

**Scorecard Spot Check Evaluation  
BENAZIR INCOME SUPPORT PROGRAMME (BISP)**

**Case Management Spot Check  
Final Report**

**December 2013**

**SUBMITTED BY: INNOVATIVE DEVELOPMENT STRATEGIES**



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## Acronyms

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AJK	Azad Jammu and Kashmir
BDC	Benazir Debit Card
BISP	Benazir Income Support Programme
CMS	Case Management System
CNIC	Computerised National Identity Card
DEO	Data Entry Organisation
FATA	Federally Administered Tribal Areas
FGD	Focus Group Discussion
GPS	Global Positioning System
IDS	Innovative Development Strategies (Pvt.) Ltd
KPK	Khyber Pakhtunkhwa
KPO	Key Puncher Operator
MIS	Management Information System
NADRA	National Database and Registration Authority
PMT	Proxy Mean Test
PO	Partner Organisation
PRC	Payments Related Cases
SPSS	Statistical Package for Social Sciences
SQL	Structured Query Language
TRC	Targeting Related Cases
UC	Union Council
URC	Updates Related Cases

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## Executive Summary

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The BISP's Case Management System is meant to deal with grievances related to the targeting survey; enrolment in the programme, payments, and cases related to change of circumstances/updating information.

Grievances can arise with reference to the quality of service or payments. These include delays, improper behaviour of the BISP staff or their agencies, charging for services that are deemed free, impolite and unprofessional behaviour, and alleged corruption. There may as well be grievances due to non-enrolment of families in the programme because they were not surveyed during the targeting survey exercise, or their forms were incomplete or discrepant which need to be updated or resurveyed. Eligibility appeals can be initiated by those not selected in the programme. Once poor families are enrolled into the programme (following survey, data entry and the application of the cut off score) grievances concerning the payments may arise.

The BISP operates a MIS to administrate the Case Management with the follow ups from the BISP divisional and periphery offices. This system was launched in the beginning of 2012. Prior to this all cases were maintained manually. The spot check was carried out to assess the performance of the BISP Case Management System. The spot check was delayed for more than one and a half years till the Case Management System was instituted.

### 1.1. **Methodology**

BISP provided IDS with a list of households that had lodged complaints. The cases received from BISP were divided into four categories: updates, targeting, payments and quality of service related cases.

**Updates Related Cases:** This category includes cases of CNIC update, marital status update, address change/ update and CNIC duplication. A duplication of the CNIC arises when an individual is included in the roster of two households.

**Targeting Related Cases:** This category includes cases of appeal of eligibility, where households that were not selected consider themselves eligible. Declined interviews, incomplete forms, and unavailability at the time of the targeting survey interview are all cases of pending interviews, which are also included in this category. In addition, this category covers complaints by individuals or groups regarding inclusion of non-poor households.

**Payments Related Cases:** This category encompasses complaints regarding non-payment, partial payments, delayed payments and charging of fees for payments

**Quality of Service:** These are complaints with reference to the quality of service provided by the BISP and the Partner Organisation(s).

To evaluate the performance of the Case Management System of the BISP process, a sample of households who have registered complaints into the system were administered a questionnaire. The purpose of the questionnaire was to extract information on whether complaints were resolved or addressed effectively, in a timely manner and to measure consumer satisfaction with the process.

## 1.2. *Sample*

The sample of the Case Management Spot Check consists of 11,000 cases. The sample is spread over 20 districts and the sample size of each district is specified. Additionally, the sample has been divided into 8 phases with approximately 1,375 cases being examined in each phase. As the sample size of each district is specified, districts were grouped in each phase so as to remain as close as possible to 1,375 households.

A Total of 20 districts had been proposed to be covered which is 17% of the total universe districts. This is considered a fairly large and statistically significant sample to represent all provinces<sup>1</sup>.

For sample selection, a record of all complaints recorded in the districts included in the sample, were provided by the BISP. The sample was chosen using a random selection technique from the cases provided for each category in every district. This is explained in detail in Section 2 of this report.

As per the sample, 11,000 households were to be enumerated but due to various reasons, the dataset for analysis for the Case Management Spot Check, as shown in Table 1 below, is 9721 households. These reasons are elaborated later in this report.

**Table 1: Data set available for Analysis**

Province	Payments Related Cases	Targeting Related Cases	Updates Related Cases	Total
Balochistan	32	17	133	182
AJK, GB & KA	28	76	68	172
KPK	137	453	440	1030
Punjab	662	2687	2844	6190
Sindh	46	1011	1090	2147
<b>Overall</b>	<b>905</b>	<b>4244</b>	<b>4575</b>	<b>9721</b>

There were no registered complaints concerning the quality of service provided by the BISP staff.

