



GHANA INTEGRITY OF PUBLIC SERVICES SURVEY



ENHANCERS AND BARRIERS TO THE PAYMENT OF BRIBES

GHANA STATISTICAL SERVICE
MARCH 2023

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1. INTRODUCTION

Bribery and corruption are major problems in Ghana. The World Bank estimates that bribery and other forms of corruption cost the country five percent of its Gross Domestic Product (GDP) each year. Ghana has made significant strides in the fight against bribery and corruption. This is evident in the enactment of the Criminal Offences Act, of 1960 (Act 29), which criminalises bribery and other related offences. The most common forms of bribery involve public officials. Bribery is so prevalent that it has become an accepted part of the business culture in Ghana. It is not uncommon for public officials to demand bribes in exchange for services provided to the public, who also seem to accept the practice of paying bribe.

Bribery has had a major impact on development and governance in Ghana. It has been a major factor in hindering economic development, as it has created an environment of corruption which has resulted in the misallocation of resources, weakened public institutions and inhibited investment. Bribery has led to a lack of trust in the government and public institutions, which has hindered effective governance. It has also resulted in a lack of accountability, as it is often difficult to hold those who engage in bribery accountable. Moreover, bribery has caused disparities in access to resources and services, as those who can afford to pay bribes are able to access resources and services more easily than those who cannot. According to the *Corruption in Ghana: People's Experiences and Views Report*, an estimated 5 billion Ghana cedis was paid in bribes to public officials in 2021.

Ghana has made commitments to tackling bribery and corruption through its National Anti-Corruption Action Plan (NACAP). NACAP seeks to create awareness of the problems of bribery and corruption, strengthen institutions, and conduct in-depth investigations into cases of bribery and corruption. Sustainable Development Goal 16, also provides a framework for Ghana to focus its efforts on addressing bribery and corruption, as it includes targets to reduce corruption and promote transparency and accountability in public institutions. Despite efforts to combat bribery, it remains a major obstacle to economic development and good governance in Ghana.

This thematic report builds on the *Corruption in Ghana: People's Experiences and Views Report*, also using data from the 2021 Ghana Integrity of Public Services Survey (GIPSS), by focusing on the enhancers and barriers to the payment of bribes as well as the refusal of paying bribes. By not only looking at how different characteristics are correlated to bribery but by analysing a regression including many different characteristics, unlike in the previous report, this report highlights what drives bribery while controlling for other characteristics. This report, therefore, provides relevant insights into how best to combat bribery in the country. Moreover, this report provides a trend comparison with the Ghana Living Standards Survey 7 (GLSS7) report, to highlight the change in bribery from 2017 to 2021.

It must be noted that there are some methodological differences in measuring bribery between this report and others. In the *Corruption in Ghana: People's Experiences and Views Report*, bribery is defined as paying at least one bribe to a public official, or being asked to pay a bribe by a public official but not doing so, in the 12 months prior to the survey. This was measured using individual questions on whether respondents have bribed at least one out of 23 different official types listed in the questionnaire. In this report, the same questions on bribing the 23 official types are used however, the paying and refusing of bribes is treated separately in this report.

In the GLSS7, bribery is measured at the household level using a general question on whether anyone in the respondent's household has paid a bribe. Thus, the same question in GIPSS is used for consistency for the GLSS7 and GIPSS comparison.

This report provides a detailed definition of concepts, data sources and the estimation technique in the second section, which is followed by a section on the justification for the selection of correlates on bribery. Section Four presents the key findings on bribery in Ghana, after which the conclusions are drawn.

2. DEFINITION OF CONCEPTS, DATA SOURCE AND ESTIMATION

This section presents the definitions of the terms and concepts of the report, the data sources and the measurement of the variables presented in the report.

2.1 Definition of Concepts

2.1.1 Prevalence of Bribery

Prevalence of bribery is defined in this report as *'the proportion of adults who gave a gift or money in addition to an official fee or have done a favour in return for a service to a public official in the 12 months prior to the survey, as a share of who has been in contact with a public official'*, which is measured for 23 different official types. In this report, these different official types are all included, and the regressions control for the official type people have been in touch with. It should be noted that contrary to the earlier report on corruption, this report defines bribery as those who actually paid a bribe, and not as those who either paid or refused a bribe. This operational definition allows for a distinction between drivers of payment of bribes and drivers of refusal of bribe payment when asked.

2.1.2 Frequency of Contact

The frequency of contact is defined as the number of times the respondents had contact with an official in the 12 months preceding the survey.

2.1.4 Frequency of Bribery

The frequency of bribery refers to the number of times respondents paid a bribe to the specified type of official in the 12 months preceding the survey.

2.1.5 Income

Income refers to the household average income per month in Ghana Cedis including all wages, benefits, and provisions, after taxes (net income).

2.1.6 Disability

Persons with a disability refer to people who reported to have difficulties doing certain activities because of a health problem. These activities include seeing (even if wearing glasses), hearing (even if using a hearing aid), walking or climbing steps, remembering, or concentrating, washing, and dressing, and communicating. Those who reported to have a lot of difficulty, or were not able to do, one of these listed activities are defined as having a disability, following the Washington Group Short Set.

2.1.7 Knowledge of Anti-corruption Agencies

Knowledge refers to the awareness of anti-corruption agencies in Ghana. The anti-corruption agencies included the Office of the Special Prosecutor (OSP), Commission for Human Rights and Administrative Justice (CHRAJ), the Economic and Organised Crime Office (EOCO), the Ministry of Justice (MoJ) and the Ghana Police Service (GPS). Having knowledge of these agencies is defined by respondents who answered yes to the question of whether they are aware of the listed agency.

2.2 Data Sources

The data presented in this report was collected in the 2021 Ghana Integrity of Public Services Survey (GIPSS), a project funded by the German Federal Ministry of Cooperation and implemented by United Nations Office on Drugs and Crime (UNODC) and the Commission on Human Rights and Administrative Justice (CHRAJ) in collaboration with Ghana Statistical Service (GSS). This survey is the first comprehensive, nationally representative population survey on corruption in Ghana, including 15,000 respondents across the country.

2.3 Estimation

A logistic regression model is used to compute the likelihood of a person paying a bribe, given the explanatory variables that have been identified to influence a person's ability to engage in bribery. Similarly, a logistic regression is run to predict the likelihood to refuse to pay a bribe.

By running these regression models, it is possible to identify which characteristics drive bribery, or the refusal to pay bribes, while controlling for other characteristics at the same time. In this way it can, for example, be estimated whether men or women are more likely to pay bribes, even when controlling for differences in the type of officials they are in contact with, their education level, the income, etc.

For the regression on paying bribes, the subset of those who have been in contact with the public officials was used. However, the regression on refusing to pay a bribe only included the subsample of those who either paid or refused to pay a bribe, as those are the only people who could have refused to pay a bribe.

3. JUSTIFICATION FOR THE SELECTION OF CORRELATES OF BRIBERY

3.1 Socio-demographic Variables

Socio-demographic variables such as region, locality type, sex, age, and education can have a significant role in influencing bribery. These factors can shape a person's attitudes towards bribes, as well as their ability to pay or receive a bribe. For example, individuals with less education may be more likely to accept bribes due to their lack of knowledge about the legal implications.

3.2 Income

The income level of an individual has the potential of influencing the individual's engagement in bribery. Persons who earn more money would have the ability and capability in engaging in bribery, whereas those who do not earn much are likely not to be in a capacity to pay bribes.

3.3 Employment Type

Employment type also affects bribery. Controlling for employment characteristics helps to isolate the impact of bribery on different types of workers. This provides a better understanding of the relationship between bribery and different types of employment. For example, we could find that bribery is more prevalent in certain types of employment than others, or that certain types of employment are more vulnerable to bribery than others as people with different types of employment might have different attitudes towards bribery. Students might, for example, respond different to a bribe request than unemployed people, or retired people. In other words, controlling for employment type allows us to measure the effects of bribery more accurately on the outcome of the regression analysis. Hence, this provides a justification for the inclusion of the employment type in the measurement of the correlates of bribery.

3.4 Disability

Bribery is an issue that affects people of all abilities. People with disabilities may not be able to get the same access to resources and services as those without disabilities and may be more likely to resort to bribery to gain access to the resources and services they need. Furthermore, people with disabilities may also be more vulnerable to bribery, particularly in countries with weak legal systems and enforcement of anti-bribery laws. By controlling for disability in a regression on bribery in Ghana, it is possible to better understand the true effects of bribery on the population and to identify strategies to reduce and prevent bribery.

3.5 Interaction with Officials

The inclusion of interactions with officials in a regression on bribery is important because it helps to capture the effect of different types of interactions between citizens and officials on the likelihood of bribery. This is important because different types of interactions can have different effects on the likelihood of bribery. For instance, persons who frequently get in contact with a government official would be expected to have a higher likelihood of being asked to pay a bribe. Moreover, the sex of the official could also influence bribery. Finally, the type of official people are in contact with could affect bribery. The inclusion of interactions with officials in the regression also helps to capture the effect of characteristics of officials, such as the amount of power they wield. By including both interactions with officials and characteristics of officials in the regression, it is possible to get a better understanding of the factors that influence the likelihood of bribery. This is important, as it could be that certain persons are simply more often in contact with a specific type of official for which paying bribes is very normal. Then not controlling for the official type will make it seem like that type of person is more likely to pay bribes, while that is actually caused by the type of official they are in contact with. Thus, including this is essential to really capture the drivers of bribery.

3.6 Knowledge of Anti-corruption Agencies

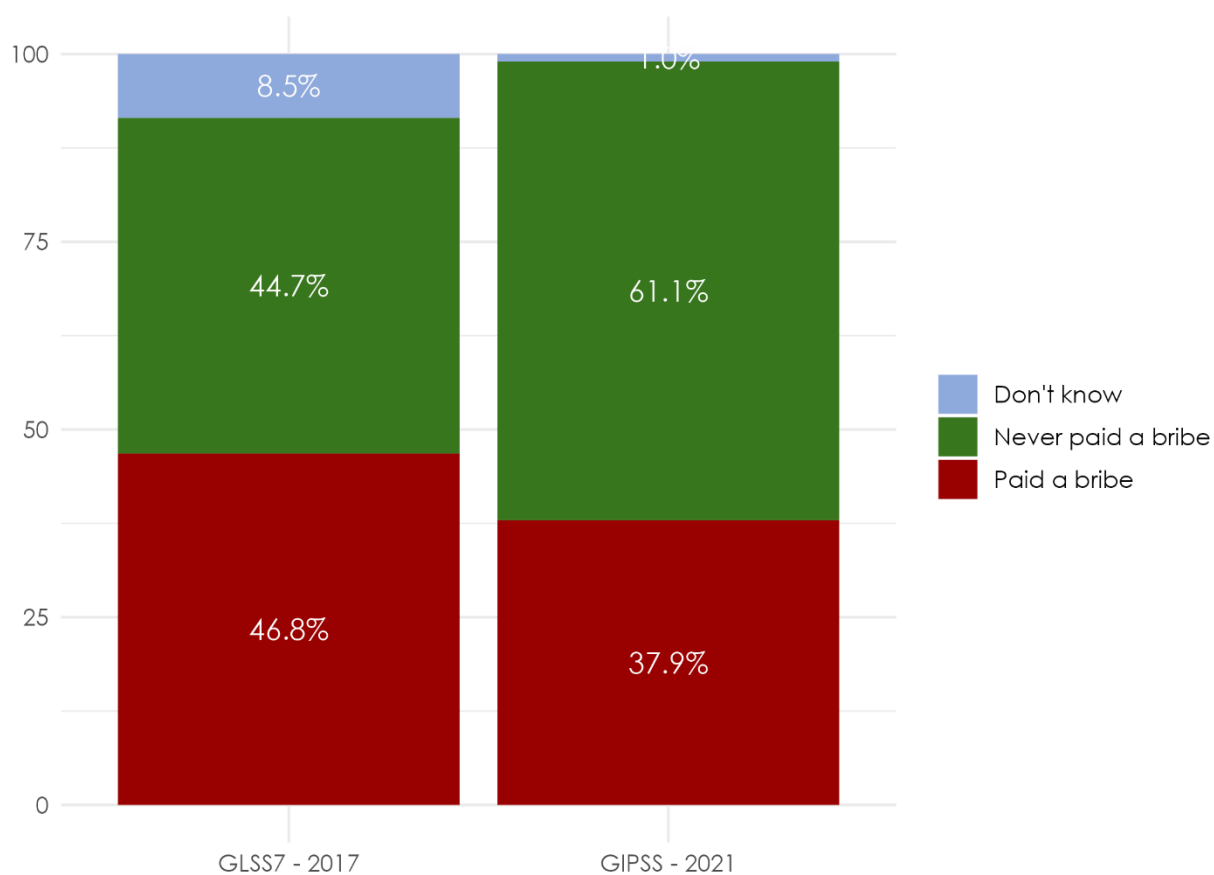
Since anti-corruption agencies seek to typically investigate and prosecute cases of alleged corruption, and work to develop anti-corruption policies and laws, it is important to find out if the knowledge of anti-corruption agencies influences the decision of individuals to pay or refuse to pay a bribe. Controlling for the knowledge of anti-corruption agencies as a correlate of bribery is necessary to understand the relationship between citizens' knowledge of the bribery process and their willingness to engage in it. By understanding the connection between knowledge and bribery, governments and organizations can better develop policies and initiatives to reduce bribery and corruption. Additionally, controlling for the knowledge of anti-corruption agencies as a correlate of bribery can help identify areas of need in terms of public education and awareness.

4. KEY FINDINGS

4.1 Trend over Time

The prevalence of bribery dropped from 47 percent of all households to 38 percent of all households from the Ghana Living Standards Survey (GLSS7) survey in 2017 to the Ghana Integrity of Public Services Survey (GIPSS) in 2021.

