



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

March 2025

The 2024 Zambia Briber Payers Index Survey Report

March 2025

▶ WHAT IS THE **ZAMBIA BRIBE PAYERS INDEX** SURVEY?

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 private sector.

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.

It 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.

▶ WHAT IS THE **PURPOSE** OF THE ZBPI?

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

▶ WHAT WAS THE **THEME** OF THE 2024 ZBPI SURVEY?

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.

▶ WHAT WERE THE **OBJECTIVES** OF THE 2024 ZBPI SURVEY?

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.

▶ WHAT ARE THE **KEY TERMS** USED IN THE REPORT?

- *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.
- *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.

- *Percentage point* is the arithmetic difference between two percentages. A positive percentage point denotes an increase or improvement in an indicator or variable being measured; and a negative percentage point denotes the contrary.
- *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-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.

▶ HOW WAS THE SURVEY UNDERTAKEN?

The Survey was conducted from September to December, 2024.

Two sampling designs were used.

- 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.

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

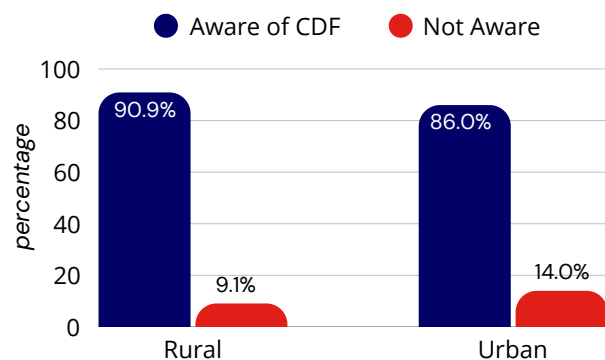
▶ HOW WAS THE DATA COLLECTED?

Data collection comprised secondary data based on desk reviews, and primary data collection using Open Data Kit (ODK) Collect. ODK Collect data collection involved use of face-to-face questionnaire interviews.

KEY FINDINGS

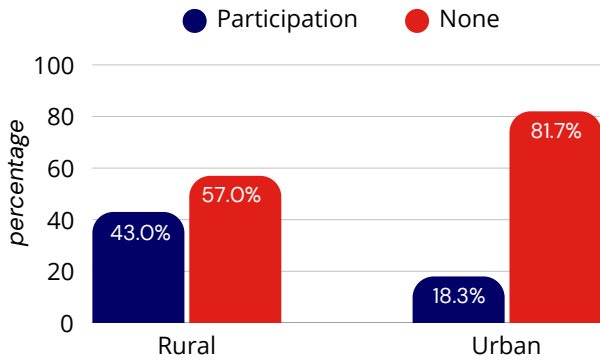
▶ 1. CDF IMPLEMENTATION

- Community members' awareness of the Constituency Development Fund (CDF) is considerably high (86.6%). Noteworthy, is that awareness of CDF is comparatively higher in rural areas (90.9%), than in urban areas (86.0%).

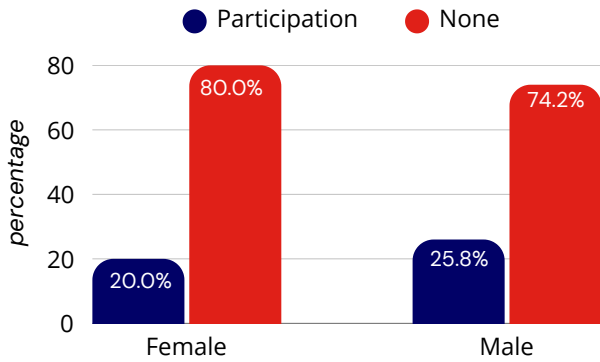


- The Survey also interrogated knowledge of CDF, as awareness is a basic level of knowing something exists, while knowledge represents a more comprehensive understanding of it. Thorough knowledge of CDF is critical to a community's effective participation in CDF implementation. According to CDFs and WDCs, knowledge of CDF among members of the community is moderate. This is likely due to low participation in CDF meetings. Moderate knowledge of CDF, is not desirable for effective participation in CDF implementation.
- The most effective means of communicating information on CDF to the community is community public announcements.
- Participation in community meetings to identify projects that need implementing, is considerably low (22.6%). In addition, responding to notice of applications for empowerment grants, loans, skills development, 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.

- Participation in CDF community project identification is higher in rural areas, than in urban areas.



- Relatively, more males participate in CDF community project identification, than females.