<sup>1</sup> The total sample size determined for the Case Management Spot Check is 11,000 households, from a universe of 7.1 million households. This is statistically significant, as according to Krejcie and Morgan (1970) for a population size of 10,000,000 households, for 99% confidence interval and margin of error of 2%, the maximum sample size required is 2,647.

## Updates Related Cases

This category includes cases of CNIC update, marital status update and address change/update.

Table 2 below shows the type of Updates Related Cases lodged.

**Table 2: Updates Related Cases Summary**

	Number of Cases	Percentage
Beneficiary Passed Away	218	4.8%
Payments not required	251	5.5%
CNIC Update	3791	82.9%
Marital Status Update	184	4.0%
Address Update	31	0.7%
Initially Refused to Receive Payments but want to receive them now	100	2.2%
<b>Total</b>	<b>4575</b>	<b>100.0%</b>

Majority of the ‘Updates Related Cases’ were of CNIC update, i.e. 82.9 percent of the total 4575 cases. The reported resolution rate for update related cases, according to the complainants/beneficiaries was 25.0 percent. Reported complaint resolution rate indicates the rate of complaint resolution as per the findings from the survey i.e. beneficiary

## Targeting Related Cases

This category includes cases of eligibility appeal, where households that were not selected consider themselves eligible. Declined interviews, incomplete forms, and unavailability at the time of the targeting survey interview are all cases of pending interviews, which are also included in this category. In addition, this category covers complaints by individuals or groups regarding inclusion of non-poor households

Table 3 below shows the Nature of ‘Targeting Related Cases’ lodged.

**Table 3: Targeting Related Cases Summary**

Nature of Complaint	Number of Cases	Percentage
I am poor and was interviewed but not selected	3536	83.4%
I was informed that my information was incomplete	464	10.9%
I declined interview but wish to participate now	69	1.6%
No one was at home for interview	73	1.7%
My household was not surveyed	56	1.3%
A non-poor household has been selected as beneficiary household	43	1.0%
<b>Total</b>	<b>4241</b>	<b>100.0%</b>

83.4 percent of the ‘Targeting Related Cases’ concerned the non-selection of the complainant. These complainants lodged an eligibility appeal. 15.5 percent of the Targeting Related Cases were cases of Re- Survey. Out of these 662 Cases, only 35 reported being re surveyed by a BISP/PO team. 19.5 percent of these 4241 Targeting Related Cases were considered resolved by the complainants. A point of caution here is that the complainant only

considers her case resolved if the decision has been in her favour and she has started to receive her instalments.

### Payments Related Cases

Payments related complaints are still not being entered in the MIS and are being dealt with separately. The Nature of 'Payments Related Cases' is shown in Table 4 below:

**Table 4: Payments Related Cases Summary**

Nature of Complaint	Number of Cases	Percentage
Non payment	372	41.1%
Missed payment	106	11.7%
Delay in payment	145	16.0%
Incorrect payment	7	0.8%
Charging of fees for payment/bakhshish	1	0.1%
Verification rejected	113	12.5%
Lost card	122	13.5%
Lost/misplaced/forgot PIN	19	2.1%
Card not issued/received	8	0.9%
	12	1.3%
<b>Total</b>	<b>905</b>	<b>100.0%</b>

The maximum number of complaints, 41.1 percent related to Non Payment. This means that Payments to these beneficiaries have been stopped without notice. A probable reason for this might be that these beneficiaries may have been selected in the MNA Administered programme but not in the NRO. The overall complaint resolution rate of Payments Related Cases, as per the beneficiaries, was 20.2 percent.

### Awareness and Performance of BISP's Case Management System

Awareness of the Case Management System is vital for successful implementation of the system. Additionally, awareness of methods available for lodging complaints is also important to allow complainants to lodge complaints readily and at lowest costs. BISP information campaign endeavoured to spread awareness regarding the Case Redressal System and of different methods available to lodge complaints through advertisement, letters etc. Table 5 below shows how the population under study were informed of the Case Management System. The complaint form was mailed by the BISP to all beneficiaries. However, only 3.1 percent complainants reported receiving it.