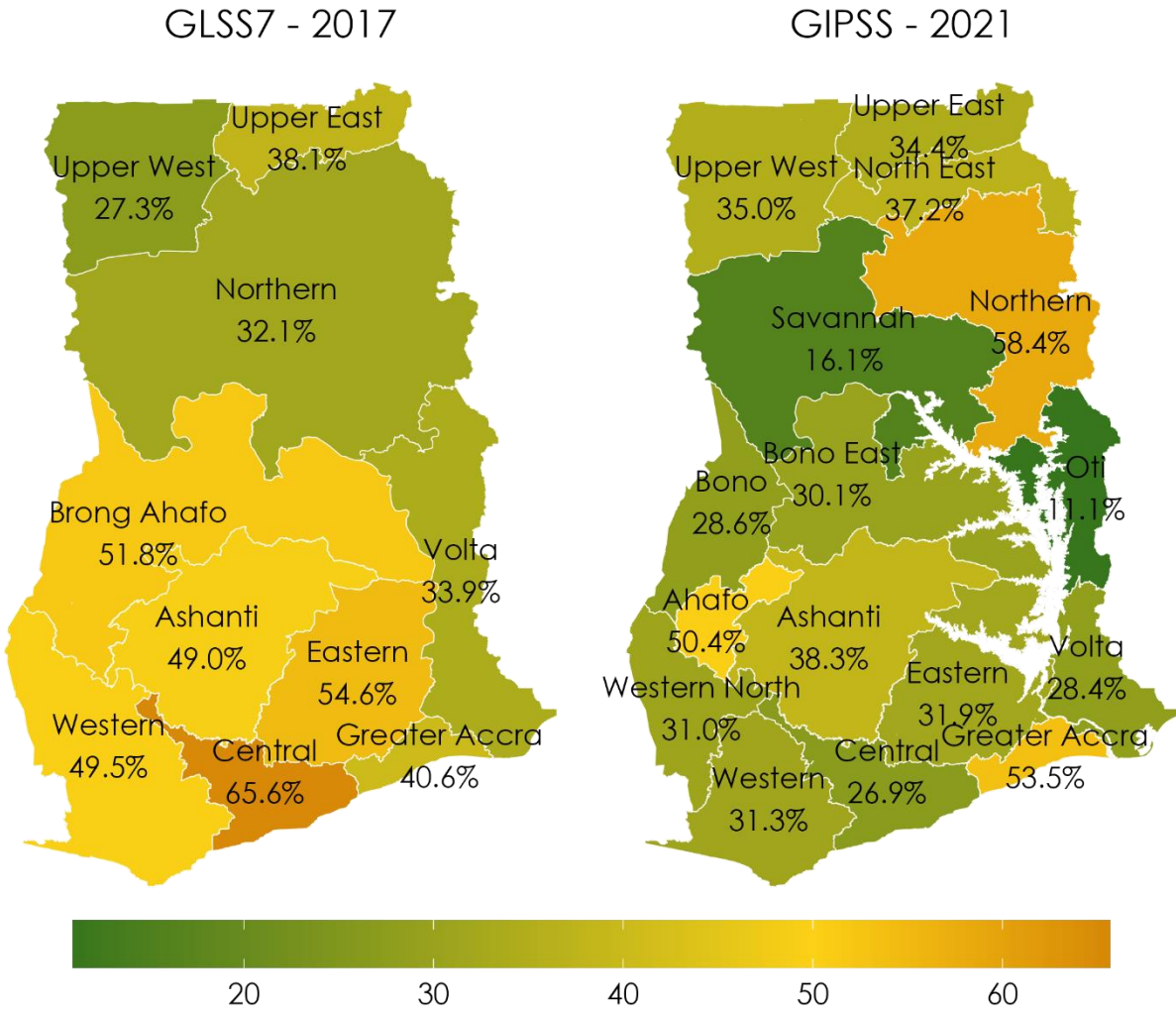
FIGURE 1: COMPARISON OF GLSS7 AND GIPSS SURVEY ON HOUSEHOLDS PAYING BRIBES



Overall, the prevalence of bribery reported at the household level decreased from 47% in 2017 to 38% in 2021 with some significant regional differences.

The decrease in the prevalence of bribery can be seen in most regions. However, bribery is still very prevalent in the new Northern Region and the Greater Accra Region.

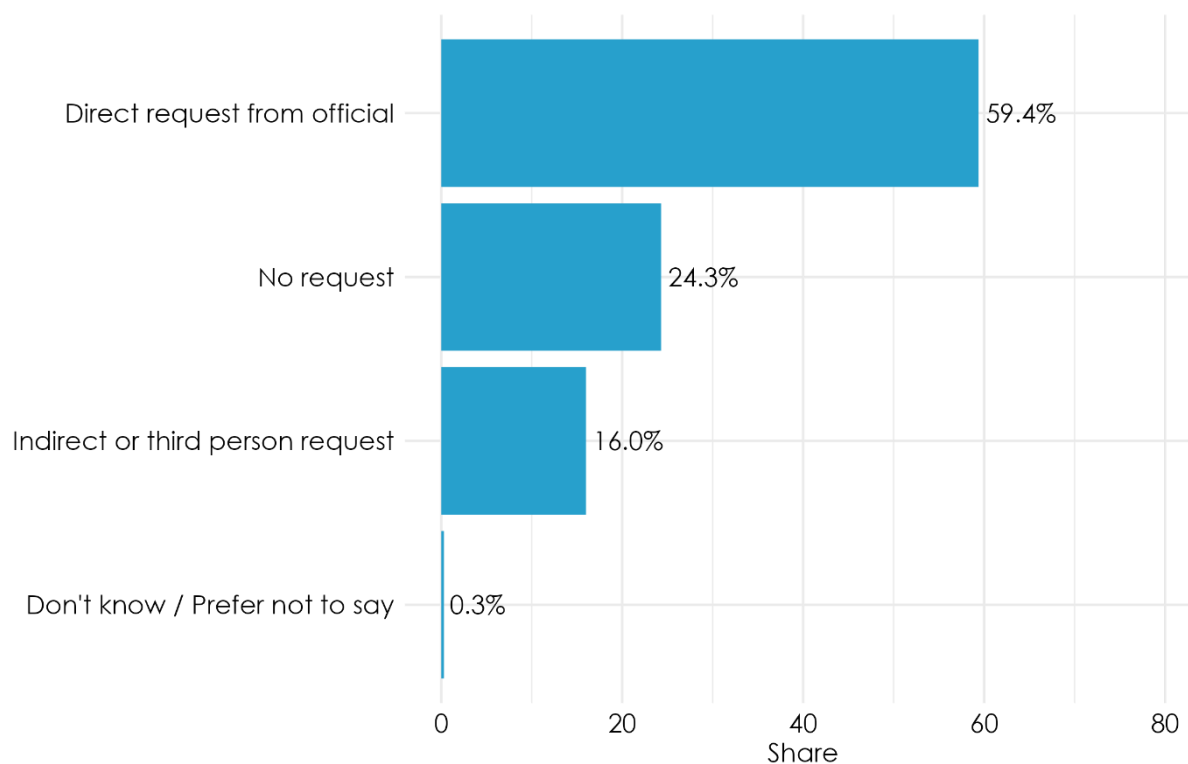
FIGURE 2: REGIONAL COMPARISON OF GLSS7 AND GIPSS SURVEY ON HOUSEHOLDS PAYING BRIBES



4.2 Forms of request for bribe payment

Three out of every four bribe payers were requested to pay the bribe, by a direct request from the official (59.4%) or an indirect/third party request (16.0%).

FIGURE 3: FORMS OF REQUEST FOR BRIBE PAYMENT¹

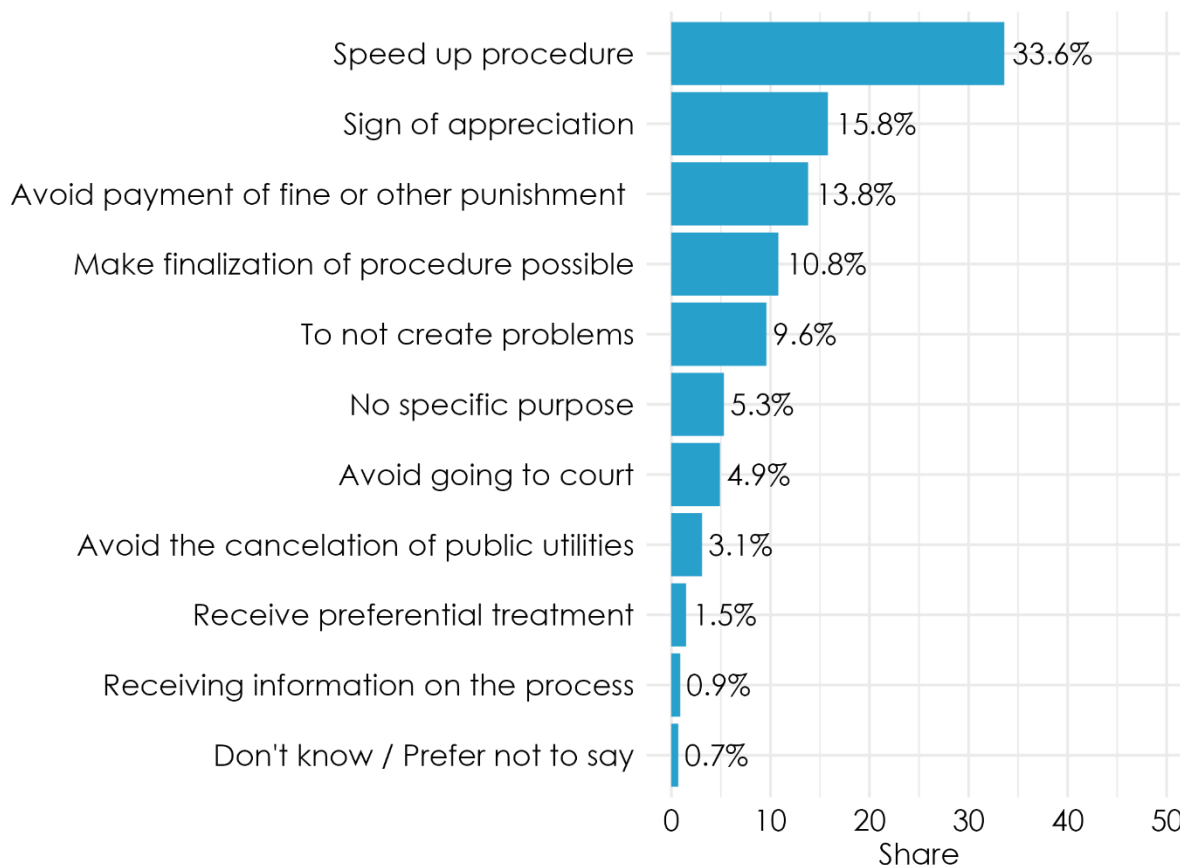


¹ This question is only answered by people who have paid a bribe, so those which answered that there was no request to pay a bribe still paid a bribe.

Most bribe payers pay a bribe to speed up the procedure (33.6%).

The main reasons for paying a bribe are as a sign of appreciation, to avoid payment of a fine or other punishment, or to make the finalization of a procedure possible.

FIGURE 4: REASONS WHY PEOPLE PAID BRIBES

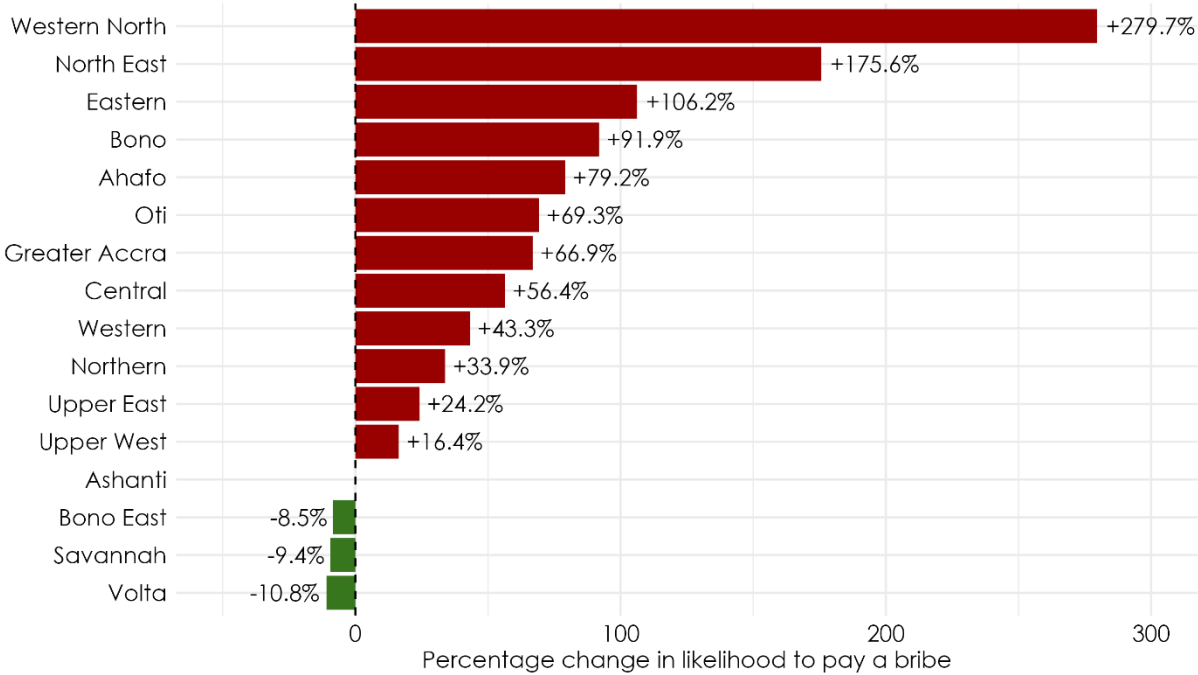


4.3 Determinants of Bribe Payment

This section presents the results of the logistic regression predicting the payment of bribes. The regression includes the following explanatory variables: region, locality type, sex, age, education, income, employment type, disability, knowledge of anti-corruption agencies, frequency of contact, sex of official, and the type of official. This analysis only includes observations in which there has been contact with an official, and then predicts the likelihood of having paid a bribe (having given a gift or money in addition to an official fee, or done them a favour in return for a service). For the full regression results, please see the Appendix.

