency, accountability, rule of law, and control of corruption.

The Governance index has increased from 0.53 in 2022 to 0.59 in 2024. Although this is a moderate change, it is inarguably indicative of an overall improvement in the application of good governance indicators in the country.

Improvements in application of individual good governance indicators are in participation, which in 2024 increased by 2.0 percentage points; transparency, increased by 6.7 percentage points; and rule of law, increased by 16.1 percentage points.

Further, disaggregation of rule of law into the constituent parts interrogated, shows a 28.2 percentage point increase in the Judiciary functioning impartially and recognising the supremacy of law and its

equal application in 2024; and 2.2, for Law Enforcement Agencies.

However, accountability and control of corruption decreased by 0.6 and 2.2 percentage points, respectively.

Lastly, on perceptions of the problem of corruption in the country, in 2024 there is a 0.4 percentage points increase in the number of individuals that perceive that the problem of corruption is decreasing (45.5%), when compared to 2022 (45.1%). And, a 1.9 percentage points increase in the number of individuals that perceive that the problem is increasing (21.7%), when compared to 2022 (19.8%).



## 7.0 Emerging Issues and Recommendations

Table 54.0 below, provides the emerging issues in the 2024 ZBPI Survey, and the recommendations.

**Table 54.0 Emerging Issues and Recommendations**

No.	Emerging Issue	Recommendation	Responsibility
1	<i>Crosscutting</i>		
	(a) Unchanging bribery behaviours, evidenced by increasing bribe solicitation (probability of a bribery experience), and payments of bribes solicited (prevalence of a bribery experience).	(i) Scaleup interventions that have low probability of a bribery experience, such as service charters, code of ethics and complaint handling systems.	Anti-Corruption Commission (ACC) - Lead Transparency International Zambia (TI-Z) Other anti-corruption stakeholders
	(b) The prevalence of bribery experiences is driven most by an individual's desire to avoid unnecessary delays and to avoid penalties or sanctions.	(i) Develop mechanisms that enforce provisions of service delivery duration in service charters.	Anti-Corruption Commission (ACC) - Lead Transparency International Zambia (TI-Z) Ministry of Justice Zambia Law Development Commission
	(c) Most individuals that pay the bribe solicited know what corruption is. That is most individuals that engage in corruption, know what corruption is.	(i) Undertake social norms research to identify whether individuals engage in corruption because they expect that others do, or because they believe other people expect them and others to engage in corruption. (ii) Develop anti-corruption interventions that target both an individual's empirical expectations (what they observe) and normative expectations (what they believe about others' beliefs/expectations) of engaging in corruption. (iii) Interrogate the cost of penalties and sanctions from a behavioural perspective.	Anti-Corruption Commission (ACC) Transparency International Zambia (TI-Z) - Lead Research institutions
2	<i>CDF Knowledge and Participation</i>		
	(a) Moderate knowledge of CDF among members of the community.	(i) Enhance CDF information communication and sensitisation	Local Authorities Civil Society
	(b) Low participation in community project identification; and low responses to notice of applications for empowerment grants, loans, skills development, or secondary school boarding bursaries.	(i) Sensitise members of communities on the importance of participating in CDF community project identification; and applications for empowerment grants, loans, skills development, or secondary school boarding bursaries.	
(ii) Develop strategies which will improve community participation in WDC in the urban areas.			

<b>3</b>	<b>Demographic Dimensions of Bribery Experiences</b>		
(a) The probability of a bribery experience is higher in rural areas, than in urban areas.	(i) Develop client or population targeted anti-corruption strategies and interventions, taking into consideration the gender, age, education and location. (ii) Increase public awareness of service charters, whistleblower protection policies, complaint handling/ customer feedback systems, and e-Payment. (iii) Use non-traditional approaches for sensitisation on corruption such as the traditional establishment and the religious institutions.	Anti-Corruption Commission (ACC) - Lead Transparency International Zambia (TI-Z) Other anti-corruption stakeholders	
(b) Females experience more bribe-seeking incidents (BSIs), than males.			
(c) Individuals employed in the transportation sector, those self-employed in the sector, and the public servants pay bribes solicited the most.			
(c) Individuals in rural areas bear the most brunt of the consequences of failing or refusing to pay a bribe that is demanded.			
(d) Bribe offer is most prevalent among individuals in the transportation employed in the private sector and those who are self-employed in the sector.			
<b>4</b>	<b>Corruption Knowledge and Reporting</b>		
(a) Knowledge on where to report cases of corruption is moderate.	(i) Scaleup sensitisation interventions on knowledge of corruption reporting	Anti-Corruption Commission (ACC) - Lead Transparency International Zambia (TI-Z) Other anti-corruption stakeholders	
(b) Individuals in rural areas have comparatively low knowledge on where to report cases of corruption.			
(c) The ACC as a corruption reporting institution is less known in rural areas.			
(d) Reporting bribe-seeking incidents (BSIs) is very low.			
(e) Awareness of the Online Anonymous Whistleblower System (OAWS) is very low.	(i) Enhance public communication of the existence of OAWS.		
<b>5</b>	<b>Anti-Corruption Interventions and Bribery Experiences</b>		
(a) Anti-corruption interventions of visibly displaying anti-corruption messages, whistleblower protection policies and e-Payment systems show comparatively higher probability of a bribery experience.	(i) Interrogate weaknesses and vulnerabilities in the existing anti-corruption interventions that are ineffective in reducing the probability of bribery experiences. (ii) Review the interventions to enhance effectiveness.	Anti-Corruption Commission (ACC) - Lead Transparency International Zambia (TI-Z)	
(b) Institutions with service charters and e-Payment systems, have the highest prevalence of a bribery experience.			

6	<i>Application of Good Governance Indicators</i>		
The good governance indicators of accountability and control of corruption shows decreases in application.	(i) Enhance accountability and control of corruption in public institutions through legal, policy and institutional reviews of attendant laws and regulations.	Anti-Corruption Commission (ACC) Transparency International Zambia (TI-Z) Ministry of Justice - Lead Zambia Law Development Commission	
	(ii) CDC and the WDC laws, regulations and guidelines should include processes for corruption prevention such as awareness and reporting.		
7	<i>Methodology</i>		
Continued inclusion of public institutions with very low to insignificant service-seeking interactions (SSIs) skews measurements of frequency and incidence of bribery experiences to institutions with high SSI. And also affects the overall Aggregate Bribery Index.	(i) Reduce the number of Survey target public institutions. (ii) Reduce redundancies in bribery experiences analysis, by thresholding the minimum number of SSIs that should be applicable. (iii) Use separate Surveys for institutions of interest that have very low SSI. (iv) Phase out the Aggregate Bribery Index as it is most affected by institutions with low SSIs.	Anti-Corruption Commission (ACC) Transparency International Zambia (TI-Z) - Lead Research institutions	

## References

1. Caritas Zambia. (2011). A Study Report on The Constituency Development Fund: Allocation Disbursement and Utilisation. Lusaka: Zambia Episcopal Conference.
2. Government of the Republic of Zambia. (2022a). Constituency Development Fund Guidelines. Ministry of Local Government and Rural Development, February 2022. Lusaka, Zambia.
3. Government of the Republic of Zambia. (2022b). Zambia 2022 Census of Population and Housing, Population Summary Report Volume 2. Zambia Statistics Office, Lusaka, Zambia.
4. Government of the Republic of Zambia. (2023a). National Decentralisation Policy. Office of the President, Cabinet Office, March 2023. Lusaka, Zambia
5. Government of the Republic of Zambia. Report of the Auditor General on the Constituency Development Fund for the Financial Year Ended 31<sup>st</sup> December 2022. Office of the Auditor General, Lusaka, Zambia.
6. Government of the Republic of Zambia. Report of the Auditor General on the Constituency Development Fund for the Financial Year Ended 31<sup>st</sup> December 2023. Office of the Auditor General, Lusaka, Zambia.
7. Hapompwe, C.C, Tembo, M.M and Zyambo, E. (2020). An Assessment of the Impact of Constituency Development Fund on Rural Development in Education and Health Sectors in Rufunsa Constituency, Zambia. International Journal of Scientific and Research Publications, Volume 10, Issue 8, August 2020.  
<http://dx.doi.org/10.29322/IJSRP.10.08.2020.p104110>
8. Muyaloka, D. and Kachamba, N. (2024). Assessing Factors Influencing the Failure of Constituency Development Fund (CDF) Projects in Education and Health Sectors in Zambia: A Critical Analysis. African Journal of Commercial Studies, Volume 4, Issue 3, April 2024.
9. Sauti, K. J. (2023). Enhancing Transparency, Accountability & Community Participation in the CDF Implementation. Jesuit Centre for Theological Reflection, Policy Brief, November 2023.
10. Thomas, P.S, and Makwai A.I. (2022). Community Participation in the Constituency Development Fund: A case of Bahi District, Tanzania. East African Journal of Management and Business, July - September 2022, Vol. 2, No. 3, pp. 27-31. DOI: <https://doi.org/10.46606/eajmbs2022v02i03.0011>.
11. Transparency International Zambia (2024). Corruption Perception Index 2023. Corruption and Injustice: Zambia's performance on the 2023 CPI, Summary Report, January 2024. Lusaka, Zambia
12. Transparency International-Zambia and Anti-Corruption Commission. (2022). 2022 Zambia Bribe Payers (ZBPI) Survey Report. Lusaka, Zambia.
13. Transparency International-Zambia and Anti-Corruption Commission. (2019). 2019 Zambia Bribe Payers (ZBPI) Survey Report. Lusaka, Zambia.
14. Transparency International-Zambia and Anti-Corruption Commission. (2017). 2017 Zambia Bribe Payers (ZBPI) Survey Report. Lusaka, Zambia.
15. Zambia Institute for Policy Analysis and Research (ZIPAR). (2023). Constituency Development Fund Process Monitoring Round 1 Report, USAID Local Impact Governance Project. Lusaka, Zambia.
16. Laws of Zambia
  - (a). Constitution of Zambia (Amendment) Act No. 2 of 2016.
  - (b). Constituency Development Fund Act No. 11 of 2018.
  - (c). Constituency Development Fund Act No. 1 of 2024.
  - (d). Local Government Act No. 2 of 2019.
  - (e). Public Finance Management Act No. 1 of 2018.