**Table 5: Awareness of the Case Management System**

	Number of Cases	Percentage
Advertisements: newspaper, radio, TV, flyers, announcements	2901	29.8%
Postman told me	3046	31.4%
Found out from family, friends, neighbours etc.	7619	78.4%
Found out by inquiring	443	4.6%
Received letter by BISP	201	2.1%
Received complaint form in the mail	126	1.3%
<b>Total</b>	<b>9721</b>	<b>100.0%</b>

## Awareness of Methods of Lodging Complaints

Table 6 below shows different methods available for lodging complaint. Knowledge of these methods allows complainants to lodge complaints at their convenience. Also, some methods may be less costly than others. The Table below shows that the majority, 75.2 percent are aware of the facility of lodging complaints in person. Only 23.4 percent are aware of the Phone/Toll Free Number facility, through which lodging complaints is considered the cheapest.

**Table 6: Awareness of Methods of Lodging Complaints**

Method	Number of Cases	Percentage
Phone/toll free number	1709	23.4%
Mail	2840	29.2%
E-mail	633	6.5%
In person	7314	75.2%
<b>Total</b>	<b>9721</b>	<b>100.0%</b>

## Rate of Resolution

Performance of the Case Management System can be assessed by the number of complaints resolved and time taken to resolve complaints. Table 7 below shows that 22.1 percent of the total complaints lodged were considered resolved by the respondents for the sample under study. The small percentage of complaints considered resolved by the complainants can be justified by the fact that complainants do not consider their complaints as resolved until they are brought into the programme i.e. notified of being a beneficiary or received their payments instalments.

**Table 7: Rate of Resolution**

Province	Complaints Lodged	Complaints Resolved	Percentage
Balochistan	182	28	15.4%
AJK, GB & KA	172	46	26.7%
KPK	1030	240	23.3%
Punjab	6193	1351	21.8%
Sindh	2147	487	22.7%
<b>Overall</b>	<b>9721</b>	<b>2152</b>	<b>22.1%</b>

## Time Taken for Resolution

Timeliness of Resolution is also a factor assessing performance of the Case Management System. Table 8 below shows that, on average, complaints were resolved in 21.75 weeks. This delay can be attributed to the fact that some of these complaints were lodged before the Case Management System was implemented and their responses were received after the system was put in place.

**Table 8: Time Taken to Resolve Complaints**

Province	Mean
Balochistan	17.07
AJK, GB & KA	21.07
KPK	14.63
Punjab	17.03
Sindh	38.69
<b>Total</b>	<b>21.75</b>

## Areas of Improvement

Complainants were asked to identify room for improvements, if any, in the Case Management System. Table 9 below gives details of the suggestions.

**Table 9: Areas of Improvement Summary**

	Number of Cases	Percentage
Speed of response	8576	88.2%
Ease of lodging complaint/update/appeal	4491	46.2%
Behaviour/response of BISP regional office staff	4235	43.6%
Competence/commitment of case management staff	2056	21.1%
Process of resolving case was too complicated	2227	22.9%
<b>Total</b>	<b>9721</b>	<b>100.0%</b>

Table 9 shows that 88.2 percent suggested an increase in the speed of resolution of their complaints. 43.6 percent were not satisfied with the behaviour of the BISP field staff.

## Conclusion

The Case Management System has brought a quantum leap in dealing with grievances relating to the Benazir Income Support Programme. The system since its institution in 2012 has gone through teething problems and has now simplified the process of complaint registration and resolution. The system can be further improved by providing a complaint number to the complainant. Communication with the BISP beneficiaries should be improved through a village level outreach campaign providing information on the Case Redressal System. Complainants can also be provided with updates of progress and resolution of cases through SMS. Payment related complaints should be entered in the MIS and processed through the Case Management System.

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## INTRODUCTION

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### 1. Background

The Benazir Income Support Programme (BISP) was launched in 2008 by the Government of Pakistan as the country's primary social safety net. The idea behind this initiation is to counter the effects of rising food and energy prices on poor households. The BISP provides a cash grant of Rs.1, 000 per month to deserving poor families. Since an additional purpose of the programme is to empower women, therefore only the adult (above 18) female(s) in a household are eligible to receive the cash grant. Eligibility is determined through the calculation of a Proxy Mean Test (PMT) score. Those falling below a predetermined cut off point are deemed eligible to receive benefits through the programme.

For this purpose households are surveyed by Partner Organisations (POs). The POs hand over all collected information (T1 forms) to the National Database and Registration Authority (NADRA) Headquarters, Islamabad. These are scanned and sent for data entry throughout the country to Data Entry Organisations (DEOs) contracted by NADRA. The forms are entered in a Management Information System (MIS) developed specifically for this programme. This MIS allows for entries such as names, CNICs, addresses, etc. to be verified with NADRA's database. The software calculates the PMT scores of households; those falling below the agreed PMT score are identified as beneficiary households. Once the beneficiaries are selected it is ensured that the payments are disbursed through a reliable, swift and efficient mechanism.