People in the Western North Region are most likely to pay a bribe when they are in contact with an official, with a 279.7 percent higher likelihood of paying a bribe than people from the Ashanti Region. Additionally, people in the North East and Eastern regions are over 100 percent more likely to pay a bribe than people from the Ashanti Region.²

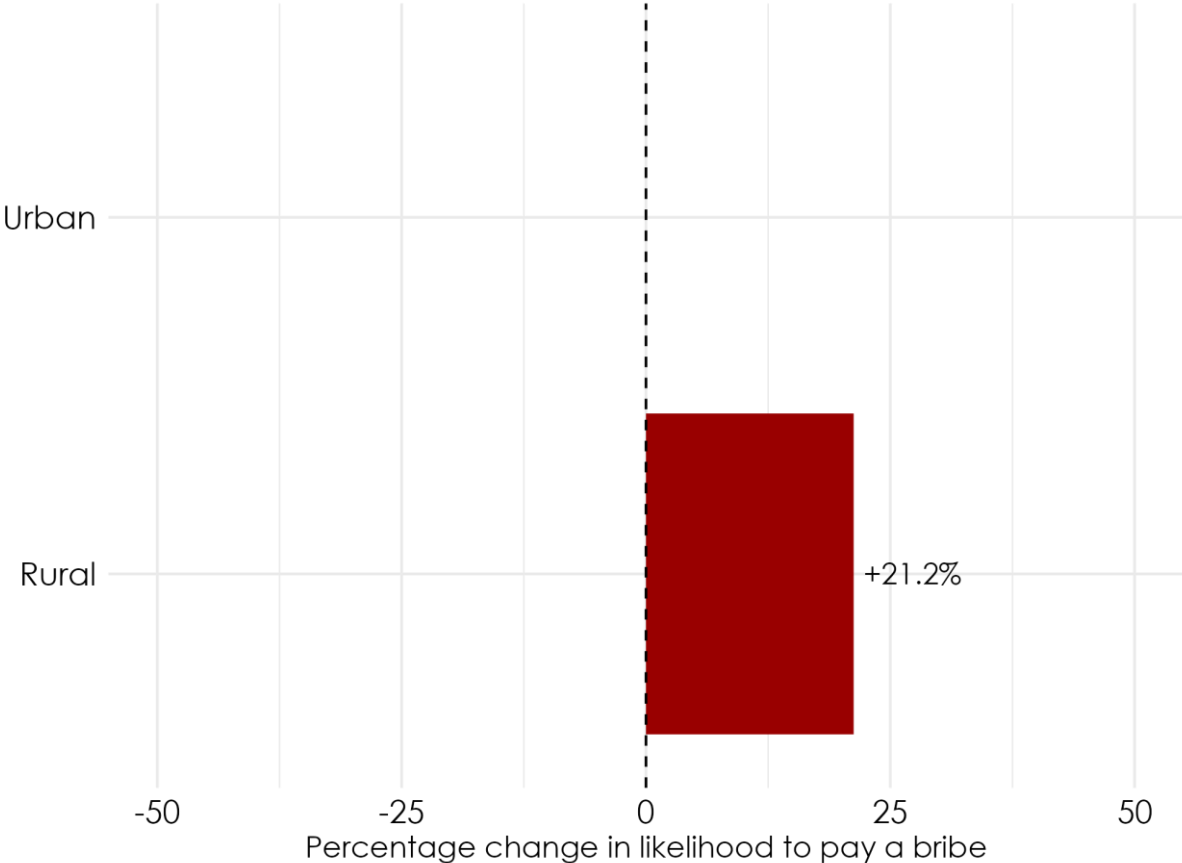
FIGURE 5: PERCENTAGE CHANGE IN THE LIKELIHOOD OF PAYING A BRIBE BY REGION



² These findings are different from those found in Figure 2 because other characteristics have been controlled for in the regression, such that the regional effect is isolated.

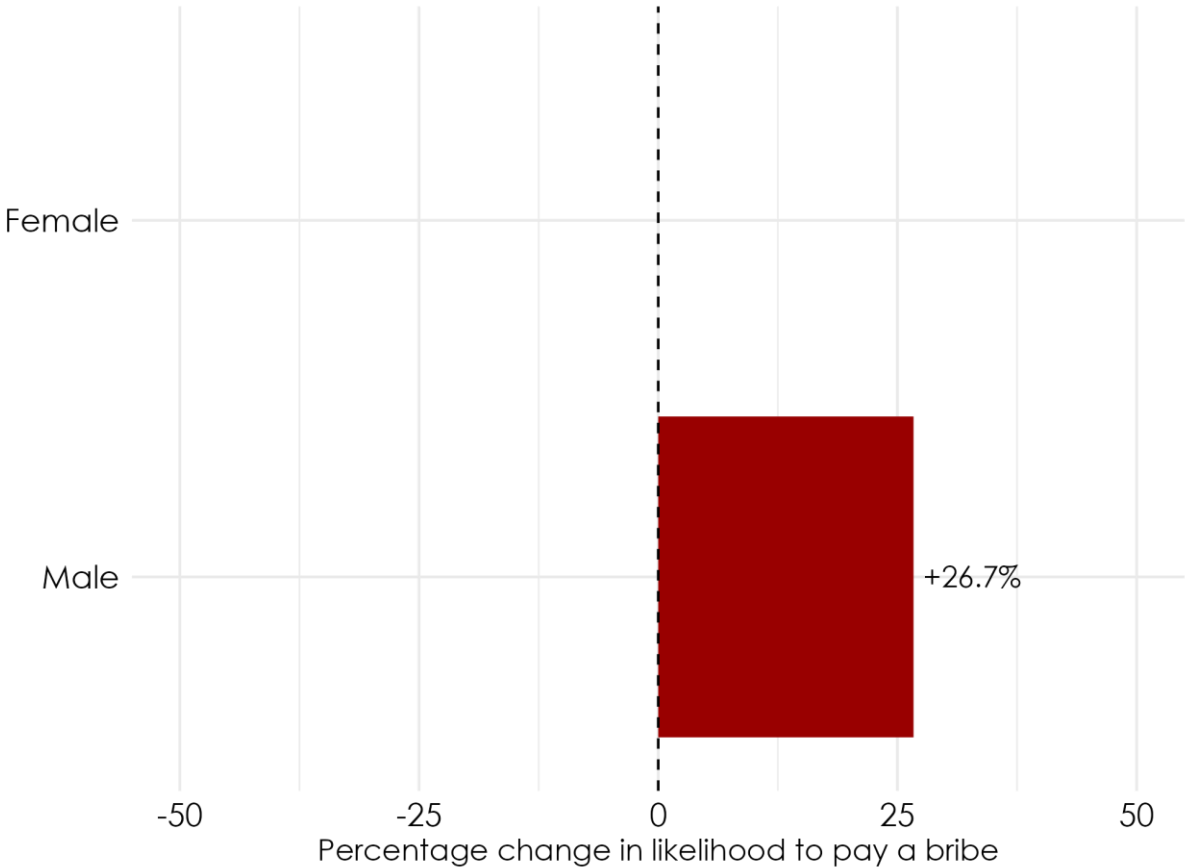
People in rural areas are 21.2 percent more likely to pay a bribe than people in urban areas.

FIGURE 6: PERCENTAGE CHANGE IN THE LIKELIHOOD OF PAYING A BRIBE BY LOCALITY TYPE



Men are 26.7 percent more likely to pay a bribe than women.

FIGURE 7: PERCENTAGE CHANGE IN THE LIKELIHOOD OF PAYING A BRIBE BY SEX

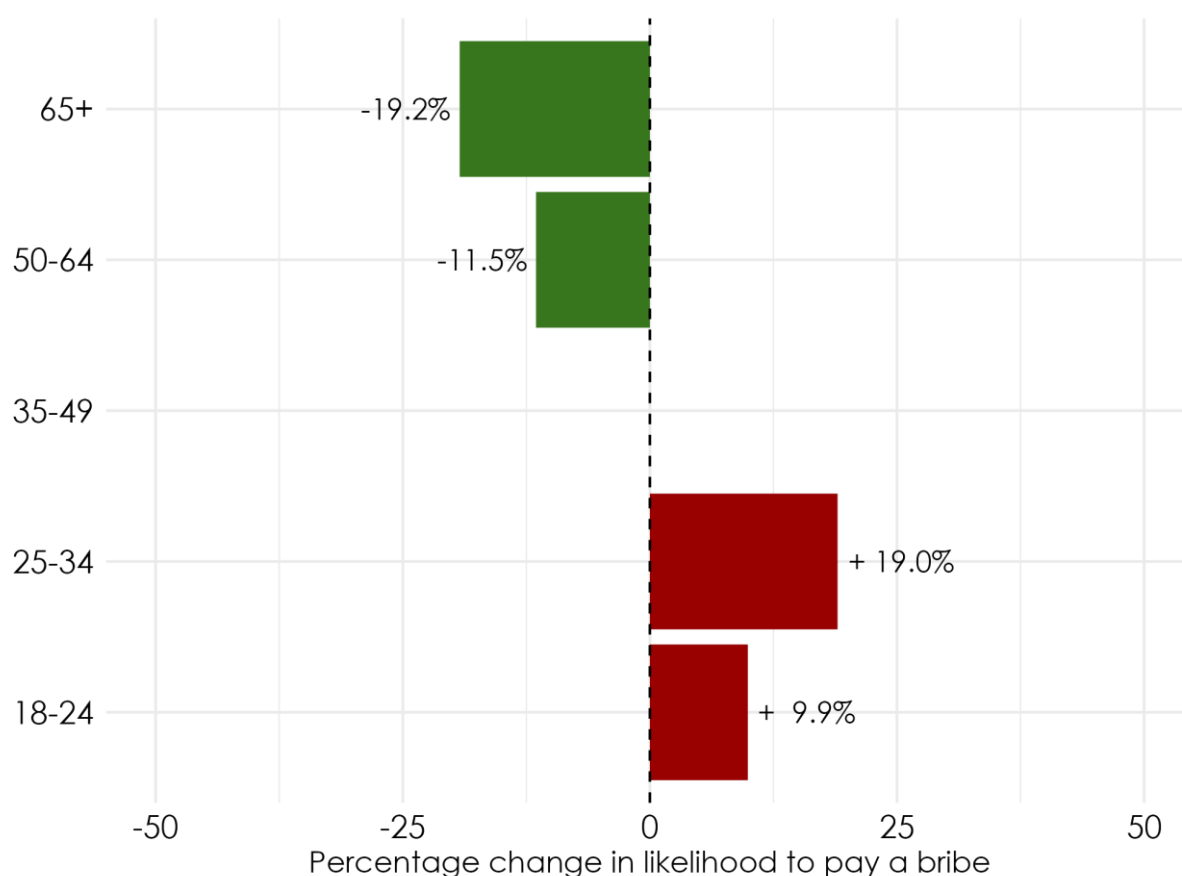


The older people are, the less likely they are to pay bribes.

Compared to 35-49-year-olds, 25-34-year-olds are 19.0 percent more likely to bribe.

Compared to 35-49-year-olds, people of 65 years and older are 19.2 percent less likely to bribe.

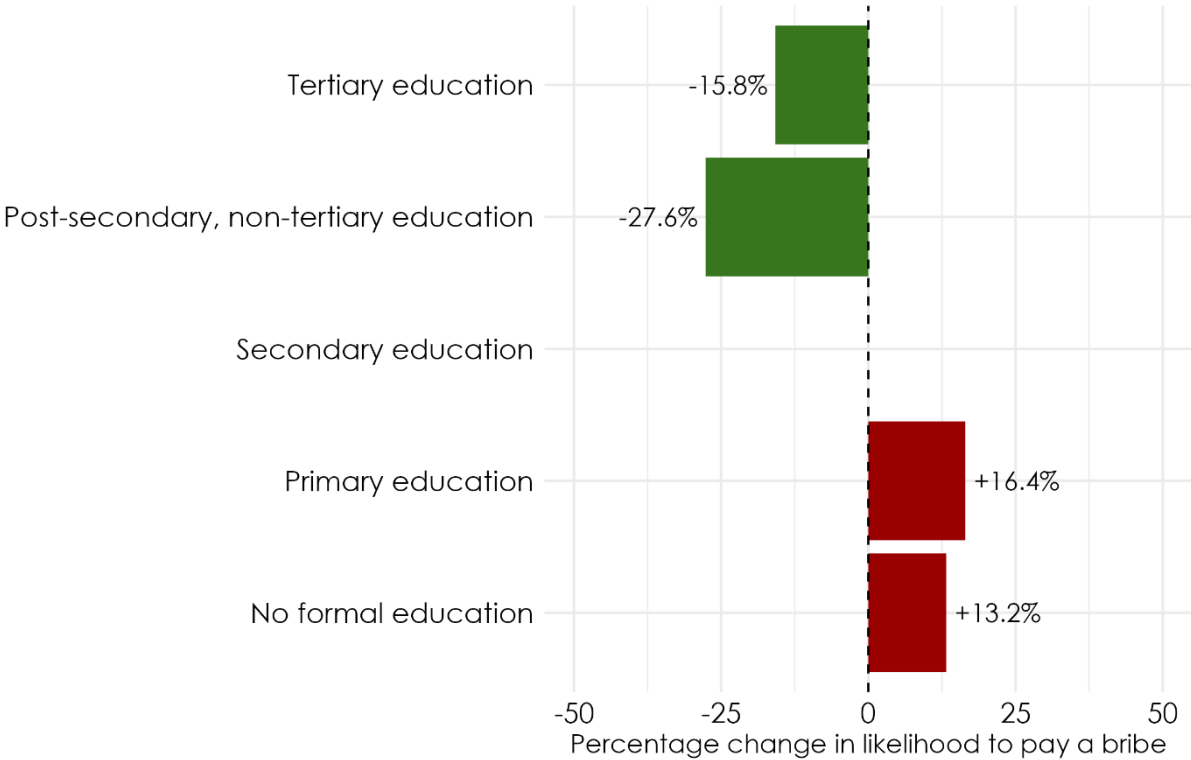
FIGURE 8: PERCENTAGE CHANGE IN THE LIKELIHOOD OF PAYING A BRIBE BY AGE GROUP



Higher educated people are less likely to pay bribes.