## Annex 1.0 Briefs on TI-Z and ACC

### 1. Transparency International Zambia (TI-Z)

Transparency International Zambia (TI-Z) is a local chapter of the global civil society movement Transparency International (TI), which is dedicated to the fight against corruption and the promotion of transparency, integrity, accountability and generally good governance in the discharge of public functions. TI-Z has a Vision statement of having A Zambia anchored on citizens and institutions of integrity and Mission statement being a leading anti-corruption crusader contributing to Zambia's development based on a culture of integrity, transparency and accountability through the promotion of good governance and zero tolerance to corruption.

Our main goal is to contribute to the reduction of corruption through promotion of good governance in Zambia by upholding the following general organizational objectives:

- (a) To effectively and efficiently play the role of a watchdog institution against corruption and to be catalytic in the promotion of integrity and good governance in Zambia;
- (b) To promote constructive debate and dialogue among various actors on the situation of corruption, good governance and integrity in Zambia;
- (c) To develop sustainable coalitions for the purposes of joint action and enhance information sharing among various stakeholders; and
- (d) To develop the organizational and human capacities of various actors to effectively deal with issues of corruption, good governance and integrity.

TI-Z is currently working to promote transparency, accountability, integrity, democracy, rule of law and human rights. The notion is that once these areas are improved, the prevalence of corruption would reduce. TI-Z is working to influence change at two levels, namely systemic change at institutional and policy levels and attitudinal and behavioural change at personal level focusing on people. The envisaged outcomes of this will be better Institutional processes and structures, policy adoption and amendments, i.e. policy, legal and institutional reforms as well as improvements in implementation and enforcement of policies laws and administrative requirements.

TI-Z is also working to foster attitudinal and behavioural change among people to conform to values of good governance. The idea is to empower people to; be aware of and claim their rights, hold their leaders accountable and act in ethical ways. The envisaged changes out of this will be more community action in demanding transparency, accountability and integrity from duty bearers (leaders and service providers), more activism, petitions and other calls for change, more reporting of grievances and seeking redress against injustice.

### 2. Anti-Corruption Commission

The Anti-corruption Commission (ACC) is established by the Anti-Corruption ACT No. 3 of 2012. The Corrupt Practices ACT first established the ACC initially<sup>46</sup>. The Corrupt Practices ACT was enacted on 24th September 1980, to stiffen penalties for corruption offences, which were hitherto quite weak under the Penal Code<sup>47</sup>. Subsequently, the Corrupt Practices ACT, was repealed and replaced by the Anti-Corruption Commission ACT number 42 of 1996.

The Anti-Corruption Commission (ACC) is the main body tasked to combat corruption in Zambia. The mandate of the ACC is to prevent and take necessary and effective measures for the prevention of corruption in public and private bodies; to receive and investigate complaints of alleged or suspected corrupt practices, and subject to the directions of the Director of Public Prosecutions, to prosecute those suspected of involvement in corruption; to investigate any conduct of any public and private officer which in the opinion of the Commission may be connected with or conducive to corrupt practices; and to do such things as are incidental or conducive to the attainment of the functions.

The Commission also disseminates information on the evil and dangerous effects of corrupt practices on society; and enlisting and fostering public support against corrupt practices.

<sup>46</sup> ACT No. 14 of 1980

<sup>47</sup> Chapter 87 of the laws of Zambia

## Annex 2.0 CDF Implementation Target Constituencies and Wards

Province	District	Constituency	Ward
Central	Kabwe	Kabwe Central	Highridge
		Bwacha	Kawama
	Mkushi	Mkushi North	Chibefwe
Copperbelt	Masaiti	Masaiti	Chilulu
	Ndola	Ndola Central	Kansenshi
		Kabushi	Kafubu
Eastern	Chadiza	Chadiza	Chadiza
	Chipata	Chipata Central	Kapata
		Luangeni	Nsingo
Luapula	Mansa	Bahati	Kaole
		Mansa Central	Muchinka
	Samfya	Bangweulu	Isamba
Lusaka	Chongwe	Chongwe	Chongwe
	Lusaka	Kanyama	Kanyama
		Mandevu	Roma
Muchinga	Chinsali	Chinsali	Chinsali
	Mpika	Mpika	Chishibesonde
Northern	Kasama	Lukashya	Chiba
		Kasama Central	Mulilansolo
	Luwingu	Lubansenshi	Katopola
North-Western	Kasempa	Kasempa	Kamusongolwa
	Solwezi	Solwezi Central	Kimasala
Southern	Choma	Choma Central	Batoka
		Mbabala	Macha
	Monze	Monze Central	Monze Urban
Western	Kaoma	Mangango	Namafulo
	Mongu	Mongu Central	Mulambwa
		Nalikwanda	Nakato
<b>10</b>	<b>20</b>	<b>28</b>	<b>28</b>

## Annex 3.0 Individual Household Respondent Survey Sample Size

### A. Calculating the Sample Sizes

*District Sample Size*

$$\text{Sample size} = \frac{\text{No. of Households in targeted district}}{\text{Total Number of Households in Target Districts}} * 2000$$

*Ward Sample Size*

$$\text{Sample size} = \frac{\text{No. of Households in targetd ward}}{\text{Total Number of Households in Target Wards}} * \text{District Sample Size}$$

Sampling intervals is computed as  $k = N/n$  where  $N$  is the total number of households in the ward;  $n$  is the number of households selected in the ward.

### B. District Target Sample Size

Province	District	No. of Households	Sample Size
Central	Kabwe	67 374	92
	Mkushi	43 767	60
Copperbelt	Masaiti	38 828	53
	Ndola	132 751	181
Eastern	Chadiza	21 271	29
	Chipata	70 802	96
Luapula	Mansa	68 357	93
	Samfya	29 129	40
Lusaka	Chongwe	68 915	94
	Lusaka	498 795	680
Muchinga	Chinsali	31 519	43
	Mpika	32 504	44
Northern	Kasama	71 027	97
	Luwingu	21 299	29
North-Western	Kasempa	20 992	29
	Solwezi	67 747	92
Southern	Choma	55 573	76
	Monze	51 805	70
Western	Kaoma	29 916	41
	Mongu	45 325	62
	<b>20</b>	<b>1 467 696</b>	<b>2000</b>

## C. Ward Target Sample Size

Province	District	Constituency	Sample Wards	No. of Households	Sample Size
Central	Kabwe	Kabwe Central	Highridge	2 585	17
		Kabwe Central	Kalonga	4 335	28
		Bwacha	Ben Kafupi	2 707	17
		Bwacha	Kawama	4 617	30
	Mkushi	Mkushi North	Chibefwe	10 687	48
		Mkushi North	Nkolonga	2 693	12
Copperbelt	Masaiti	Masaiti	Chilulu	1 357	37
		Masaiti	Kamifungo	601	16
	Ndola	Kabushi	Kafubu	2 248	36
		Ndola Central	Kansenshi	3 036	49
		Ndola Central	Kanini	3 883	63
		Kabushi	Toka	1 980	32
Eastern	Chadiza	Chadiza	Chadiza	1 967	17
		Chadiza	Chanjowe	1 421	12
	Chipata	Chipata Central	Dilika	13 877	33
		Luangeni	Khova	5 977	14
		Chipata Central	Kapata	12 890	31
		Luangeni	Nsingo	7 338	18
Luapula	Mansa	Mansa Central	Chilyapa	6 168	22
		Bahati	Kaole	4 873	17
		Bahati	Mansa	7 236	25
		Mansa Central	Muchinka	8 375	29
	Samfya	Bangweulu	Isamba	2 786	15
		Bangweulu	Lupili	4 740	25
Lusaka	Chongwe	Chongwe	Chongwe	13 334	45
		Chongwe	Madido	14 301	49
	Lusaka	Munali	Chainda	9 082	49
		Lusaka Central	Kabulonga	19 181	103
		Lusaka Central	Independence	3 194	17
		Munali	Kalikiliki	20 759	112
		Kabwata	Kamulanga	17 518	94
		Kanyama	Kanyama	30 453	164
		Matero	Kapwepwe	9 352	50
		Mandevu	Roma	16 695	90
Muchinga	Chinsali	Chinsali	Chinsali	1 365	7
		Chinsali	Chambeshi	1 784	9
		Chinsali	Chipanga	2 385	12
		Chinsali	Lubwa	2 929	15
	Mpika	Mpika	Chishibesonde	2 646	25
		Mpika	Lwitikila	2 054	19
Northern	Kasama	Lukashya	Chiba	5 569	25
		Kasama Central	Julia Chikamoneka	3 917	18
		Kasama Central	Buseko	4 634	21
		Kasama Central	Mulilansolo	7 527	34
	Luwingu	Lubansenshi	Katopola	3 586	18
		Lubansenshi	Namukolo	2 354	12
North-Western	Kasempa	Kasempa	Kamusongolwa	2 830	18
		Kasempa	Kikonkomene	1 794	11
	Solwezi	Solwezi Central	Kamalamba	7 630	16
		Solwezi Central	Kyalalankuba	11 444	24
		Solwezi Central	Kimasala	16 879	36
		Solwezi Central	Tumvwang'anai	7 639	16
Southern	Choma	Choma Central	Batoka	2 335	21
		Mbabala	Macha	2 275	20
		Mbabala	Mbabala	2 134	19
		Choma Central	Simamvwa	1 829	16
	Monze	Bweengwa	Choongo East	2 202	17
		Monze Central	Monze Urban	6 823	53



Province	District	Constituency	Sample Wards	No. of Households	Sample Size
Western	Kaoma	Kaoma Central	Shitwa	1 836	24
		Mangango	Namafulo	1 309	17
	Mongu	Nalikwanda	Looma	541	7
		Mongu Central	Mulambwa	2 102	26
		Mongu Central	Lealui Lower	1 310	16
		Nalikwanda	Nakato	997	12
	<b>20</b>		<b>64</b>	<b>386 905</b>	<b>2000</b>

## Annex 4.0 CDF Implementation Survey Questionnaires

### Introduction

The 2024 Zambia Bribe Payers Index Survey is jointly being carried out by Transparency International Zambia and the Anti-Corruption Commission. The purpose of the Survey includes, among others, exploring participation in Constituency Development Fund (CDF) implementation and exploring extent of bribery and other forms of corruption in CDF implementation.