- 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.
- Bribe-seeking incidents in applications for either CDF empowerment grants, loans, secondary boarding school bursary or skills development bursary are low. 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. These occurrences can limit efforts aimed at promoting greater participation in the CDF implementation.
- 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%).
- 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

- 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 (70.5%), Department of Immigration (55.0%), ZPS – Traffic (49.6%) and 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%)
- The highest probability of bribery experience was in Public Health Services (excluding the University Teaching Hospital) (70.5%); Department of Immigration (55.0%); and Zambia Police Service (ZPS) – Traffic (49.6%).
- Prevalence of bribery experience was **52.9%**, which is payment of bribes that are solicited.
- Prevalence of bribery experiences, was highest in Zambia Police Service (ZPS) – Traffic (91.2%); Department of Immigration (90.9%); Judiciary – Magistrate Court (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%).
- Although Public Health Services have the highest probability of a bribery experience (70.5%), the prevalence of a bribery experiences is low (12.5%).
- Probability of a bribery experience in the private sector was 8.3%, and the prevalence was 79.2%. Highest probability of a bribery

experience was in mining (43.8%), while the highest prevalence was in health services (100.0%), and construction (90.0%).

- Incidence of bribery, which is the number of times a bribe was solicited (BSI) relative to the total number of observed BSI in institutions, was highest in Public Health Services (40.3%).

In the private sector, it was highest in banking (20.8%), and Micro Financial Services (20.8%).

- Frequency of a bribery experience, that is an institution where Bribe-paid Incidents (BPI) occur most frequently, was higher 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%).

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

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%).

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

Percentage point increase in the likelihood of either being asked for a bribe or paying a bribe solicited during service-seeking interaction (SSI) was observed in all the Survey selected institutions.

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

Comparing the 2024 findings with the 2022 ZBPI Survey Report, shows that in:

- **Zambia Police Service**

An 11.9 percentage point decrease in prevalence of a bribery experience is observed in Interpol/ motor vehicle clearance services; and 47.5 percentage point increase in other Police clearance services.

- **Road Transport and Safety Agency (RTSA)**

A 6.0 percentage point decrease in prevalence of a bribery experience is observed in renewal of driving licence; and, the highest percentage point increase in prevalence is in examination for certificate of fitness (48.0).

- **Local Authorities**

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

- **Ministry of Education**

A 5.5 percentage point decrease in prevalence of a bribery experience is observed in secondary school place-seeking.

- **Zambia Electricity Supply Company (ZESCO)**

A 14.5 percentage point decrease in prevalence of a bribery experience is observed in faults reporting.

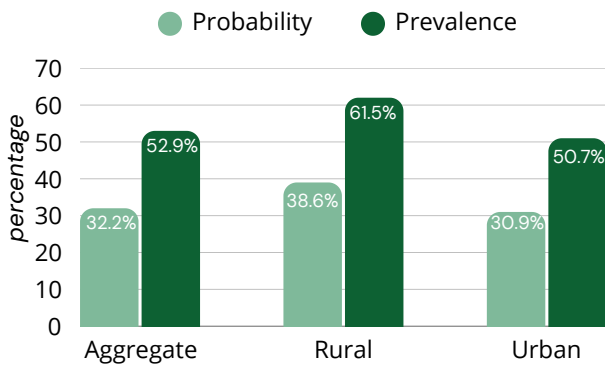
The University Teaching Hospital (UTH) was not covered in the 2024 ZBPI survey.

The most frequent bribe size in the selected public institutions where services are more prone to bribery were interrogated, is less than

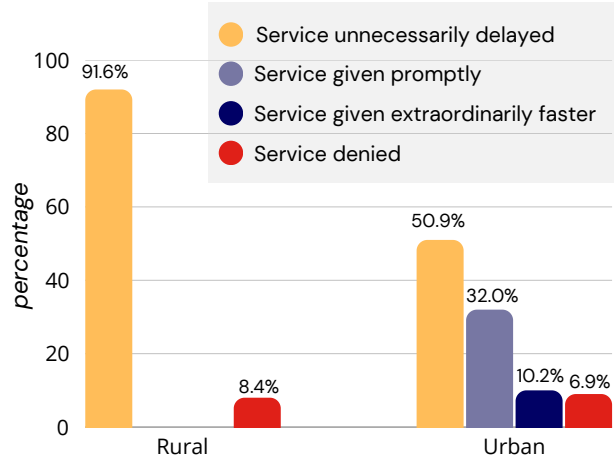
or equal to 500 Kwacha. However, high bribe size of more than 500 Kwacha are comparably observed in Zambia Police Service, firearm clearance (50.0%); Road Transport and Safety Agency (RTSA), public road use driver licensing (66.7%); Local Authorities (Councils), building permits, liquor licensing, and trading licensing and business permits; and, Zambia Electricity Supply Company (ZESCO), power applications and electricity connections (61.5%).