When compared to people with secondary education, people with post-secondary, non-tertiary education are 27.6 percent less likely to pay a bribe, and those with tertiary education are 15.8 percent less likely to pay a bribe.

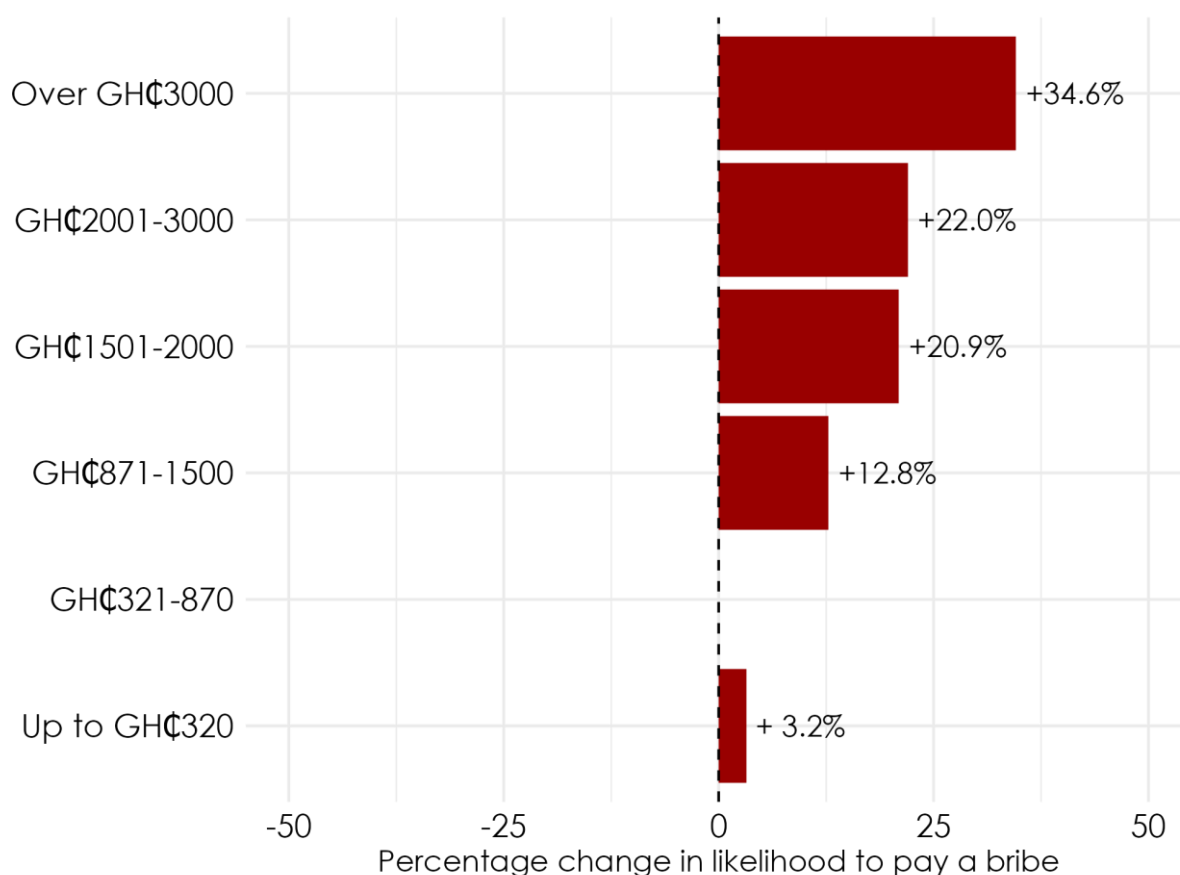
FIGURE 9: PERCENTAGE CHANGE IN THE LIKELIHOOD OF PAYING A BRIBE BY EDUCATION GROUP



People with higher incomes are more likely to pay bribes.

Those with an income of over GH¢3,000 per month are 34.6 percent more likely to pay a bribe compared to those with an income ranging from GH¢321 to GH¢870.

FIGURE 10: PERCENTAGE CHANGE IN THE LIKELIHOOD OF PAYING A BRIBE BY INCOME LEVEL

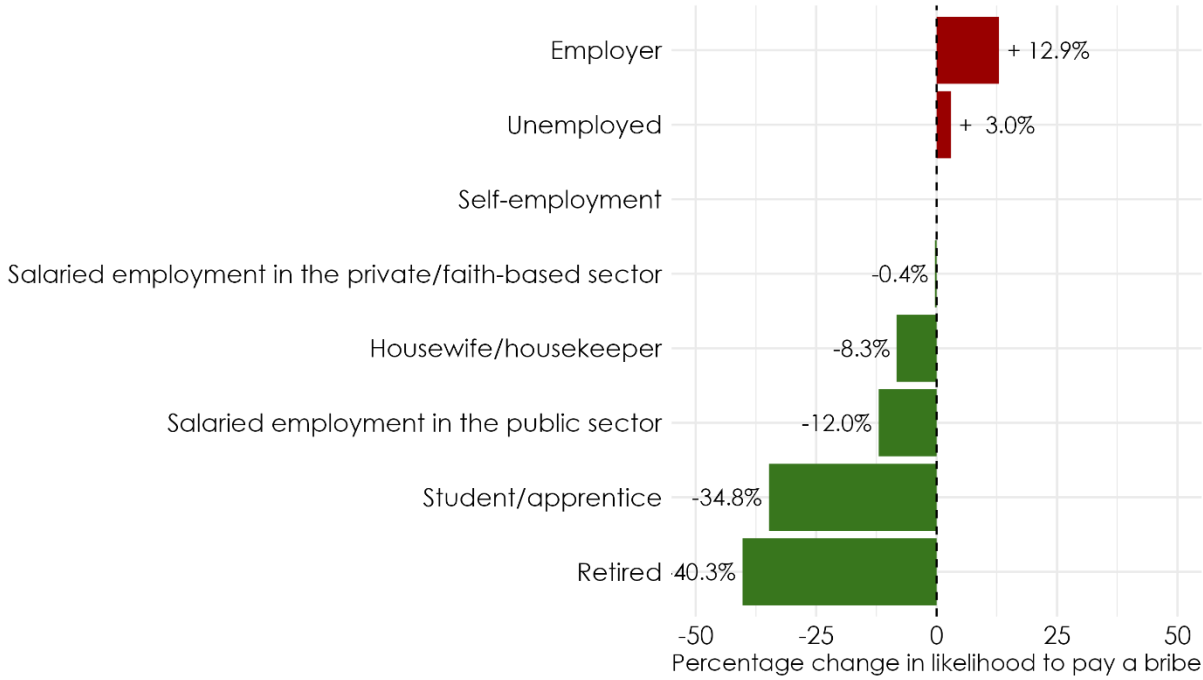


Retired people and students are least likely to pay bribes, compared to people in other types of employment.

Retired people are 40.3 percent less likely to pay a bribe compared to self-employed people.

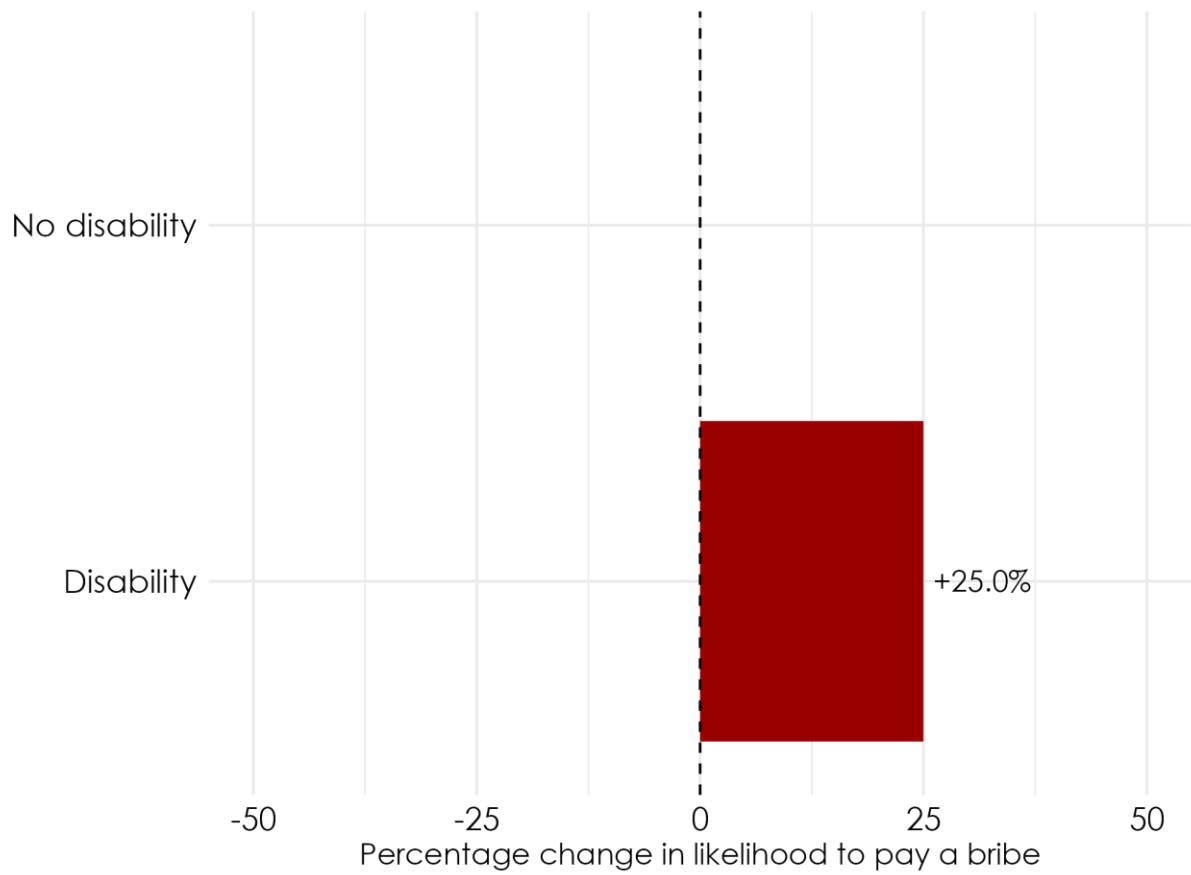
Students are 34.8 percent less likely to pay a bribe compared to self-employed people.

FIGURE 11: PERCENTAGE CHANGE IN THE LIKELIHOOD OF PAYING A BRIBE BY EMPLOYMENT type



Having a disability makes it 25.0 percent more likely to pay a bribe when being in contact with an official.

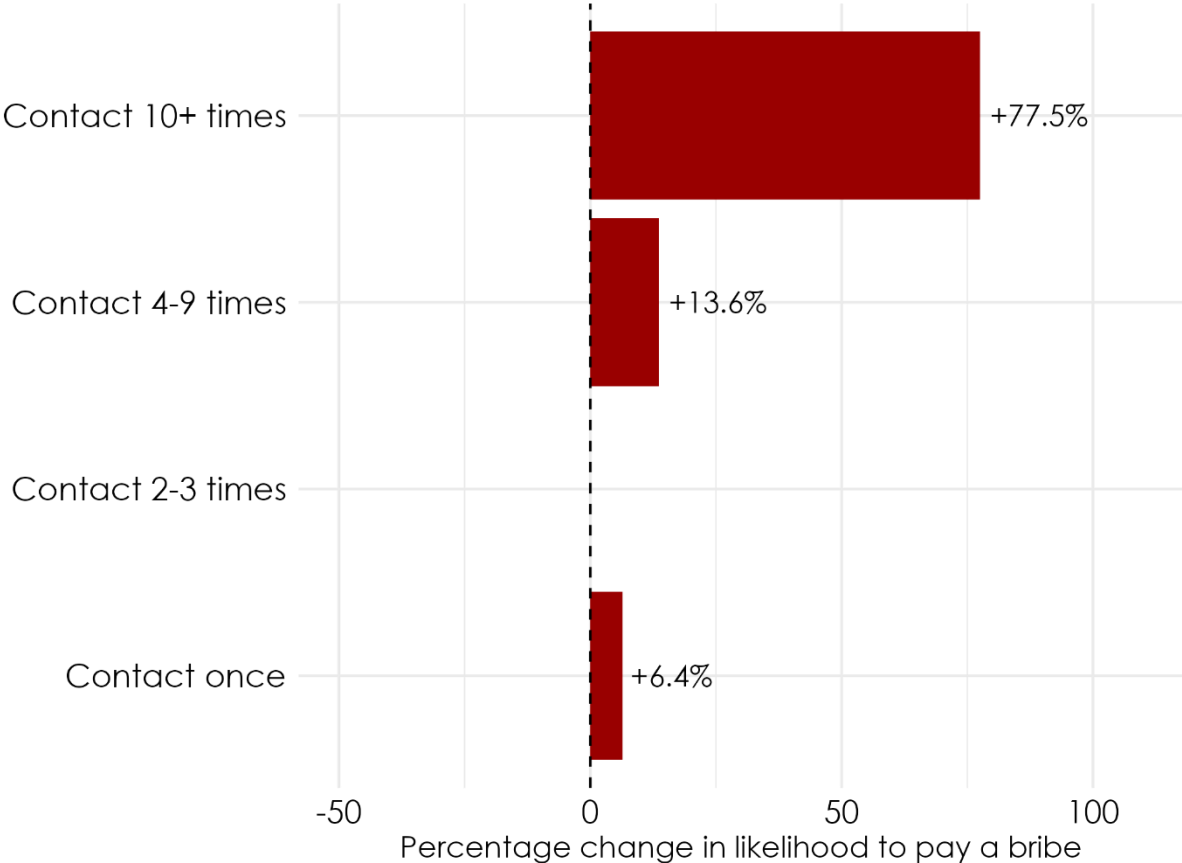
FIGURE 12: PERCENTAGE CHANGE IN THE LIKELIHOOD OF PAYING A BRIBE FOR DISABLED PEOPLE



The likelihood to pay a bribe when in contact with an official largely changes when people are in contact with a certain type of official over 10 times in a year.