We would like to assure you that your responses will be treated with the utmost confidentiality and will be used only for the intended purpose. We therefore would like to ask you to be open and free. And we will not take more than 30 minutes of your time.

### Consent Declaration

The purpose of the CDF Implementation Key Informant Interviews has been explained to me. And, I understand that:

1. Information I provide, will solely be used for intended purpose.
2. I can refuse to answer questions.
3. I can withdraw from participating at any time, without having to give a reason.

Thereof, I herein voluntarily consent to be a respondent.

### (A). Constituency Development Fund Committee (CDFC) Members

#### PART 1:

1. Questionnaire No:

2. Research Assistant    Last Name (Surname)    First Name

3. Geo-Location

Province                      District                      Constituency

Date                              Start Time

4. Respondent

Ward Councillor

Community representative nominated by MP

Representative of the Chief

Local Authority representative of the Director for Planning/ Works or Engineering Services/ Finance

Representative of Faith Based Organisation (FBO) or CSO

#### PART 2: RESPONDENT DEMOGRAPHICS

Note: PLEASE TRY TO ENSURE THAT ALL QUESTIONS ARE RESPONDED TO		INSTRUCTIONS
5	Sex of respondent	Male
		Female
6	Do you have any disabilities? <b>DO NOT ASK IF IT IS VISIBLE</b>	YES
		NO

**PART 3. CDF GUIDELINES - KNOWLEDGE & ADHERENCE TO CDF GUIDELINES**

		INSTRUCTIONS	
7	How conversant are you with the CDF guidelines	Very conversant	
		Moderately conversant	
		Not conversant	
		No response	
8	To what extent would you say the guidelines ensure efficient and effective utilisation of CDF resources?	Very large extent	
		Large extent	
		Moderate	
		Low extent	
		Very low extent	
		Not sure	
		No response	
9	To what extent, would you say the guidelines are adhered to?	Very large extent	
		Large extent	
		Moderate	
		Low extent	
		Very low extent	
		Not sure	

**PART 4. COMMUNITY CDF KNOWLEDGE & COMMUNICATION**

		INSTRUCTIONS	
10	How would you rate the knowledge of CDF among members of the community?	Very high	
		High	
		Moderate	
		Low	
		Very low	
		No response	
11	What is the most effective means of communicating information on CDF?	Community public announcements	<b>ONLY ONE RESPONSE</b>
		Posters in public places	
		Church	
		Through traditional leaders	
		Other (specify)	
		No response	

**PART 5. TRANSPARENCY AND ACCOUNTABILITY**

		INSTRUCTIONS	
12	To what extent are the processes for identification, selection, and prioritisation of CDF proposals for community projects transparent?	Very high	
		High	
		Moderate	
		Low	
		Very low	
		Don't know	
		No response	

13	In your opinion, what is the level of transparency in contract-awarding processes for community projects?	Very high	
		High	
		Moderate	
		Low	
		Very low	
		Don't know	
		No response	
14	In your opinion, what is the level of transparency in selection of beneficiaries for empowerment loans and grants?	Very high	
		High	
		Moderate	
		Low	
		Very low	
		Don't know	
		No response	
15	In your opinion, what is the level of transparency in selection of beneficiaries for secondary boarding school and skills development bursaries?	Very high	
		High	
		Moderate	
		Low	
		Very low	
		Don't know	
		No response	
16	To what extent are punitive measures against CDF implementing staff who misappropriate or misapply constituency development funds applied?	Very large extent	
		Large extent	
		Moderate	
		Low extent	
		Very low extent	
		Not sure	
		No response	
17	To what extent are punitive measures against beneficiaries who misappropriate or misapply constituency development funds applied?	Very large extent	
		Large extent	
		Moderate	
		Low extent	
		Very low extent	
		Not sure	
		No response	

## PART 6. CORRUPTION IN CDF IMPLEMENTATION

			INSTRUCTIONS
18	In your experiences, which persons/individuals have the most undue influence on priorities and selection of community projects?	Member of Parliament	
		Mayor/Council Chairperson	
		Ward Councillor	
		Local Authority (Council) representatives on CDF committees	
		Representative of the traditional leader	
		Community representative nominated by the MP	
		Representative of CSO/NGO	
		Representative of Faith Based Organisation (FBO)	
		No response	

19	To what extent would you say there is corruption in CDF implementation?	Very large extent	
		Large extent	
		Moderate	
		Low extent	
		Very low extent	
		Not sure	
		No response	
20	In which areas of CDF implementation would you say corruption is most experienced?	Community projects selection processes	
		Community projects approval processes	
		Empowerment grants	
		Empowerment loans	
		Skills development bursary	
		Secondary boarding school bursary	
		Not sure	
		No response	
21	In your opinion which of the following, would you say are the most occurring forms of corruption, bribery and malpractice in CDF Implementation?	Nepotism or cronyism (favouritism) in the selection of beneficiaries	Multiple Responses are allowed
		Political corruption (that is when political leaders or elected officials vested with public authority and who bear the responsibility of representing the public interest involve themselves in peddling of influence, and granting of favours)	
		Bribery (solicitation or offer) during project identification, selection, proposal, approval or implementation	
		Collusion between CDF implementation supervising officials and contractors	
		Conflict of interest due to one having dominating influence in the CDF project identification, selection, proposal, approval or implementation processes	
		Payment for sub-standard goods or services or works not done	
22	In your opinion which of the following, would you say contribute to corruption, bribery and malpractice in CDF Implementation?	Beneficiaries not chosen in a transparent manner or not kept accountable	Multiple Responses are allowed
		Contractors not chosen in a transparent manner or not kept accountable	
		Absence or weak application of punitive measures against wanting CDF implementing members/staff	
		Absence or weak application of punitive measures against contractors who misappropriate or misapply constituency development funds	
		Absence or weak application of punitive measures against beneficiaries who misappropriate or misapply constituency development funds	

Annexes

**(B). Ward Development Committee (WDC) Members****PART 1:**

1. Questionnaire No:

2. Research Assistant Last Name (Surname) First Name

3. Geo-Location

Province District Ward

Date Start Time

4. Respondent

Elected zonal representative from each zone

Representative of NGO

Representative of Chief in the ward

Representative of ZAPD

Local Authority (Council) - Trustee

Extension officer - department responsible for health

Extension officer - department responsible for education

Extension officer - department responsible for community development

Gender focal point person

**PART 2: RESPONDENT DEMOGRAPHICS**

<b>Note: PLEASE TRY TO ENSURE THAT ALL QUESTIONS ARE RESPONDED TO</b>		<b>INSTRUCTIONS</b>
<b>5</b>	Sex of respondent	Male
		Female
<b>6</b>	Age of respondent (as at last birthday)	18-25
		26-35
		36-45
		46-55
		56-65
		66-75
		More than 75
		No response
<b>7</b>	Ward location	Urban
		Rural
<b>9</b>	Do you have any disabilities? <b>DO NOT ASK IF IT IS VISIBLE</b>	YES
		NO

**PART 3. CDF GUIDELINES - KNOWLEDGE & ADHERENCE TO CDF GUIDELINES**

		<b>INSTRUCTIONS</b>
<b>10</b>	How conversant are you with the CDF guidelines?	Very conversant
		Moderately conversant
		Not conversant
		No response

11	To what extent would you say the guidelines ensure efficient and effective utilisation of CDF resources?	Very large extent	
		Large extent	
		Moderate	
		Low extent	
		Very low extent	
		Not sure	
		No response	
12	To what extent, would you say the guidelines are adhered to?	Very large extent	
		Large extent	
		Moderate	
		Low extent	
		Very low extent	
		Not sure	

#### PART 4. PARTICIPATION

A. WARD DEVELOPMENT COMMITTEE (WDC)			INSTRUCTIONS
13	Have you attended any meeting in your ward to identify community projects that need implementing in your area?	YES	
		NO	
14	Which projects were selected and implemented in your area?	Health facilities - Construction and rehabilitation (health posts, maternity wing, etc)	<b>Multiple Responses are allowed</b>
		Education facilities - Construction and rehabilitation (school, school desks, laboratories, etc)	
		Water supply and sanitation (flush toilets or water borne sanitation system, boreholes, piped water supply system, etc)	
		Construction, rehabilitation and maintenance of feeder and community roads (and related works)	
		Markets, Bus Shelters and Security (market, bus shelter, community police post, etc)	
		Agriculture project (e.g., small scale irrigation Systems, community storage sheds, dip tanks, etc)	
15	To what extent, would you say the selected community projects were a priority for your area?	Very large extent	
		Large extent	
		Moderate	
		Low extent	
		Very low extent	
		Not sure	
<b>B. COMMUNITY</b>			
16	How would you rate the knowledge of CDF among members of the community?	Very high	
		High	
		Moderate	
		Low	
		Very low	
		No response	