4. SELECTED DEMOGRAPHIC DIMENSIONS OF BRIBERY EXPERIENCES

- The probability and prevalence of a bribery experience is higher in rural areas, than in urban areas.



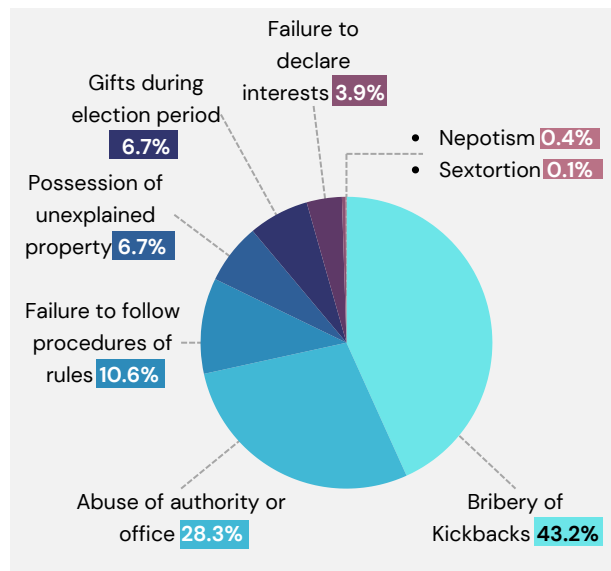
- Females experience more bribe-seeking incidents (49.5%), than males (25.0%).
- Prevalence of a bribery experience among persons with disabilities (PWD) is 52.5%.
- Those who have not been to school and those with tertiary education pay bribes solicited the most, 66.1% and 65.0% respectively.
- Highest prevalence of a bribery experience is among individuals employed in the transportation sector (80.0%), and those self-employed in the sector (72.4%).
- Prevalence of a bribery experience is also high among those employed in the public sector (72.0%).
- 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.



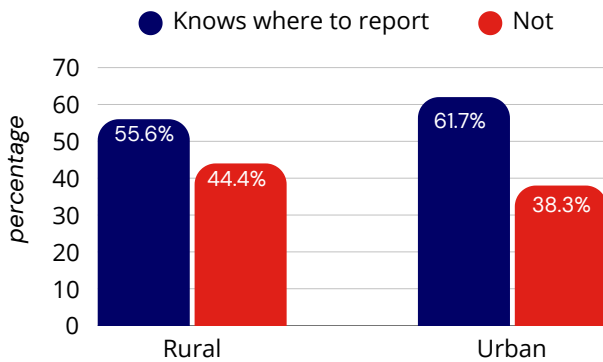
- The most frequent reason for the payment of bribes is avoidance of penalties, among individuals in rural areas; and avoidance of service delays among individuals in urban areas.
- Bribe offer incidents are low (3.1%), and most incidents are in urban areas.
- Bribe offer is most prevalent among individuals employed in transportation in the private sector, and those who are self-employed in the transportation.

5. CORRUPTION KNOWLEDGE AND REPORTING

- Knowledge of what corruption among the Survey respondents is considerably high (93.9%).
- The most known forms of corruption are bribery or kickbacks (43.2%) and abuse of authority of office (28.3%).



- 75.7% of individuals that paid bribes solicited by a public official when seeking a public service know what corruption is.
- Knowledge on where to report cases of corruption is moderate (59.7%).
- Individuals in urban areas have comparatively higher knowledge on where to report corruption, than those in rural areas.



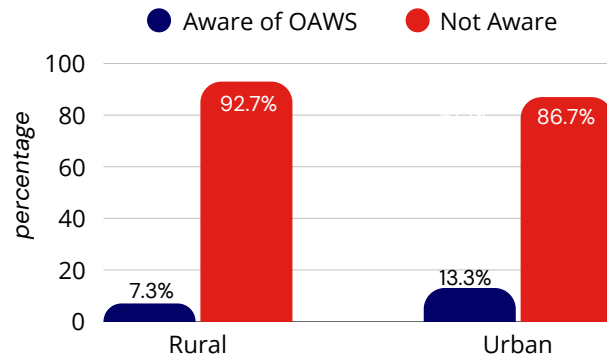
The ACC and ZPS are the most known institutions, where an individual can report corruption. However, the ACC is less known in rural areas (56.8%), than in urban areas (70.4%).

- 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 2022 where it was 4.6%.

6. 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.