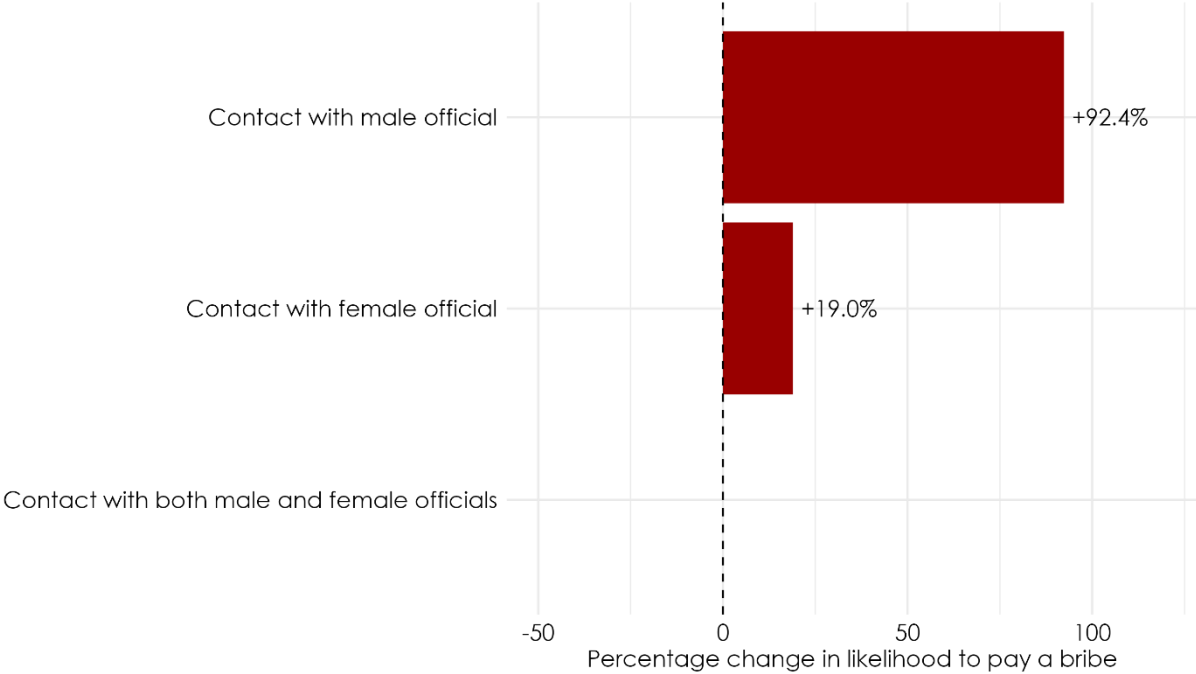
Compared to being in contact 2 to 3 times, those who are in contact with an official 10 times or more, are 77.5 percent more likely to pay a bribe.

FIGURE 13: PERCENTAGE CHANGE IN THE LIKELIHOOD OF PAYING A BRIBE BY FREQUENCY OF CONTACT



Having been in contact with only male officials makes it 92.4 percent more likely for a bribe to be paid, compared to having been in contact with both male and female officials.

FIGURE 14: PERCENTAGE CHANGE IN THE LIKELIHOOD OF PAYING A BRIBE BY SEX OF OFFICIAL



4.4 Determinants of Refusal to Pay Bribes

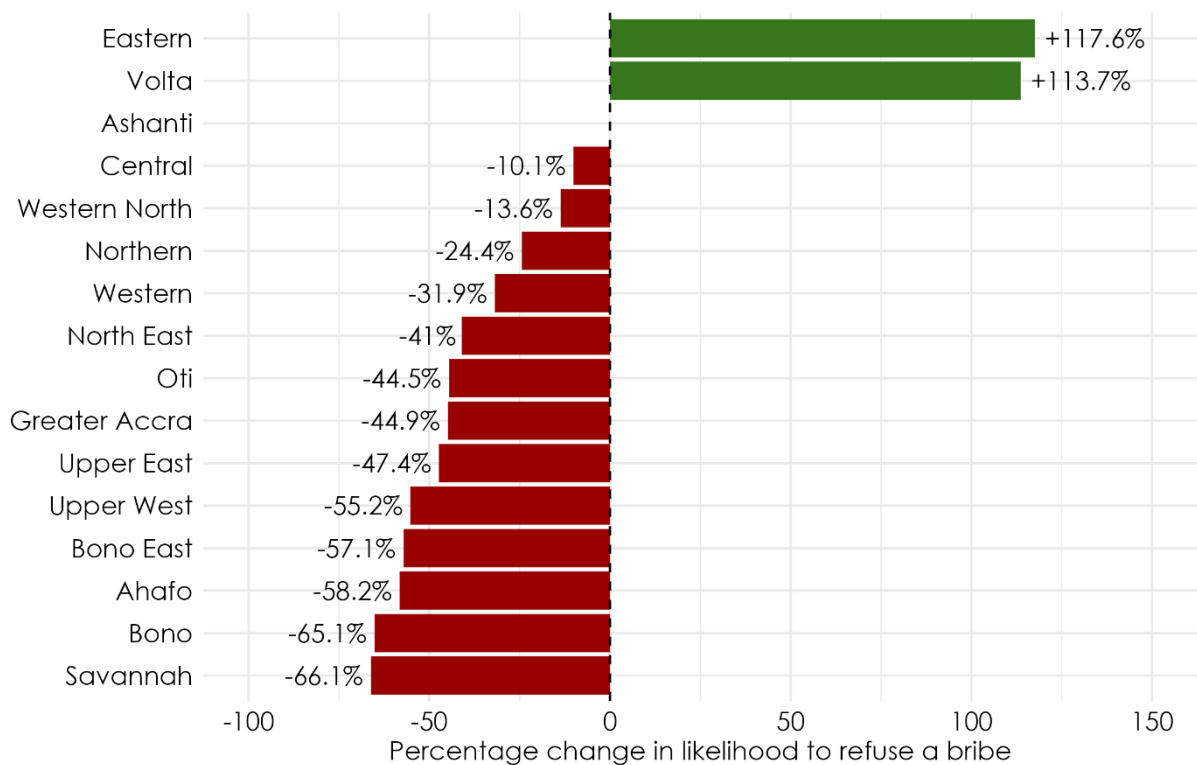
This section presents the results of the logistic regression predicting the refusal of paying a bribe. This regression includes the following explanatory variables: region, locality type, sex, age, education, income, employment type, disability, knowledge of anti-corruption agencies, frequency of contact, sex of official, and the type of official.

This analysis only includes observations in which people have either paid a bribe or refused a bribe, as those are the only people who have been asked to pay a bribe. Thus, these are also the only people who could potentially refuse a bribe. This analysis predicts the likelihood of having refused a bribe (In the last 12 months, was there an occasion when an official asked you, either directly or through someone else, for money or a gift related to his/her function, but you did not give anything?). For the full regression results, please see the Appendix.

People in the Eastern and Volta Regions are most likely to refuse to pay a bribe when they are asked to. These people are more than 100 percent more likely not to pay a bribe than those in the Ashanti Region.

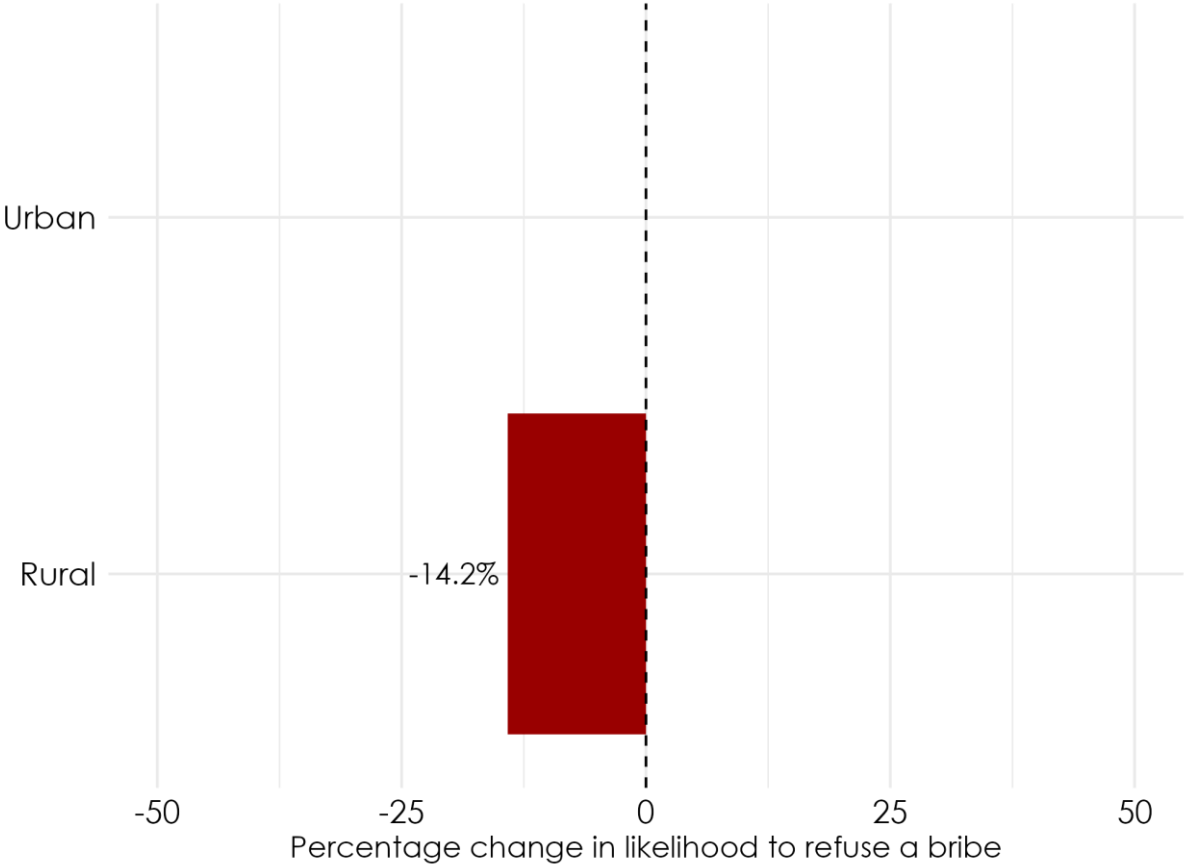
People in the Savannah, Bono, and Ahafo Regions are least likely to refuse to pay a bribe when asked for it.