17	What is the Committee's most effective means of communicating notice of meetings on identifying community projects that need implementing in your area; and other information on CDF?	Community public announcements	<b>ONLY ONE RESPONSE</b>
		Posters in public places	
		Constituency Office	
		Church	
		Through traditional leaders	
		Other (specify)	
18	How would you rate the community's participation in meetings to identify community projects that need implementing in your area?	Very high	
		High	
		Moderate	
		Low	
		Very low	
		No response	

## PART 5. TRANSPARENCY AND ACCOUNTABILITY

			INSTRUCTIONS
19	To what extent are the processes for identification, selection, and prioritisation of CDF proposals transparent?	Very high	
		High	
		Moderate	
		Low	
		Very low	
		Don't know	
		No response	
20	In your opinion, what is the level of transparency in contract-awarding processes for community projects?	Very high	
		High	
		Moderate	
		Low	
		Very low	
		Don't know	
		No response	
21	In your opinion, what is the level of transparency in selection of beneficiaries for empowerment loans and grants?	Very high	
		High	
		Moderate	
		Low	
		Very low	
		Don't know	
		No response	
22	In your opinion, what is the level of transparency in selection of beneficiaries for secondary boarding school and skills development bursaries?	Very high	
		High	
		Moderate	
		Low	
		Very low	
		Don't know	
		No response	



**PART 6. CORRUPTION IN CDF IMPLEMENTATION**

				INSTRUCTIONS
23	In your experiences, which persons/individuals have the most undue influence on priorities and selection of community projects?	Member of Parliament		
		Mayor/Council Chairperson		
		Ward Councillor		
		Local Authority (Council) representatives on CDF committees		
		Representative of the traditional leader		
		Community representative nominated by the MP		
		Representative of NGO		
		Representative of Faith Based Organisation (FBO)		
		No response		
24	To what extent would you say there is corruption in CDF implementation?	Very large extent		
		Large extent		
		Moderate		
		Low extent		
		Very low extent		
		Not sure		
		No response		
25	In which areas of CDF implementation would you say corruption is most experienced?	Community projects selection processes		
		Community projects approval processes		
		Empowerment grants		
		Empowerment loans		
		Skills development bursary		
		Secondary boarding school bursary		
		Not sure		
		Don't know		
		No response		

26	In your opinion which of the following, would you say are the most occurring forms of corruption, bribery and malpractice in CDF Implementation?	Nepotism or cronyism (favouritism) in the selection of beneficiaries	<b>Multiple Responses are allowed</b>
		Political corruption (that is when political leaders or elected officials vested with public authority and who bear the responsibility of representing the public interest involve themselves in peddling of influence, and granting of favours)	
		Bribery (solicitation or offer) during project identification, selection, proposal, approval or implementation	
		Collusion between CDF implementation supervising officials and contractors	
		Conflict of interest due to one having dominating influence in the CDF project identification, selection, proposal, approval or implementation processes	
		Payment for sub-standard goods or services or works not done	
27	In your opinion which of the following, would you say contribute to corruption, bribery and malpractice in CDF Implementation?	Beneficiaries not chosen in a transparent manner or not kept accountable	
		Contractors not chosen in a transparent manner or not kept accountable	
		Absence or weak application of punitive measures against wanting CDF implementing members/staff	
		Absence or weak application of punitive measures against contractors who misappropriate or misapply constituency development funds	
		Absence or weak application of punitive measures against beneficiaries who misappropriate or misapply constituency development funds	

**(C). Contractors****PART 1:**

1. Questionnaire No:

2. Research Assistant Last Name (Surname) First Name

3. Geo-Location

Province District Constituency

Date Start Time

**PART 2: RESPONDENT DEMOGRAPHICS**

		INSTRUCTIONS
5	Sex of respondent	Male
		Female
6	Age of respondent (as at last birthday)	18-25
		26-35
		36-45
		46-55
		56-65
		66-75
		More than 75
		No response
7	Geographic Location of works	Urban
		Rural
8	Do you have any disabilities? <b>DO NOT ASK IF IT IS VISIBLE</b>	YES
		NO

**PART 3. CDF IMPLEMENTATION WORKS**

		INSTRUCTIONS
9	What type of CDF implementation works have you done?	Health facilities - Construction and rehabilitation (health posts, maternity wing, etc)
		Education facilities - Construction and rehabilitation (school, school desks, laboratories, etc)
		Water supply and sanitation (flush toilets or water borne sanitation system, boreholes, piped water supply system, etc)
		Construction, rehabilitation and maintenance of feeder and community roads (and related works)
		Markets, Bus Shelters and Security (market, bus shelter, community police post, etc)
		Agriculture project (e.g., small scale irrigation Systems, community storage sheds, dip tanks, etc)
		<b>Multiple Responses are allowed</b>

**PART 4. TRANSPARENCY**

		INSTRUCTIONS
10	To what extent, would you say the CDF guidelines are adhered to?	Very large extent
		Large extent
		Moderate
		Low extent
		Very low extent
		Not sure
11	To what extent are the processes for contract-awarding transparent?	Very high
		High
		Moderate
		Low
		Very low
		Don't know
		No response

**PART 5. CORRUPTION IN CDF IMPLEMENTATION**

		INSTRUCTIONS
12	In tendering/bidding for a community project, did you experience any bribery incident?	YES
		NO
		No response
13	What was the nature of the bribery incident?	Bribe demanded/solicited
		Bribe offered
		No response
14	To what extent would you say there is corruption in CDF implementation?	Very large extent
		Large extent
		Moderate
		Low extent
		Very low extent
		Not sure
		No response

## Annex 5.0 Individual Household Respondent Questionnaire

### Introduction

The 2024 Zambia Bribe Payers Index Survey is jointly being carried out by Transparency International Zambia and the Anti-Corruption Commission. The purpose of the Survey is to establish the extent of bribery in the delivery of public services in the public and private sector; assess progress being made in implementation of anti-corruption interventions; Constituency Development Fund (CDF) implementation, and exploring extent of bribery and other forms of corruption in CDF implementation; assess governance performance; and, knowledge of corruption and behaviours.

We would like to assure you that your responses will be treated with the utmost confidentiality and will be used only for the intended purpose. We therefore would like to ask you to be open and free. And we will not take more than 30 minutes of your time.

### Consent Declaration

The purpose of the 2024 Zambia Bribe Payers Index Survey has been explained to me. And, I understand that:

1. Information I provide, will solely be used for intended purpose.
2. I can refuse to answer questions.
3. I can withdraw from participating at any time, without having to give a reason.

Thereof, I herein voluntarily consent to be a respondent."

### PART 1:

1. Questionnaire No:
2. Research Assistant    Last Name (Surname)    First Name
3. Geo-Location
4. Province                      5. District                      6. Constituency 7. Ward
- Date                              Start Time

PART 2: RESPONDENT DEMOGRAPHICS		
<b>Note: PLEASE TRY TO ENSURE THAT ALL QUESTIONS ARE RESPONDED TO</b>		
8	Sex of respondent	Male
		Female
9	Age of respondent (as at last birthday)	18-25
		26-35
		36-45
		46-55
		56-65
		66-75
		More than 75
10	Marital status	No response
		Single
		Married
		Separated
		Divorced
		Widowed
		No response

11	Area of Residence	Rural
		Urban
12	Highest level of education attained	Not been to school
		Primary (Pre-school to Grade 7)
		Basic (Grade 8 and 9)
		High school (Grade 10 – 12)
		Tertiary
		No response
13	Employment	Employed - Public Sector
		Employed - Private Sector Transportation (Trucks, Buses, Taxis, etc)
		Employed - Private Sector Other
		Employer - Transport
		Employer - Other
		Self-Employed - Transportation (Trucks, Buses, Taxis, etc)
		Self - Employed Other
		Unemployed
		Student
		Retired
		No response
14	Average monthly disposable income (income after taxes)	Less than K 500
		K 500 - K 1,000
		K 1,001 - K 2,500
		K 2,501 - K 5,000
		K 5,001 - K 7,500
		Over K 7,500
		No response
15	Do you have any disabilities?	YES
		NO

PART 3. PUBLIC SECTOR SERVICE SEEKING INTERACTION (SSI)			INSTRUCTIONS
16	In the last 12 months, did you visit or interact with Zambia Police Service?	YES	
		NO	
17	Which of these public services did you seek?	Criminal Investigation	<b>Multiple responses are allowed</b>
		Firearm Clearance	
		Interpol/ Motor Vehicle Clearance	
		Police Bond	
		Traffic (Offense) Related	
		Victim Support Services (e.g., GBV)	
		Other Police Clearance Certificate (e.g., Fingerprints)	
18	In the last 12 months, did you visit or interact with RTSA?	YES	
		NO	