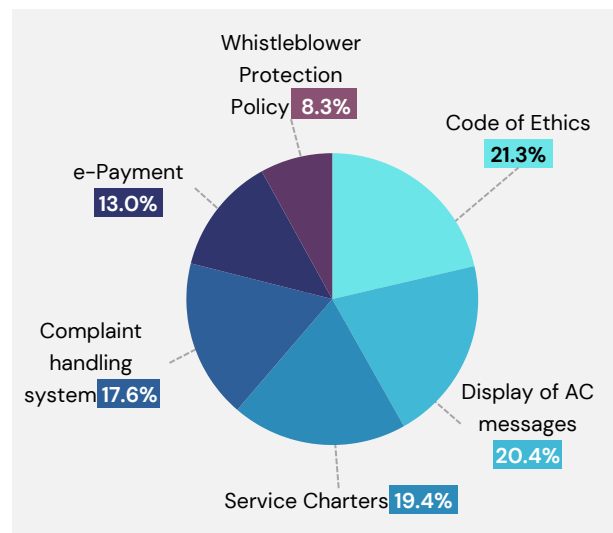
- OAWS is available on - <https://whistleblower.acc.gov.zm/#/>
- Awareness of OAWS is very low (11.8%).
- Individuals in urban areas are more aware of OAWS, than those in rural areas.



7. 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 implemented interventions are codes of ethics, display of anti-corruption messages and service charters.



- Effectiveness of the interventions is comparatively observable in that a post-intervention change of 2.0 percentage points is observed in probability of a bribery experience in all the institutions, when compared to the Survey aggregate of 32.2%.
- The lowest probability of a bribery experience, below the Survey aggregate probability of 32.2%, are observed in institutions that have implemented service

- charters (26.5%), code of ethics (27.2%), and complaint handling systems (27.3%).
- Higher probability of bribery experience is observed in public institutions which adopted interventions of visibly displaying anti-corruption messages (28.5%), whistleblower protection policies (29.6%), and e-Payment systems (30.2%).
 - 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.
 - Effectiveness of the interventions on prevalence of a bribery experience, that is, bribe-paid incidents (PBIs), is low. This is because the prevalence of a bribery experience in the institutions with the stated anti-corruption interventions is 17.6 percentage points above the Survey aggregate of 52.9%.
 - Institutions with service charters and e-Payment systems, have highest prevalence of a bribery experience.

8. 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 of participation, transparency, accountability, rule of law, and control of corruption.

- The 2024 ZBPI Survey Governance index when compared to the 2022 Index of 0.53, has increased by 6.3 percentage points to 0.59.
- Improvements in application of 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.
- Application of accountability and control of corruption decreased by 0.6 and 2.2 percentage points, respectively.

- 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%).
- Further, these 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%).

WHAT IS BEING RECOMMENDED?

Crosscutting

- Scaleup anti-corruption interventions that have low probability of bribery experiences, such as service charters, code of ethics and complaint handling systems.
- Develop mechanisms that enforce provisions of service delivery duration in service charters.
- 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.
- Interrogate the cost of penalties and sanctions from a behavioural perspective.

CDF Knowledge and Participation

- Enhance CDF information communication and sensitisation
- 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.
- Develop strategies which will improve community participation in WDC in the urban areas.

Demographic Dimensions of Bribery Experiences

- Develop client or population targeted anti-corruption strategies and interventions, taking into consideration the gender, age, education and location.
- Increase public awareness of service charters, whistleblower protection policies,

complaint handling/ customer feedback systems, and e-Payment.

- Use non-traditional approaches for sensitisation on corruption such as the traditional establishment and the religious institutions.

Corruption Knowledge and Reporting

- Scaleup sensitisation interventions on knowledge of corruption reporting
- Enhance public communication of the existence of OAWS.

Anti-Corruption Interventions and Bribery Experiences

- Interrogate weaknesses and vulnerabilities in the existing anti-corruption interventions.
- Review the interventions to enhance effectiveness.

Governance and Corruption

- Enhance accountability and control of corruption in public institutions through legal, policy and institutional reviews of attendant laws and regulations.
- CDC and the WDC laws, regulations and guidelines should include processes for corruption prevention such as awareness and reporting.

This brief on the 2024 Zambia Bribe Payers Index (ZBPI) Survey Report was developed by Mbinji Mufalo (Independent Contractor), in collaboration with staff from Transparency International – Zambia and the Anti-Corruption Commission

**March, 2025
Lusaka, Zambia**



<https://acc.gov.zm/>



+260 211 237 914
+260 211 237 916
+260 211 234 238



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



128 Mwambula Road,
Jesmondine, Lusaka,
Zambia