FIGURE 15: PERCENTAGE CHANGE IN THE LIKELIHOOD OF REFUSING TO PAY A BRIBE BY REGION



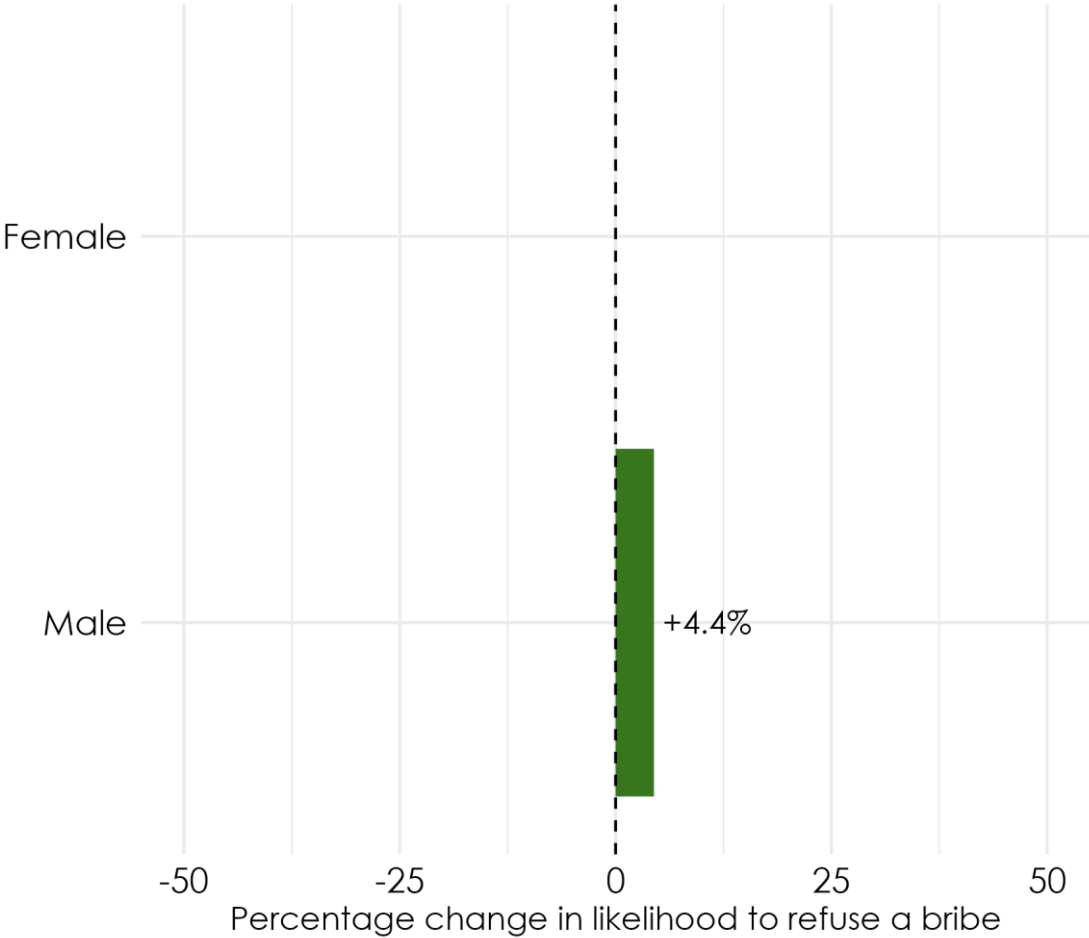
People in rural areas are 14.2 percent less likely to refuse to pay a bribe than people in urban areas.

FIGURE 16: PERCENTAGE CHANGE IN THE LIKELIHOOD OF REFUSING TO PAY A BRIBE BY LOCALITY TYPE



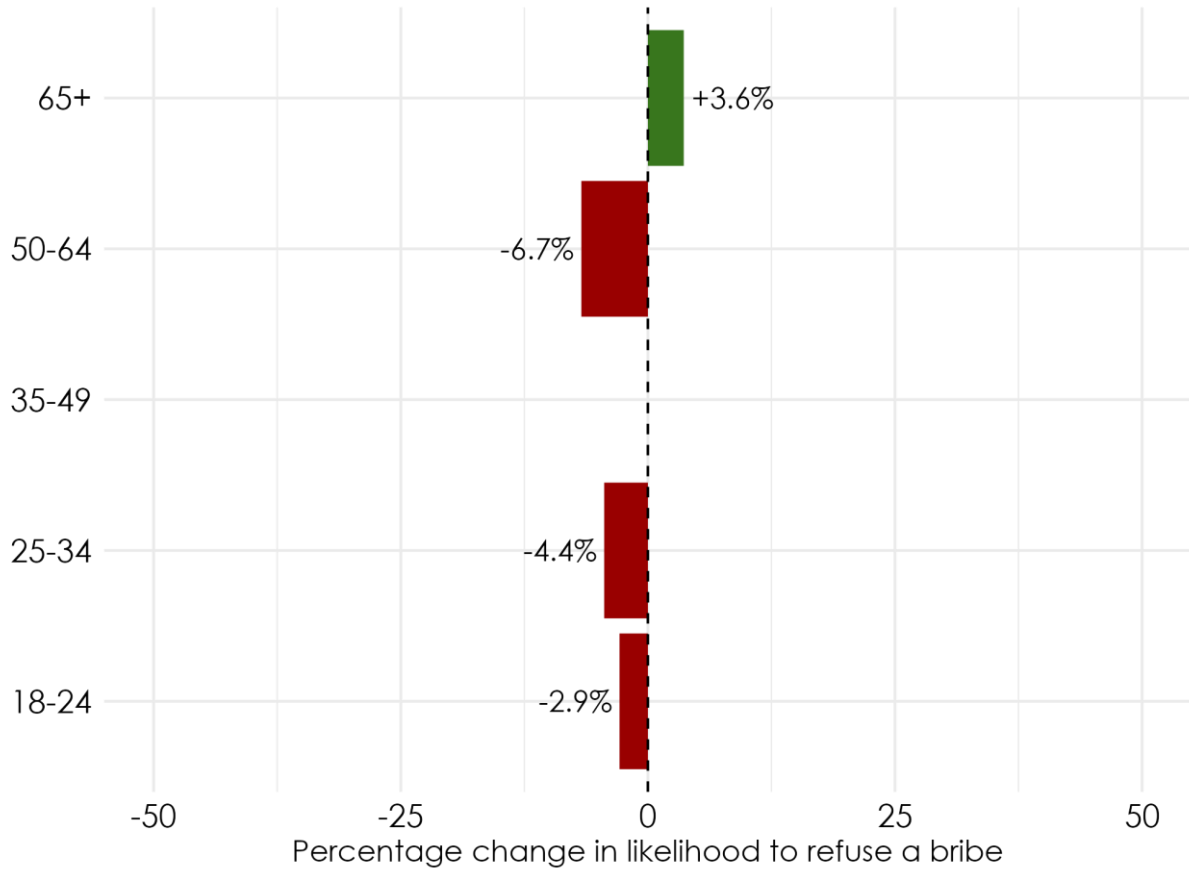
Men and women are almost equally likely to refuse to pay a bribe when asked for it.

FIGURE 17: PERCENTAGE CHANGE IN THE LIKELIHOOD OF REFUSING TO PAY A BRIBE BY SEX



The age of people does not largely affect the likelihood of refusing to pay a bribe when asked for it.

FIGURE 18: PERCENTAGE CHANGE IN THE LIKELIHOOD OF REFUSING TO PAY A BRIBE BY AGE GROUP

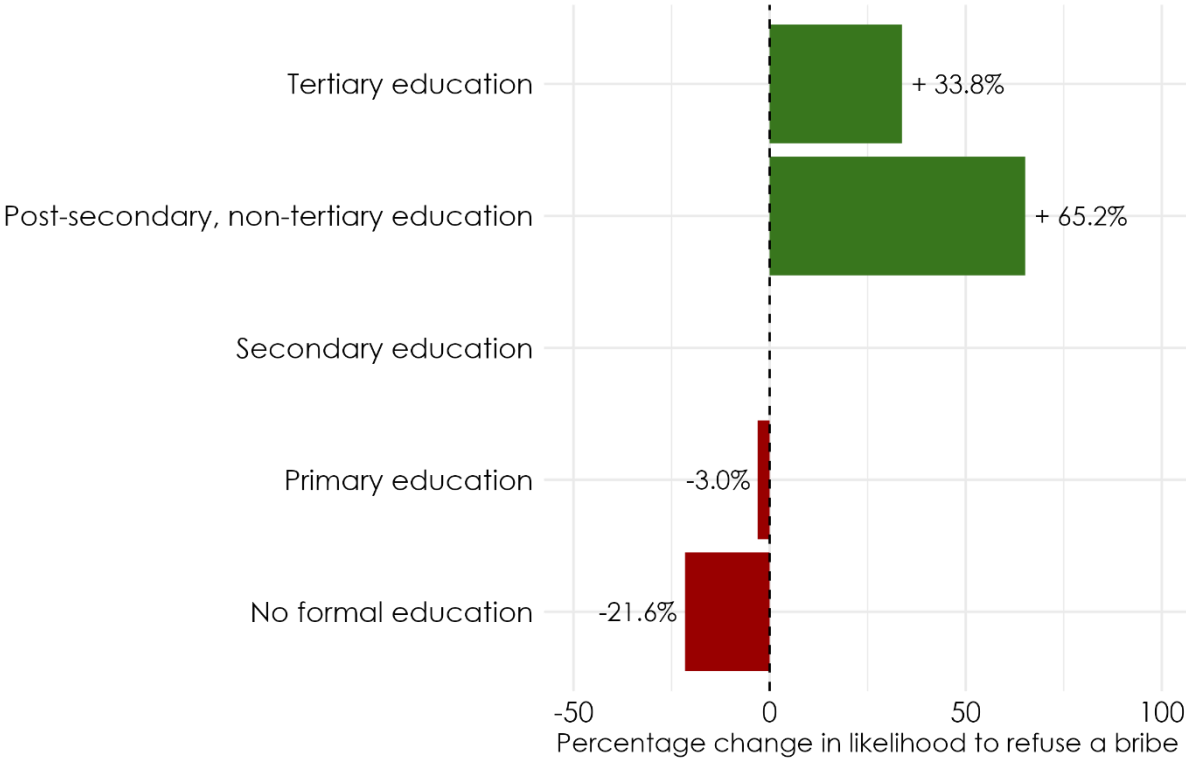


Higher educated people are more likely to refuse to pay a bribe.

When compared to people with secondary education, people with post-secondary, non-tertiary education are 65.2 percent more likely to refuse to pay a bribe, and those with tertiary education are 33.8 percent more likely to refuse to pay a bribe.

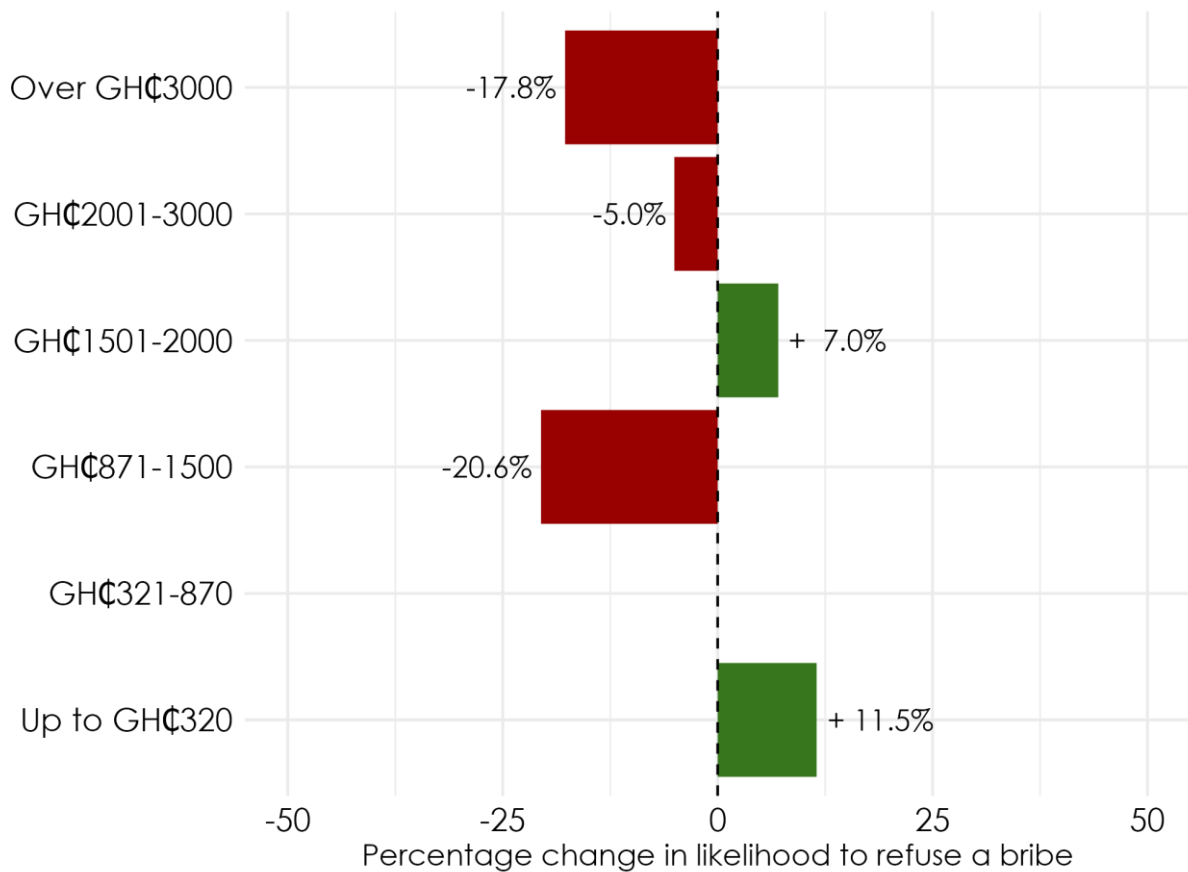
People without any formal education are however 21.6 percent less likely to refuse to pay a bribe than those with secondary education.

FIGURE 19: PERCENTAGE CHANGE IN THE LIKELIHOOD OF REFUSING TO PAY A BRIBE BY EDUCATION GROUP



People with higher incomes are less likely to refuse to pay a bribe while people with an income up to GH¢320 are more likely to refuse to pay a bribe.