19	Which of these public services did you seek?	Driver Licensing	<b>Multiple responses are allowed</b>
		Driving Offence Enforcement	
		Examination for Certificate of Fitness	
		Licensing of Public Service Vehicle	
		Registration of Motor Vehicle or Trailer	
		Renewal of Driving Licence	
		Vehicle Road Use Licensing (Road Tax)	
20	In the last 12 months, did you visit or interact with the Local Authority (Council)?	YES	
		NO	
21	Which of these public services did you seek?	Building Permit	<b>Multiple responses are allowed</b>
		Constituency Development Fund (CDF) services	
		Liquor Licensing	
		Outdoor Advertising	
		Property Rates	
		Registration of Births, Marriages & Deaths	
		Trading Licensing & Business Permits	
Vendors Licensing			
22	In the last 12 months, did you visit or interact with a public education institution under the Ministry of Education?	YES	
		NO	
23	Which of these public services did you seek?	College of Education Place	<b>Multiple responses are allowed</b>
		Secondary School Place	
		Primary School Place	
		Examination Results	
		Examination Certificate	
24	In the last 12 months, did you visit or interact with ZESCO?	YES	
		NO	
25	Which of these public services did you seek?	Faults Reporting	<b>Multiple responses are allowed</b>
		Power Application/ Electricity Connections	
26	In the last 12 months, did you visit or interact with the University Teaching Hospital (UTH)?	YES	
		NO	
27	Which specialised hospital at UTH did you interact with?	UTH Adult Hospital	<b>Multiple responses are allowed</b>
		UTH Eye Hospital	
		UTH Cancer Hospital	
		UTH Children's Hospital	
		UTH Women and New Born Hospital	

<b>28</b>	Other than the public institutions we have just talked about, have you in the last 12 months, visited any of the following other public sector institutions to seek a public service?	Higher Education Loans and Scholarships Board	<b>Multiple responses are allowed</b>
		Immigration Department	
		Judiciary - Local Courts	
		Judiciary - Magistrate Courts	
		Judiciary - Other	
		Ministry of Agriculture	
		Ministry of Finance and National Planning	
		Ministry of Infrastructure, Housing and Urban Development	
		Ministry of Lands and Natural Resources (Land issues only)	
		Ministry of Mines and Minerals Development (licencing)	
		Ministry of Small and Medium Enterprise Development	
		National Health Insurance Scheme (NHIMA)	
		National Pension Scheme Authority (NAPSA)	
		National Registration Office	
		Passport Office	
		Patents and Companies Registration Agency (PACRA)	
		Public Health Services (Hospital, Clinic, Health Centre) <b>OTHER THAN UTH</b>	
		Public Service Pensions Fund (PSPF)	
		Road Development Agency (RDA)	
		Zambia Revenue Authority (ZRA) - Customs	
Zambia Revenue Authority (ZRA) - Tax			
Zambia Telecommunications Company Limited (ZAMTEL)			
Did not visit any			

<b>PART 4. BRIBERY INCIDENCE, PREVALENCE, FREQUENCY &amp; BRIBE SIZE</b>		
<b>SECTION 1. PUBLIC SECTOR</b>		
<b>29</b>	Where you asked for a bribe or an inducement of any kind by a public officer(s) during your visit or interaction with a public institution?	YES
		NO



30	<p>In which <b>ONE</b> public institution did public officer(s) or staff demand or ask for bribes most frequently? (<b>Only ONE response allowed</b>)</p> <p><b>PLEASE DO NOT READ OUT THE OPTIONS PROVIDED</b></p> <p><b>IMPORTANT NOTICE</b> IF THE RESPONSE IS LOCAL AUTHORITIES (COUNCILS) BEFORE YOU RECORD THE RESPONSE, PLEASE INTERROGATE FURTHER AS IN WHICH COUNCIL SERVICES PUBLIC OFFICER(S) OR STAFF DEMANDED OR ASKED FOR BRIBES MOST FREQUENTLY. THIS IS BECAUSE LOCAL AUTHORITIES HAS TWO OPTIONS</p>	Higher Education Loans and Scholarships Board
		Immigration Department
		Judiciary - Local Courts
		Judiciary - Magistrate Courts
		Judiciary - Other
		Local Authorities (Councils) - CDF services
		Local Authorities (Councils) - Other services
		Ministry of Agriculture
		Ministry of Education
		Ministry of Finance and National Planning
		Ministry of Infrastructure, Housing and Urban Development
		Ministry of Lands and Natural Resources (Land issues only)
		Ministry of Mines and Minerals Development (licencing)
		Ministry of Small and Medium Enterprise Development
		National Health Insurance Scheme (NHIMA)
		National Pension Scheme Authority (NAPSA)
		National Registration Office
		Passport Office
		Patents and Companies Registration Agency (PACRA)
		Public Service Pensions Fund (PSPF)
		Road Development Agency (RDA)
		Road Transport and Safety Agency (RTSA)
		UTH Adult Hospital
		UTH Eye Hospital
		UTH Cancer Hospital
		UTH Children's Hospital
		UTH Women and New Born Hospital
		<b>OTHER</b> Health Services (Hospital, Clinic, Health Centre)
		Zambia Electricity Supply Company (ZESCO)
		Zambia Police Service (excludes Traffic section)
Zambia Police Service - Traffic		
Zambia Revenue Authority (ZRA) - Customs		
Zambia Revenue Authority (ZRA) - Tax		
Zambia Telecommunications Company Limited (ZAMTEL)		
31	How many times in the past 12 months where you asked for a bribe by a public officer(s) during your visit or interaction?	1 to 2 times
		3 to 5 times
		Over 5 times
32	Did you pay the bribe that was asked for by a public officer(s) during your visit or interaction?	YES
		NO
33	How many times in the past 12 months did you pay a bribe in any form to a public officer(s) during your visit or interaction?	1 to 2 times
		3 to 5 times
		Over 5 times

<p><b>34</b> In the past 12 months, to which public institution, did you pay a bribe in any form to a public officer(s) most frequently? (Only ONE response allowed)</p> <p><b>PLEASE DO NOT READ OUT THE OPTIONS PROVIDED</b></p> <p><b>IMPORTANT NOTICE</b> IF THE RESPONSE IS LOCAL AUTHORITIES (COUNCILS) BEFORE YOU RECORD THE RESPONSE, PLEASE INTERROGATE FURTHER AS IN WHICH COUNCIL SERVICES A BRIBE WAS PAID MOST FREQUENTLY.</p>	Higher Education Loans and Scholarships Board
	Immigration Department
	Judiciary - Local Courts
	Judiciary - Magistrate Courts
	Judiciary - Other
	Local Authorities (Councils) - CDF services
	Local Authorities (Councils) - Other services
	Ministry of Agriculture
	Ministry of Education
	Ministry of Finance and National Planning
	Ministry of Infrastructure, Housing and Urban Development
	Ministry of Lands and Natural Resources (Land issues only)
	Ministry of Mines and Minerals Development (licencing)
	Ministry of Small and Medium Enterprise Development
	National Health Insurance Scheme (NHIMA)
	National Pension Scheme Authority (NAPSA)
	National Registration Office
	Passport Office
	Patents and Companies Registration Agency (PACRA)
	Public Service Pensions Fund (PSPF)
	Road Development Agency (RDA)
	Road Transport and Safety Agency (RTSA)
	UTH Adult Hospital
	UTH Eye Hospital
	UTH Cancer Hospital
	UTH Children's Hospital
	UTH Women and New Born Hospital
	<b>OTHER</b> Health Services (Hospital, Clinic, Health Centre)
	Zambia Electricity Supply Company (ZESCO)
	Zambia Police Service (excludes Traffic section)
	Zambia Police Service - Traffic
	Zambia Revenue Authority (ZRA) - Customs
Zambia Revenue Authority (ZRA) - Tax	
Zambia Telecommunications Company Limited (ZAMTEL)	
<p><b>35</b> Approximately, how much was the largest bribe that you paid in the past 12 months to a public officer(s)?</p>	Less than K50
	K50 - K100
	K101 - K250
	K251 - K500
	K501 - K1,000
	K1001 - K2000
	Over K2000
	Agricultural commodities
	Business commodities
	Sexual favours
Other	

<p><b>36</b> From which institution did a public officer(s) demand the largest bribe in the past 12 months? (Only ONE response allowed)</p> <p><b>PLEASE DO NOT READ OUT THE OPTIONS PROVIDED</b></p> <p><u>IMPORTANT NOTICE</u> IF THE RESPONSE IS LOCAL AUTHORITIES (COUNCILS) BEFORE YOU RECORD THE RESPONSE, PLEASE INTERROGATE FURTHER AS IN WHICH COUNCIL SERVICES THE LARGEST BRIBED WAS DEMANDED MOST FREQUENTLY.</p>	Higher Education Loans and Scholarships Board
	Immigration Department
	Judiciary - Local Courts
	Judiciary - Magistrate Courts
	Judiciary - Other
	Local Authorities (Councils) - CDF services
	Local Authorities (Councils) - Other services
	Ministry of Agriculture
	Ministry of Education
	Ministry of Finance and National Planning
	Ministry of Infrastructure, Housing and Urban Development
	Ministry of Lands and Natural Resources (Land issues only)
	Ministry of Mines and Minerals Development (licencing)
	Ministry of Small and Medium Enterprise Development
	National Health Insurance Scheme (NHIMA)
	National Pension Scheme Authority (NAPSA)
	National Registration Office
	Passport Office
	Patents and Companies Registration Agency (PACRA)
	Public Service Pensions Fund (PSPF)
	Road Development Agency (RDA)
	Road Transport and Safety Agency (RTSA)
	UTH Adult Hospital
	UTH Eye Hospital
	UTH Cancer Hospital
	UTH Children's Hospital
	UTH Women and New Born Hospital
	<b>OTHER</b> Health Services (Hospital, Clinic, Health Centre)
	Zambia Electricity Supply Company (ZESCO)
	Zambia Police Service (excludes Traffic section)
Zambia Police Service - Traffic	
Zambia Revenue Authority (ZRA) - Customs	
Zambia Revenue Authority (ZRA) - Tax	
Zambia Telecommunications Company Limited (ZAMTEL)	