FIGURE 20: PERCENTAGE CHANGE IN THE LIKELIHOOD OF REFUSING TO PAY A BRIBE BY INCOME LEVEL

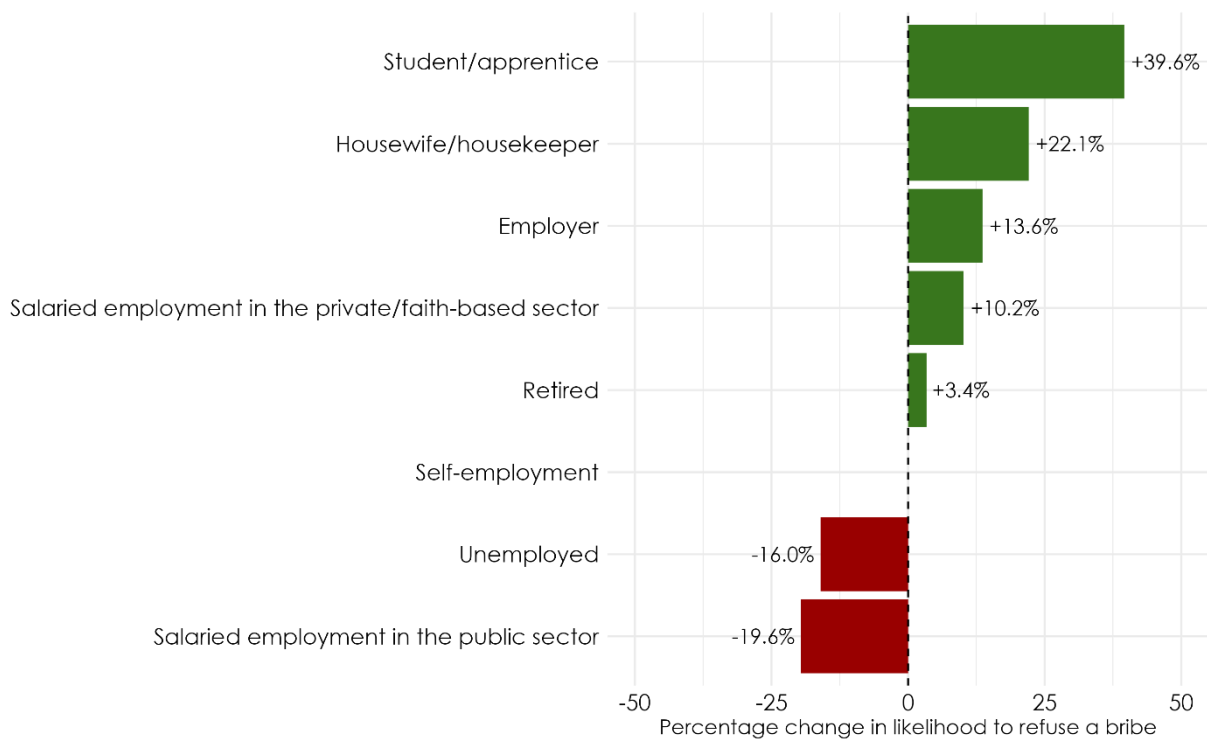


Students are most likely to refuse to pay a bribe when asked for it.

Those who are in salaried employment in the public sector, or who are unemployed, are least likely to refuse to pay a bribe when asked for it.

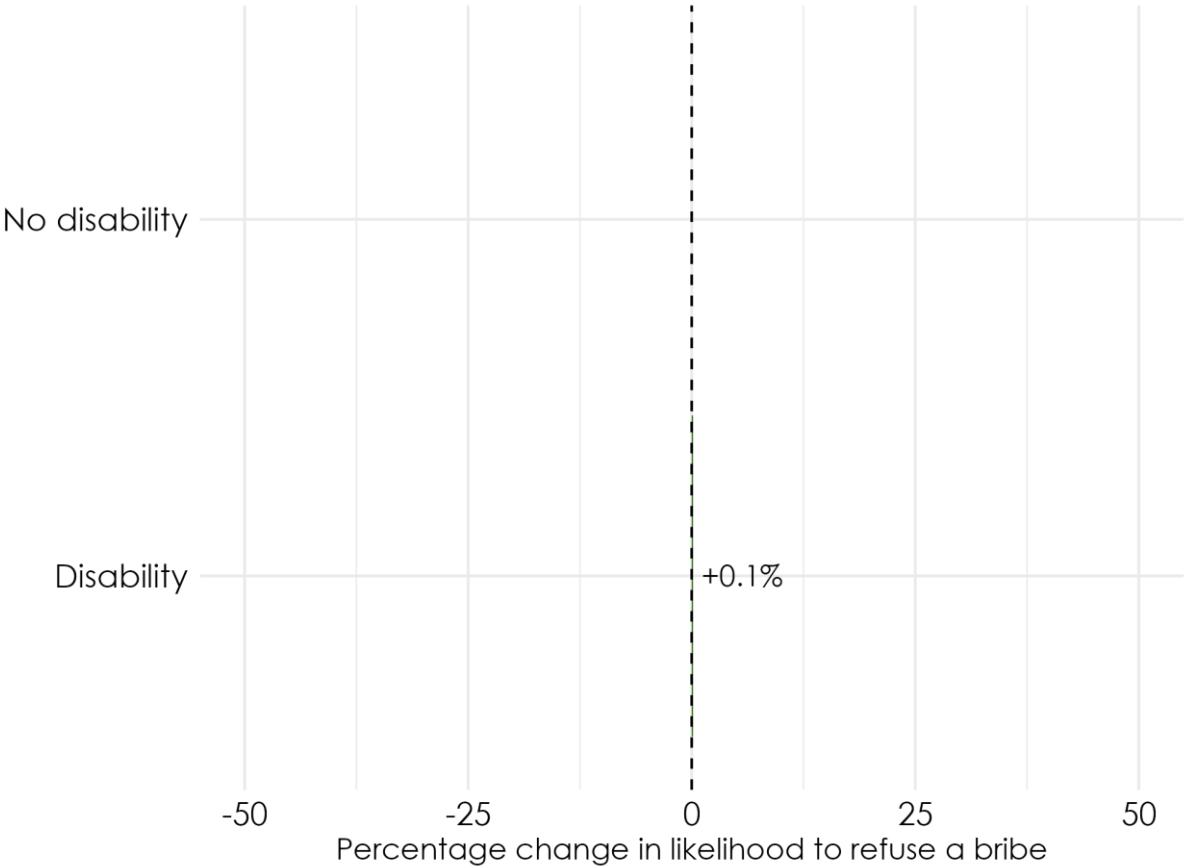
However, the differences by employment type are not very large.

FIGURE 21: PERCENTAGE CHANGE IN THE LIKELIHOOD OF REFUSING TO PAY A BRIBE BY EMPLOYMENT TYPE



Having a disability does not affect the likelihood of refusing to pay a bribe.

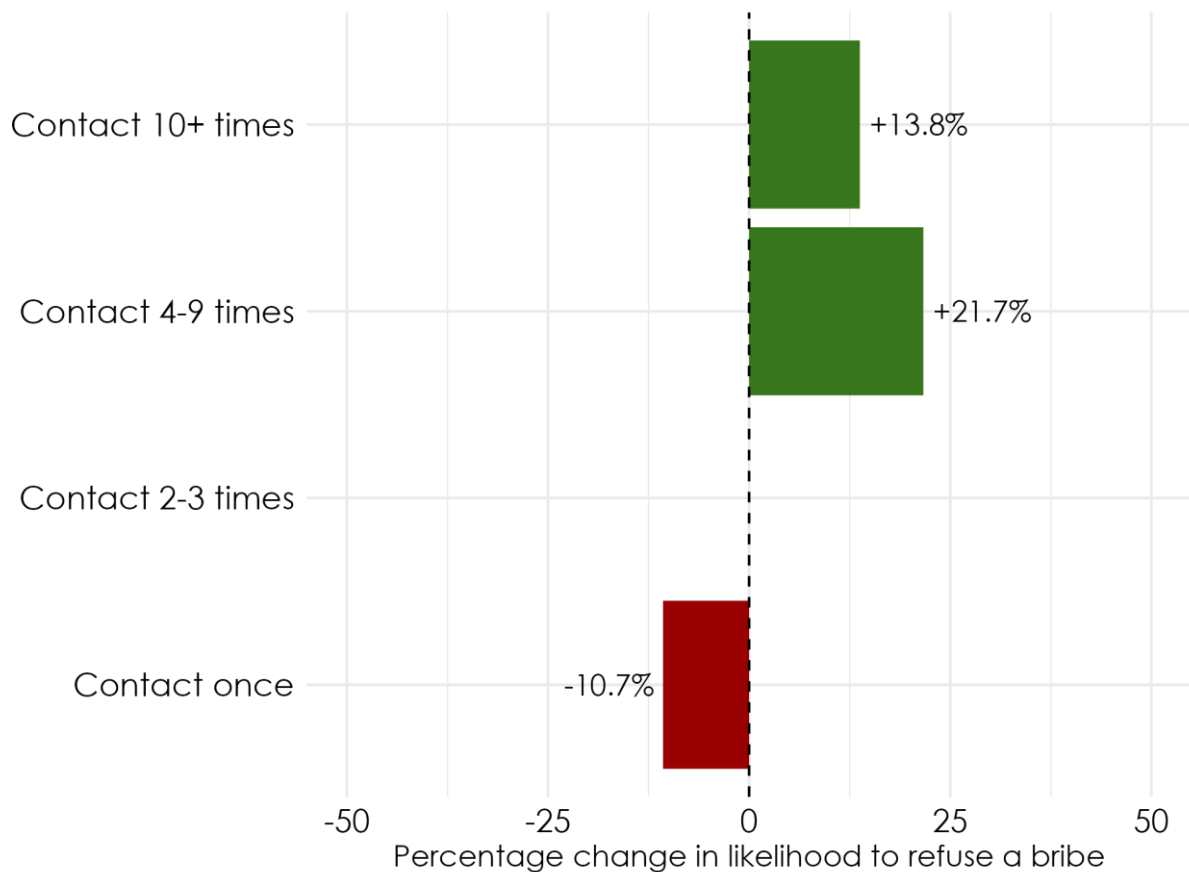
FIGURE 22: PERCENTAGE CHANGE IN THE LIKELIHOOD OF REFUSING TO PAY A BRIBE FOR DISABLED PEOPLE



The likelihood of refusing to pay bribes increases when people are in contact with officials more frequently.

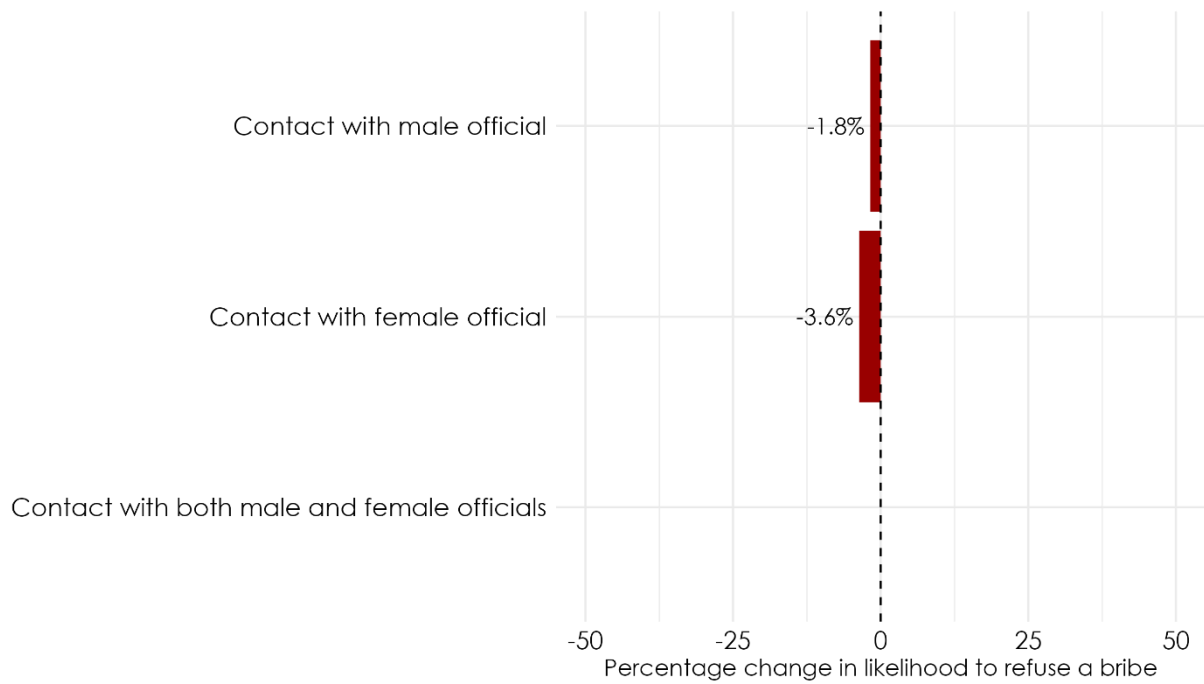
When in contact over 4 times, compared to 2 to 3 times, the likelihood of refusing to pay a bribe increases.

FIGURE 23: PERCENTAGE CHANGE IN THE LIKELIHOOD OF REFUSING TO PAY A BRIBE BY FREQUENCY OF CONTACT



The sex of the official people are in contact with does not affect the likelihood to refuse to pay a bribe when asked for it.