#### PART 4. BRIBERY INCIDENCE, PREVALENCE, FREQUENCY & BRIBE SIZE

##### SECTION 2. THE PRIVATE SECTOR

##### INSTRUCTIONS

<p><b>37</b> In the last 12 months, did you visit or interact with a private sector institution? <b>Explain that private sector institutions are non-government institutions.</b></p>	YES	
	NO	
<p><b>38</b> Which private sector institutions did you visit or interact with?</p> <p><b>PLEASE DO NOT READ OUT THE OPTIONS PROVIDED.</b></p> <p><b>Respondents can, however, be guided.</b></p>	Banking	<p><b>Multiple responses are allowed</b></p>
	Construction	
	Manufacturing	
	Micro Financial Services	
	Mining	
	Private Education	
	Other	

39	Where you asked for a bribe or an inducement of any kind by a member of staff or members of staff in the sector, during your visit or interaction?	YES	
		NO	
40	In which <b>ONE</b> private sector institution did a member of staff or members of staff demand or ask for bribes most frequently?  (Only ONE response allowed)  <b>PLEASE DO NOT READ OUT THE OPTIONS PROVIDED</b>	Banking	
		Construction	
		Manufacturing	
		Micro Financial Services	
		Mining	
		Private Education	
		Other	
41	How many times in the past 12 months where you asked for a bribe by a member of staff or members of staff in the sector during your visit or interaction?	1 to 2 times	
		3 to 5 times	
		Over 5 times	
42	Did you pay the bribe that was asked for by a member of staff or members of staff during your visit or interaction?	YES	
		NO	
43	How many times in the past 12 months did you pay a bribe in any form to a member of staff or members of staff during your visit or interaction?	1 to 2 times	
		3 to 5 times	
		Over 5 times	
44	In the past 12 months, to which private sector institution, did you pay a bribe in any form to a member of staff or members of staff most frequently?  (Only ONE response allowed)  <b>PLEASE DO NOT READ OUT THE OPTIONS PROVIDED</b>	Banking	
		Construction	
		Manufacturing	
		Micro Financial Services	
		Mining	
		Private Education	
		Other	
45	Approximately, how much was the largest bribe that you paid in the past 12 months to a member of staff or members of staff in the sector?	Less than K50	
		K50 - K100	
		K101 - K250	
		K251 - K500	
		K501 - K1,000	
		K1001 - K2000	
		Over K2000	
		Agricultural commodities	
		Business commodities	
		Sexual favours	
Other (Specify)			
46	From which sector did a member of staff or members of staff demand the largest bribe in the past 12 months?  <b>PLEASE DO NOT READ OUT THE OPTIONS PROVIDED</b>	Banking	
		Construction	
		Manufacturing	
		Micro Financial Services	
		Mining	
		Private Education	
		Other	

**PART 5. IMPLICATIONS AND CONSEQUENCES OF BRIBE REFUSAL (SEVERITY)****INSTRUCTIONS**

47	Did you get the service after failing or refusing to pay the bribe that was demanded by a public officer or an individual in the private sector?	No bribe was demanded	
		YES	
		NO (Service was denied)	
48	What was the reaction or consequence after you refused to pay the bribe?	Service was unnecessarily delayed	
		Service was given promptly	
		Service was given extraordinarily faster	
49	If you paid the bribe that was demanded by a public officer or an individual in the private sector, did you feel compelled to so?	YES	
		NO	
50	What factors led to you to be compelled to paying a bribe?	To avoid delays	
		To avoid penalties/sanctions	
		Fear of service denial	
		To reduce costs	
		Lack of information on how to get/ access the service	
		It is a normal trend	

**PART 6. CORRUPTION REPORTING, BEHAVIOURS AND BRIBE OFFER****INSTRUCTIONS**

51	If in the last 12 months you were asked for a bribe by a public officer or private sector person when seeking a public service, and you did not pay. Did you report the demand for a bribe or inducement of any kind?	YES	
		NO	
		No response	
52	Which institution did you report to?	Anti-Corruption Commission	
		Transparency International Zambia	
		Police Public Complaints Commission	
		Zambia Police Service	
		Same institution where the public officer(s) or private sector person demanded the bribe	
53	What happened after your reporting?	Received feedback on action to be taken (case referred to another institution, your matter will be investigated or your matter will not be investigated)	
		The matter was investigated and I was informed of the outcome	
		Problem was solved informally and I was given back the money/gift	
		Have not received a response up to now	
54	Why did you not report the demand for a bribe or inducement of any kind?	Do not know where to report corruption	
		There is no point in reporting corruption because nothing useful will be done about it	
		One can be arrested for reporting corruption	
		There is no law that protects those that report corruption	
		Other (Specify)	

55	In the past 12 months, when seeking a public service from a public institution, did you offer a bribe or an inducement of any kind to a public officer or person in the private sector?	YES	
		NO	
		No response	
56	What was the reaction from the officer?	Accepted the bribe	
		Reported me to his/her supervisor	
		Reported me to a law enforcement agency	
		Warned me/ advised me not offer a bribe to a public officer or person in the private sector	
		Other (Specify)	
57	In which of the following institutions was the bribe offer accepted?	Health Services (Hospital, Clinic, Health Centre)	
		Higher Education Loans and Scholarships Board	
		Immigration Department	
		Judiciary - Local Courts	
		Judiciary - Magistrate Courts	
		Judiciary - Other	
		Local Authorities (Councils) - CDF services	
		Local Authorities (Councils) - Other services	
		Ministry of Agriculture	
		Ministry of Education	
		Ministry of Finance and National Planning	
		Ministry of Infrastructure, Housing and Urban Development	
		Ministry of Lands and Natural Resources (Land issues only)	
		Ministry of Mines and Minerals Development (licencing)	
		Ministry of Small and Medium Enterprise Development	
		National Health Insurance Scheme (NHIMA)	
		National Pension Scheme Authority (NAPSA)	
		National Registration Office	
		Passport Office	
		Patents and Companies Registration Agency (PACRA)	
		Public Service Pensions Fund (PSPF)	
		Road Development Agency (RDA)	
		Road Transport and Safety Agency (RTSA)	
		Zambia Electricity Supply Company (ZESCO)	
		Zambia Police Service (excludes Traffic section)	
		Zambia Police Service - Traffic	
		Zambia Revenue Authority (ZRA) - Customs	
		Zambia Revenue Authority (ZRA) - Tax	
		Zambia Telecommunications Company Limited (ZAMTEL)	
		Banking	
		Construction	
		Manufacturing	
Micro Financial Services			
Mining			
Private Education			
Retail (other than banking or micro financial services)			

58	Approximately, how much was the bribe offer paid?	Less than K50	
		K50 - K100	
		K101 - K250	
		K251 - K500	
		K501 - K1,000	
		K1001 - K2000	
		Over K2000	
		Agricultural commodities	
		Business commodities	
		Sexual favours	
		Other (Specify)	

PART 7. GOVERNANCE			INSTRUCTIONS
59	In your opinion, do citizens and or individuals actively voice their concerns and engage with government representatives? <b>(Participation)</b>	YES	
		NO	
		Don't know	
		No response	
60	In your opinion, are citizens and or individuals <i>easily</i> able to access information regarding any decisions taken by public officials? <b>(Transparency)</b>	YES	
		NO	
		Don't know	
		No response	
61	In your opinion, are all public office decision makers answerable to the public and institutional stakeholders? <b>(Accountability)</b>	YES	
		NO	
		Don't know	
		No response	
62	In your opinion, do Law Enforcement Agencies function impartially and recognise the supremacy of law and its equal application to all individuals, including public officers irrespective of their position in government? <b>(Rule of Law)</b>	YES	
		NO	
		Don't know	
		No response	
63	In your opinion, does the Judiciary function impartially and recognise the supremacy of law and its equal application to all individuals, including public officers irrespective of their position in government? <b>(Rule of Law)</b>	YES	
		NO	
		Don't know	
		No response	
64	In your opinion, is the government doing enough to combat bribery and corruption at an institutional and policy level? <b>(Control of corruption)</b>	YES	
		NO	
		Don't know	
		No response	
		Moderately applied	
		Least applied	
65	How do you rate the problem of corruption in public offices in the past 12 months compared to a year ago?	Increasing	
		Remained the same	
		Decreasing	
		Don't know	

PART 8. CDF IMPLEMENTATION AND CORRUPTION - KNOWLEDGE & PARTICIPATION			INSTRUCTIONS
66	Are you aware of the Constituency Development Fund (CDF)?	YES	
		NO	
67	Provide examples of what CDF covers.	Community Projects	<b>Multiple Responses are allowed</b>
		Youth, Women and Community Empowerment	
		Secondary Boarding School Bursaries	
		Skills Development Bursaries	
		Other (specify)	
68	Have you participated in any meeting to identify community projects that need implementing in your area?	YES	
		NO	
69	What type of community projects have been implemented in your area?	Health facilities - Construction and rehabilitation (health posts, maternity wing, etc)	<b>Multiple Responses are allowed</b>
		Education facilities - Construction and rehabilitation (school, school desks, laboratories, etc)	
		Water supply and sanitation (flush toilets or water borne sanitation system, boreholes, piped water supply system, etc)	
		Construction, rehabilitation and maintenance of feeder and community roads (and related works)	
		Markets, Bus Shelters and Security (market, bus shelter, community police post, etc)	
		Agriculture project (e.g., small scale irrigation Systems, community storage sheds, dip tanks, etc)	
		No response	
70	To what extent, would you say the community projects implemented were a priority for your area?	Very large extent	
		Large extent	
		Moderate	
		Low extent	
		Very low extent	
		Not sure	
71	Have you ever applied for either empowerment grant/loans, skills development bursary or secondary boarding school bursary?	YES	
		NO	
72	Of the following CDF components, which one did you apply for?	Empowerment Grants	
		Empowerment Loans	
		Skills Development Bursary	
		Secondary Boarding School Bursary	



73	How did you come to know that there is notification for submission of applications for secondary boarding school bursary; skills development bursary; empowerment grants; or empowerment loans?	Parliamentary Constituency Office	
		Public awareness campaigns	
		CDF meeting	
		Council notice board	
		Council website	
		Council Facebook social media platform	
		Public address system	
Other (specify)			

PART 9. CDF IMPLEMENTATION - BRIBERY AND CORRUPTION			
		INSTRUCTIONS	
74	In applying for secondary boarding school bursary; skills development bursary; empowerment grants; or empowerment loans did you experience any bribery incident?	YES	
		NO	
		No response	
75	What was the nature of the bribery incident?	Bribe demanded/solicited	
		Bribe offered	
		No response	
PART 10. CITIZEN CORRUPTION KNOWLEDGE			
		INSTRUCTIONS	
76	Do you know what corruption is?	YES	
		NO	
		No response	
77	What in your opinion and knowledge constitutes corruption?	Abuse of authority of office	Multiple Responses are allowed
		Bribery or kickbacks	
		Failure to follow rules or procedure (e.g., Tender procedure)	
		Failure to declare interest	
		Possession of unexplained property	
		Gifts during election period	
		Other (Specify)	
78	Do you know where to report cases of corruption?	YES	
		NO	
		No response	
79	If YES, name one institution where you can report suspected cases of corruption	Anti-Corruption Commission	
		Zambia Police Service	
		Drug Enforcement Commission	
		Transparency International - Zambia	
		Other (Specify)	
80	What means of reporting cases of corruption to government law enforcement agencies do you know?	Letter	
		Phone	
		Email	
		In person	
		Other (specify)	

<b>81</b>	Are you aware of the Anti-Corruption Commission Online Anonymous Whistleblower System (OAWS) that allows people to blow the whistle on corruption, online and remain anonymous?	YES	
		NO	
		No response	
<b>82</b>	Do you agree that the Online Anonymous Whistleblower System (OAWS) is important in combating corruption in the country?	Strongly Agree	
		Agree	
		Undecided/Not sure	
		Disagree	
		Strongly Disagree	
<b>83</b>	If you Disagree or Strongly Disagree, why do you say so?		<b>TEXT RESPONSE</b>

## Annex 6.0 Service Seeking Interaction – Public Institutions

No.	Institution	SSI	Percent
1	Public Health Services (Hospital, Clinic, Health Centre) <sup>48 *</sup>	977	18.4%
2	Ministry of Education	716	13.5%
3	Local Authorities (Councils)	575	10.9%
4	Zambia Police Service - Other services	565	10.7%
5	Road Transport and Safety Agency (RTSA)	456	8.6%
6	University Teaching Hospital (UTH)	363	6.9%
7	Zambia Electricity Supply Company (ZESCO)	319	6.0%
8	National Registration Office	237	4.5%
9	National Health Insurance Scheme (NHIMA)	212	4.0%
10	National Pension Scheme Authority (NAPSA)	147	2.8%
11	Zambia Police Service - Traffic	115	2.2%
12	Judiciary - Local Courts	78	1.5%
13	Ministry of Agriculture	70	1.3%
14	Passport Office	68	1.3%
15	Zambia Revenue Authority (ZRA) - Tax	62	1.2%
16	Ministry of Lands and Natural Resources (Land issues only)	53	1.0%
17	Judiciary - Magistrate Courts	48	0.9%
18	Patents and Companies Registration Agency (PACRA)	48	0.9%
19	Higher Education Loans and Scholarships Board	45	0.8%
20	Zambia Revenue Authority (ZRA) - Customs	35	0.7%
21	Zambia Telecommunications Company Limited (ZAMTEL)	31	0.6%
22	Department of Immigration	20	0.4%
23	Public Service Pensions Fund (PSPF)	16	0.3%
24	Judiciary - Other	12	0.2%
25	Ministry of Small and Medium Enterprise Development	12	0.2%
26	Ministry of Infrastructure, Housing and Urban Development	9	0.2%
27	Ministry of Finance and National Planning	5	0.1%
28	Ministry of Mines and Minerals Development (licencing)	3	0.1%
29	Road Development Agency (RDA)	2	0.0%
		<b>5299</b>	<b>100.0%</b>

48 Excluding UTH

## Annex 7.0 Calculating Bribery Probability, Incidence, Prevalence and Frequency

### A. Probability

*Probability of a bribery experience* is a percentage measure of how likely it is that a bribe is solicited (BSI) during a Survey respondent's Service Seeking Interaction (SSI) in a particular Survey target public institution or private sector.

$$\text{Probability of a bribery experience} = \frac{\sum(\text{Number of respondents where a bribe was asked for (BSI) in Institution X})}{\sum(\text{Number of interactions with Institution X (SSI)})} * 100$$

This is expressed as -

### B. Incidence

*Incidence*, the number of times a bribe was solicited (BSI) relative to the total number of observed BSI in target institutions, is expressed as -

$$\text{Incidence of bribery experiences} = \frac{\sum(\text{BSI in Institution X})}{\sum(\text{BSI All Target Institutions})} * 100$$

### C. Prevalence

*Prevalence of a bribery experience*, a percentage measure of the number of respondents that paid bribes (BPI) relative to the total number of observed Bribe Seeking Incidents (BSI) in the target public institution or private sector, is expressed as -

$$\text{Prevalence of a bribery experience} = \frac{\sum(\text{Number of BPI in Institution X})}{\sum(\text{BSI in Institution X})} * 100$$

### D. Frequency

*Frequency*, the number of BPI in an institution relative to the total number of observed BPI in target institutions, is expressed as -

$$\text{Frequency of bribery experiences} = \frac{\sum(\text{BPI in Institution X})}{\sum(\text{BPI All Target Institutions})} * 100$$

## Annex 8.0 Prevalence of Bribery Experience – Public Institutions

No.	Institution	BSI	BPI	Prevalence
1	Judiciary - Other	3	3	100.0%
2	Public Service Pensions Fund (PSPF)	2	2	100.0%
3	Zambia Telecommunications Company Limited (ZAMTEL)	1	1	100.0%
4	Zambia Police Service - Traffic	57	52	91.2%
5	Department of Immigration	11	10	90.9%
6	Judiciary - Magistrate Courts	20	18	90.0%
7	Patents and Companies Registration Agency (PACRA)	15	13	86.7%
8	Road Transport and Safety Agency (RTSA)	166	143	86.1%
9	Zambia Police Service - Other services	157	133	84.7%
10	Passport Office	17	14	82.4%
11	Judiciary - Local Courts	15	12	80.0%
12	Local Authorities (Councils)	113	90	79.6%
13	Zambia Revenue Authority (ZRA) - Tax	14	11	78.6%
14	Zambia Electricity Supply Company (ZESCO)	63	49	77.8%
15	National Pension Scheme Authority (NAPSA)	31	24	77.4%
16	University Teaching Hospital (UTH)	69	53	76.8%
17	Ministry of Education	137	103	75.2%
18	Ministry of Small and Medium Enterprise Development	4	3	75.0%
19	Zambia Revenue Authority (ZRA) - Customs	8	6	75.0%
20	National Health Insurance Scheme (NHIMA)	34	25	73.5%
21	Ministry of Agriculture	14	10	71.4%
22	National Registration Office	36	25	69.4%
23	Ministry of Lands and Natural Resources (Land issues only)	16	11	68.8%
24	Ministry of Finance and National Planning	2	1	50.0%
25	Higher Education Loans and Scholarships Board	10	4	40.0%
26	Ministry of Infrastructure, Housing and Urban Development	3	1	33.3%
27	Public Health Services (Hospital, Clinic, Health Centre) *	689	86	12.5%
28	Ministry of Mines and Minerals Development (licencing)	1	0	0.0%
29	Road Development Agency (RDA)	0	0	0.0%
	<b>Total</b>	<b>1708</b>	<b>903</b>	<b>52.9%</b>

## Annex 9.0. Calculating the Aggregate Bribery Index

The Aggregate Bribery Index is computed using the weighted average of the KPIs - *incidence, prevalence* and *frequency*.

- (a) *Incidence* - Whether a respondent was asked for a bribe during a visit to or interaction with a selected public institution in the preceding 12 months to seek a public service
- (b) *Prevalence* - Whether a respondents paid the bribe that was demanded; and,
- (c) *Frequency* - In which institution a respondent paid bribes most frequently.

First, the KPI weighted average score for each individual Public Institution is computed, as:

$$\text{KPI Weighted Average Score} = \left[ \left( I \frac{\text{Institution Aggregate}}{\Sigma(\text{No. of Responses})} \right) + \left( P \frac{\text{Institution Aggregate}}{\Sigma(\text{No. of Responses})} \right) + \left( F \frac{\text{Institution Aggregate}}{\Sigma(\text{No. of Responses})} \right) \right] * 100$$

Denotations: *I* = Incidence; *P* = Prevalence; and, *F* = Frequency.

$\Sigma$  denotes SUM (addition of a group of numbers)

Note that, the KPIs Weighted Average is multiplied by 100, to reduce it to a percent. For an individual institution, this also provides what is termed as the Aggregate Index.

Second, the Overall Aggregate Bribery Index is computed as:

$$\text{Overall Aggregate Bribery Index} = \frac{\Sigma(\text{Weighted Average Score})}{\text{No. of Institutions}}$$

Interpreting the Aggregate Bribery Index is twofold.

First, at country level, a KPI Weighted Average Score of, for example 10.0%, means that a public service seeker has a 10.0% likelihood of paying a bribe solicited by a public officer within specific selected public institutions covered in the Survey.