FIGURE 24: PERCENTAGE CHANGE IN THE LIKELIHOOD OF REFUSING TO PAY A BRIBE BY SEX OF OFFICIAL

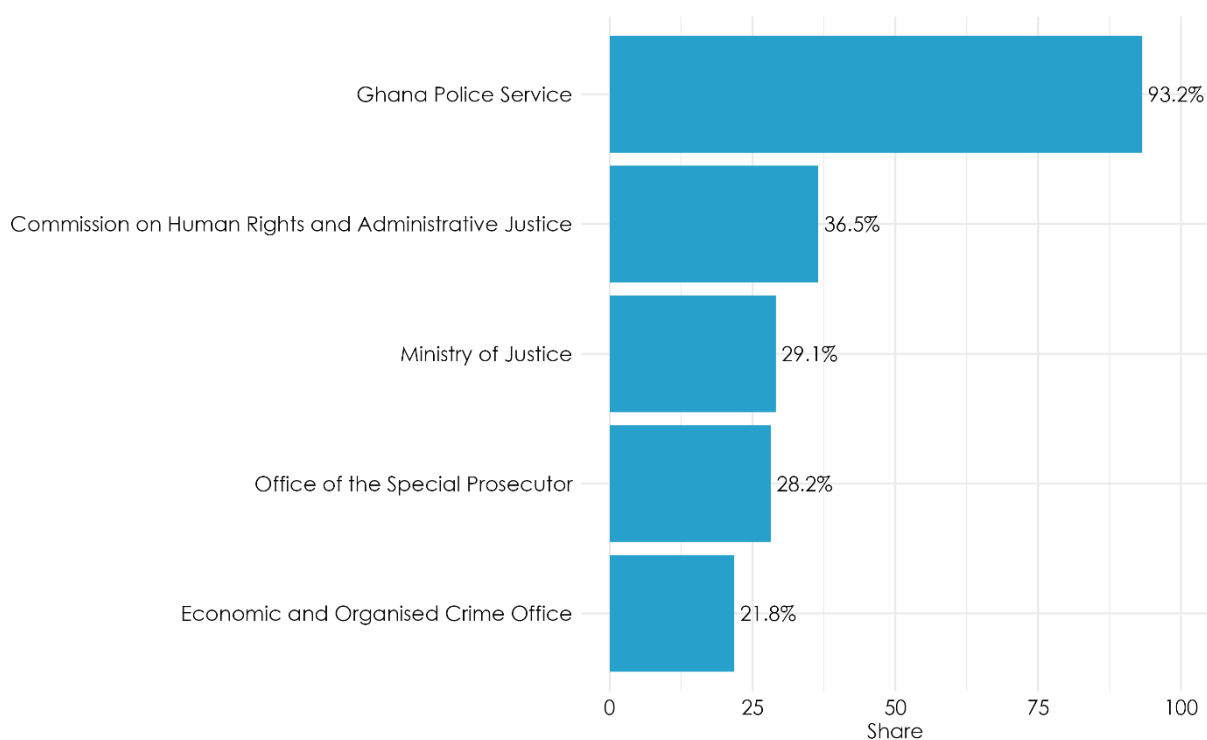


4.5 Knowledge of Anti-corruption Agencies

Over 90 percent of Ghanaians are aware of the existence of the Ghana Police Service.

However, the knowledge of other anticorruption agencies is very limited, with less than a quarter (21.8%) being aware of the Economic and Organised Crime Office.

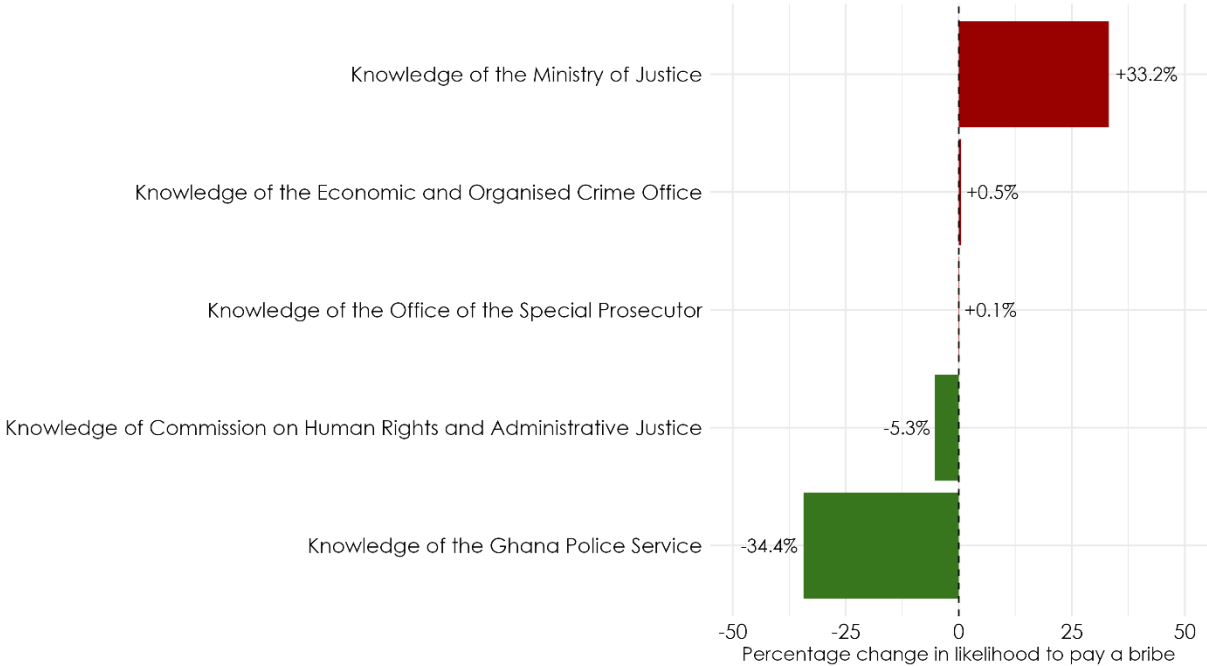
FIGURE 25: KNOWLEDGE OF ANTI-CORRUPTION AGENCIES



Having knowledge of the Ghana Police Service makes it 34.4 percent less likely to pay a bribe.

People with knowledge of the Ministry of Justice are 33.2 percent more likely to pay a bribe than people without knowledge of the Ministry of Justice.

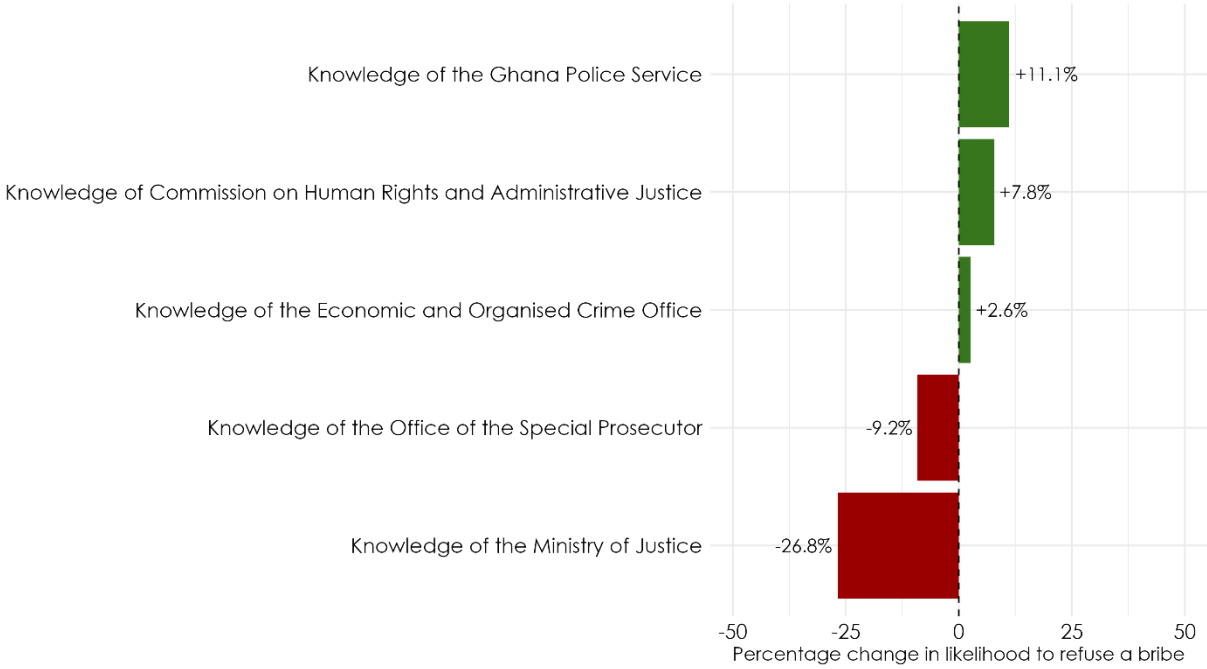
FIGURE 26: PERCENTAGE CHANGE IN THE LIKELIHOOD OF PAYING A BRIBE BY KNOWLEDGE OF ANTI-CORRUPTION AGENCIES



Having knowledge of anti-corruption agencies does not largely affect the likelihood to refuse to pay a bribe.

Only those with knowledge of the Ministry of Justice are less likely to refuse to pay a bribe. Which is opposite from what you would hope the effect of knowing about anti-corruption agencies would be.

FIGURE 27: PERCENTAGE CHANGE IN THE LIKELIHOOD OF REFUSING TO PAY A BRIBE BY KNOWLEDGE OF ANTI-CORRUPTION AGENCIES



5. CONCLUSIONS

Despite the decrease in the prevalence of bribery (measured at a household level) from 47 percent to 38 percent from 2017 to 2021, bribery is still widely present in Ghana. Most people pay bribes because they are directly requested to do so by officials. The main reasons for payment of bribes are to speed up the procedure and to show a sign of appreciation.

This thematic brief has extended the analysis of the GIPSS by analysing the direct enhancers and barriers of bribery, while controlling for an extensive set of variables that could all affect whether people pay bribes.

It is found that there are regional differences in the likelihood to pay bribes and people in rural areas are more likely to bribe than people in urban areas. Moreover, males are more likely to pay a bribe than females, young people are more likely to bribe than old people, and those with a higher income are more likely to bribe than those with a lower income. Furthermore, students and retired people are less likely to pay bribes, while disabled people, on the other hand, are again more likely to pay a bribe when in contact with an official. Lastly, being in contact with an official over 10 times largely increases the likelihood that people will pay a bribe, just as only being in contact with a male official also increases the likelihood to bribe.

Besides the drivers of paying bribes, this report has also provided insights into the drivers of refusing to pay a bribe. There are again regional differences, and people in rural areas are less likely to refuse to pay a bribe. However, many demographic characteristics do not affect the likelihood to refuse a bribe. Sex, age, and whether people are disabled, all do not affect the likelihood to refuse to pay a bribe when being asked to do so. We do find that those with middle and high incomes, as well as higher educated people, are more likely to refuse to pay a bribe. Students are also more likely to refuse to pay a bribe. Finally, we find no effect of the sex of the official on refusal to pay a bribe. However, being in contact with an official for more than four times does increase the likelihood to refuse to pay a bribe.

Lastly, there is limited awareness of the existence of anti-corruption agencies, apart from the Ghana Police Service. Moreover, those that are aware of these agencies are not less likely to bribe, nor more likely to refuse to pay bribes. Only knowledge of the Ghana Police Service has the desired effect of making people less likely to pay bribes and more likely to refuse to pay bribes.

Overall, these findings highlight some enhancers and barriers to the payment of, and the refusal to pay bribes. This can be used to guide the development of effective strategies to reduce the prevalence of bribery in Ghana, by focusing on the key drivers and problem areas.

6. APPENDIX – REGRESSION TABLE

TABLE 1: PERCENTAGES OF ODDS RATIOS FROM THE LOGISTIC REGRESSION RESULTS PREDICTING BRIBERY AND REFUSAL TO PAY A BRIBE

Variable	Paying a bribe	Refusing to pay a bribe
Base category (Ashanti Region)		
Western Region	43.3*	-31.9*
Central Region	56.4*	-10.1
Greater Accra Region	66.9*	-44.9*
Volta Region	-10.8	113.7*
Eastern Region	106.2*	117.6*
Western North Region	279.7*	-13.6
Ahafo Region	79.2*	-58.2*
Bono Region	91.9*	-65.1*
Bono East Region	-8.5	-57.1*
Oti Region	69.3*	-44.5*
Northern Region	33.9*	-24.4
Savannah Region	-9.5	-66.1*
North East Region	175.6*	-41.0
Upper East Region	24.2	-47.4*
Upper West Region	16.4	-55.2*
Base category (Urban)		
Rural	21.3*	-14.1
Base category (Female)		
Male	26.7*	4.4

Variable	Paying a bribe	Refusing to pay a bribe
Base category (age 35-49)		
Age 18-24	9.9	-2.9
Age 25-34	19.0*	-4.4
Age 50-64	-11.5	-6.7
Age 65+	-19.2	3.6
Base category (Secondary education)		
No formal education	13.2	-21.6*
Primary Education	16.5	-3.0
Post-secondary, non-tertiary education	-27.6*	65.1*
Tertiary education	-15.8	33.8
Base category (Income GH¢321-850)		
Income up to GH¢320	3.2	11.5
Income GH¢871-1500	12.8	-20.6*
Income GH¢1501-2000	20.9*	7.1
Income GH¢2001-3000	22.0	-5.0
Income over GH¢3000	34.6*	-17.8
Base category (Self-employment)		
Salaried employment in the private or in the faith-based sector	-0.4	10.2
Salaried employment in the public sector	-12.0	-19.6
Employer	12.9	13.6
Unemployed	3.0	-16.0
Student/Apprentice	-34.8*	39.6
Housewife or housekeeper	-8.3	22.1
Retired	-40.3*	3.4
Base category (Not disabled)		
Disabled	25.0	0.2

Variable	Paying a bribe	Refusing to pay a bribe
Base category (No knowledge of the Office of the Special Prosecutor)		
Knowledge of the Office of the Special Prosecutor	0.1	-9.2
Base category (No knowledge of CHRAJ)		
Knowledge of CHRAJ	-5.3	7.9
Base category (No knowledge of the Economic and Organised Crime Office)		
Knowledge of the Economic and Organised Crime Office	0.5	2.6
Base category (No knowledge of the Ministry of Justice)		
Knowledge of the Ministry of Justice	33.2*	-26.8*
Base category (No knowledge of the Ghana Police Service)		
Knowledge of the Ghana Police Service	-34.4*	11.1
Base category (contact with both male and female officials)		
Contact with a male official	92.4*	-1.8
Contact with a female official	19.0*	-3.6
Base category (Contact 2-3 times)		
Contact once	6.4	-10.7
Contact 4-9 times	13.6*	21.7
Contact 10 times or more	77.5*	13.8

These models also control for the type of official.

* Significant at a 90% confidence level.

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