Second, an Overall Aggregate Bribery Index, for example 50.0%, means that an individual seeking a public service had a 50.0% likelihood of paying a bribe solicited by a public officer from a public institution.

## Annex 10.0. Calculating the SSI-Based Bribery Index

The Service-Seeking Interaction (SSI)-Based Bribery Index is based on bribery experiences relative to the number of individuals that sought a public service in a Survey target institution. It is a measure of the *probability* and *prevalence* of bribery experiences as a percent of SSI, and not the number of target institutions.

The Index is generated from crosstabulation of responses to the following questions:

- Which selected public institution did a respondent interact with in the preceding 12 months to seek a public service (SSI)?
- Was a bribe asked for (demanded) from the respondent during the interaction (BSI)?
- Did the respondent pay the bribe that was demanded (BPI)?

The average score for each individual Public Institution is first computed, as:

$$\overline{Average\ Score}_X = \overline{AVERAGE(Pb_X, Pv_X)}$$

$\overline{Pb}_X$  denotes probability of a BSI experience in institution X

$\overline{Pv}_X$  prevalence of a BPI experience in institution X.

Then, the SSI-Based Bribery Index is computed as:

$$SSI - Based\ Bribery\ Index = \left[ \frac{\sum(Average\ Score_X)}{\sum(SSI_{All\ Institutions})} \right] * 100$$

That is, the Index is the sum of the individual institutional average scores divided by the total SSI in the selected public institutions.

Interpreting the SSI-Based Bribery Index is twofold.

First, at country level, an individual institutional an average score of, for example 10.0%, means that a public service seeker has a 10.0% likelihood of either being asked for a bribe or paying a bribe solicited by a public officer during his/her interaction with selected public institutions. Second, an SSI-Based Bribery Index of, for example 10.0%, means that an average individual has a 10.0% likelihood of either being asked for a bribe or paying a bribe solicited by a public officer in all interactions with a public institution.

## Annex 11.0 Anti-Corruption Interventions in Survey Target Public Institutions

### (a) Service Charters

No.	Institution
1	Higher Education Loans and Scholarships Board (HELSEB)
2	Judiciary - Local Courts
3	Judiciary - Magistrate Courts
4	Judiciary - Other
5	Local Authorities
6	Ministry of Mines and Minerals Development (MMMD) - Licencing
7	Ministry of Small and Medium Enterprise Development (MSME)
8	National Pension Scheme Authority (NAPSA)
9	Patents and Companies Registration Agency (PACRA)
10	Public Health Services (Hospital, Clinic, Health Centre) *
11	Public Service Pensions Fund (PSPF)
12	Road Development Agency (RDA)
13	Road Transport and Safety Agency (RTSA)
14	UTH Adult Hospital
15	UTH Eye Hospital
16	UTH Children's Hospital
17	UTH Women and New Born Hospital
18	Zambia Electricity Supply Company (ZESCO)
19	Zambia Police Service - Traffic
20	Zambia Police Service (exclude Traffic section)
21	Zambia Revenue Authority (ZRA)

### (b) Code of Ethics

No.	Institution
1	Higher Education Loans and Scholarships Board (HELSEB)
2	Department of Immigration
3	Local Authorities (Councils)
4	Ministry of Agriculture (MoA)
5	Ministry of Education (MoE)
6	Ministry of Finance and National Planning (MFNP)
7	Ministry of Lands and Natural Resources (MLNR) - Land issues only
8	Ministry of Mines and Minerals Development (MMMD) - Licencing
9	National Pension Scheme Authority (NAPSA)
10	National Registration Office (NRO)
11	Passport Office
12	Patents and Companies Registration Agency (PACRA)
13	Public Health Services (Hospital, Clinic, Health Centre) *
14	Public Service Pensions Fund (PSPF)
15	Road Development Agency (RDA)
16	Road Transport and Safety Agency (RTSA)
17	UTH Adult Hospital
18	UTH Children's Hospital
19	UTH Women and New Born Hospital
20	Zambia Electricity Supply Company (ZESCO)



21	Zambia Police Service - Traffic
22	Zambia Police Service (exclude Traffic section)
23	Zambia Revenue Authority (ZRA)

**(c) Whistleblower Protection Policy**

No.	Institution
1	Higher Education Loans and Scholarships Board (HELSEB)
2	Ministry of Infrastructure, Housing and Urban Development (MIHUD)
3	Ministry of Mines and Minerals Development (MMMD) - Licencing
4	National Pension Scheme Authority (NAPSA)
5	Road Transport and Safety Agency (RTSA)
6	Zambia Electricity Supply Company (ZESCO)
7	Zambia Police Service - Traffic
8	Zambia Police Service (exclude Traffic section)
9	Zambia Revenue Authority (ZRA)

**(d) Complaint Handling/ Customer Feedback System**

No.	Institution
1	Higher Education Loans and Scholarships Board (HELSEB)
2	Judiciary - Local Courts
3	Judiciary - Magistrate Courts
4	Judiciary - Other
5	Local Authorities (Councils)
6	Ministry of Infrastructure, Housing and Urban Development (MIHUD)
7	Ministry of Small and Medium Enterprise Development (MSME)
8	National Pension Scheme Authority (NAPSA)
9	Patents and Companies Registration Agency (PACRA)
10	Public Health Services (Hospital, Clinic, Health Centre) *
11	Public Service Pensions Fund (PSPF)
12	Road Development Agency (RDA)
13	Road Transport and Safety Agency (RTSA)
14	UTH Adult Hospital
15	UTH Eye Hospital
16	Zambia Electricity Supply Company (ZESCO)
17	Zambia Police Service - Traffic
18	Zambia Police Service (exclude Traffic section)
19	Zambia Revenue Authority (ZRA)

**(e) Display of Anti-Corruption Messages**

No.	Institution
1	Higher Education Loans and Scholarships Board (HELSEB)
2	Department of Immigration
3	Judiciary - Local Courts
4	Judiciary - Magistrate Courts
5	Judiciary - Other
6	Local Authorities (Councils)
7	Ministry of Lands and Natural Resources (MLNR) - Land issues only
8	Ministry of Mines and Minerals Development (MMMD) - Licencing
9	Ministry of Small and Medium Enterprise Development (MSME)
10	National Pension Scheme Authority (NAPSA)
11	National Registration Office (NRO)
12	Passport Office
13	Patents and Companies Registration Agency (PACRA)
14	Public Health Services (Hospital, Clinic, Health Centre) *
15	Public Service Pensions Fund (PSPF)
16	Road Development Agency (RDA)
17	Road Transport and Safety Agency (RTSA)
18	UTH Eye Hospital
19	Zambia Electricity Supply Company (ZESCO)
20	Zambia Police Service - Traffic
21	Zambia Police Service (exclude Traffic section)
22	Zambia Revenue Authority (ZRA)

**(f) e-Payment**

No.	Institution
1	Department of Immigration
2	Ministry of Finance and National Planning (MFNP)
3	Ministry of Infrastructure, Housing and Urban Development (MIHUD)
4	Ministry of Lands and Natural Resources (MLNR) - Land issues only
5	National Health Insurance Scheme (NHIMA)
6	National Pension Scheme Authority (NAPSA)
7	Passport Office
8	Patents and Companies Registration Agency (PACRA)
9	Road Transport and Safety Agency (RTSA)
10	UTH Eye Hospital
11	Zambia Electricity Supply Company (ZESCO)
12	Zambia Police Service - Traffic
13	Zambia Police Service (exclude Traffic section)
14	Zambia Revenue Authority (ZRA)

## Annex 12.0 Calculating the Governance Index

The Governance Index is expressed as:

$$\text{Governance Index} = \left( \frac{\sum(P_{r=1}, T_{r=1}, A_{r=1}, RL_{r=1}, CC_{r=1})}{\sum(\text{Total Governance Indicator Responses}_{\sum(r=1, r=0)})} \right)$$

Where *P* denotes Participation; *T*, transparency; *A*, accountability; *RL*, Rule of Law; *CC*, control of corruption; and, *r=1* denotes a positive response/opinion (YES), *r=0*, a negative response/opinion (NO).

The Index rates overall application of good governance indicators on a ratio of 1 to 0. *Very high* application of good governance indicators, is greater than 0.80; *High* - 0.80 to 0.61; *Moderate* - 0.60 to 0.41; *Low* - 0.40 to 0.21; and, *Very low* - less than 0.21.

## Annex 13.0 Statistical Significance - Confidence Intervals

### 1.0 State of Bribery

#### Probability

Significance level	0.05
Standard deviation	130.3
Sample size	2000

<b>Confidence Interval</b>	<b>5.7</b>
----------------------------	------------

#### Prevalence

Significance level	0.05
Standard deviation	41.1
Sample size	2000

<b>Confidence Interval</b>	<b>1.8</b>
----------------------------	------------

### 2.0 SS-Based Bribery Index

#### Probability

Significance level	0.05
Standard deviation	14.5
Sample size	2000

<b>Confidence Interval</b>	<b>0.6</b>
----------------------------	------------

#### Prevalence

Significance level	0.05
Standard deviation	25.8
Sample size	2000

<b>Confidence Interval</b>	<b>1.1</b>
----------------------------	------------





<https://acc.gov.zm/>



+260 211 237 914  
+260 211 237 916  
+260 211 234 238



[infor@acc.gov.zm](mailto:infor@acc.gov.zm)



Anti-Corruption House,  
Cha Cha Cha Road  
Southend, PO Box 50486  
Lusaka, Zambia



<https://tizambia.org.zm>



+260 211 293 649  
+260 973 683 431  
+260 955 504 535



[info@tizambia.org.zm](mailto:info@tizambia.org.zm)



128 Mwambula Road,  
Jesmondine, Lusaka,  
Zambia