There may be issues (cases) that are identified by both the system (i.e. BISP, Partner Organizations, Payment Agencies, etc.) and the existing and potential beneficiaries, which need to be managed by BISP. BISP has launched a Case Management System (CMS) to facilitate such cases. Typical cases would include, but are not limited to:

- Exclusion of households during the survey process;
- Appeals against BISP decision of not including possible deserving households in the programme;
- Complaints about inclusion of non-poor households
- Complaints about problems with payments or any other issues related to the quality of the service provided by BISP and others, such as the Payment Agencies; and
- Updates of information on current and potential beneficiaries within surveyed households.

### 2. BISP Case Management System

The BISP's Case Management System is meant to deal with grievances related to the targeting survey; enrolment in the programme, payments, and also deals with cases of change of circumstances/updating information.

Grievances can arise with reference to the quality of service or payments. These include delays, improper behaviour of BISP staff or their agencies, charging for services that are

deemed free, impolite and unprofessional behaviour, and alleged corruption. There may be grievances because families are not enrolled in the programme either because they were not surveyed during the survey exercise, or their forms were incomplete or discrepant which need to be updated or resurveyed. Eligibility Appeals may be initiated by those not selected in the programme. Once poor families are enrolled into the programme (following survey, data entry and the application of the cut off score) grievances concerning the payments may arise.

The BISP operates a MIS to administrate the Case Management with the follow ups from the BISP divisional and periphery offices. This system was launched in the beginning of 2012. Prior to this all cases were maintained manually. The complaints can be reported in person, over the telephone, online, or through the mail. The spot check was carried out to assess the performance of the BISP Case Management System. The Spot Check was delayed by one and a half years till the case management System was instituted.

### 3. IDS's Methodology and Sampling Strategy

IDS has been contracted to conduct a spot check of the BISP's Case Management System. The specific objectives of the Case Management Spot Check are as follows:

- Gather quantitative and qualitative information regarding households' experiences with the BISP's Case Management System
- Analyze and evaluate the performance of the system

#### 3.1. Methodology

The BISP provided IDS with a list of households that have lodged complaints in the Phase 6 districts. The cases received from BISP were divided into four categories: updates, targeting, payments and quality of service related cases.

**Figure 1: Types of Cases**

Updates Related Cases	Targeting Related Cases	Payments Related Cases	Quality of Service
<ul style="list-style-type: none"> <li>• CNIC Update</li> <li>• Marital Status Update</li> <li>• Address Change/Update</li> <li>• CNIC Duplication</li> </ul>	<ul style="list-style-type: none"> <li>• Appeals of Eligibility</li> <li>• Incomplete forms</li> <li>• Declined Interview</li> <li>• No one at home</li> <li>• Inclusion of a non-poor household</li> </ul>	<ul style="list-style-type: none"> <li>• Non-payment</li> <li>• Partial Payment</li> <li>• Delayed Payment</li> <li>• Charging of fees for Payment</li> </ul>	<ul style="list-style-type: none"> <li>• General Complaint</li> <li>• Mistreatment</li> <li>• Corruption</li> <li>• Negligence</li> </ul>

**Updates Related Cases:** This category includes cases of CNIC update, marital status update, address change/ update and CNIC duplication. A duplication of the CNIC arises when an individual is included in the roster of two households.

**Targeting Related Cases:** This category includes cases of appeal of eligibility, where households that were not selected consider themselves eligible. Declined interviews, incomplete forms, and unavailability at the time of the targeting survey interview are all cases of pending interviews, which are also included in this category. In addition, this category covers complaints by individuals or groups regarding inclusion of non-poor households.

**Payments Related Cases:** Encompasses complaints regarding non-payment, partial payments, delayed payments and charging of fees for payments

**Quality of Service:** These are complaints with reference to the quality of service provided by BISP and the Partner Organisation(s).

To evaluate the performance of the Case Management System of the BISP process, a sample of households who have registered complaints into the system were administered a questionnaire. The purpose of the questionnaire was to extract information on whether complaints were resolved or addressed effectively, in a timely manner and to measure consumer satisfaction with the process.

### 3.2. Sample Selection

The sample of each district was divided between the three types of complaints equally as no complaints were recruited on the Quality of Service.. In most districts payment related complaints were less than stipulated. In such cases all payment complaints were selected and the balance was distributed to the URC and TRC sample. BISP should also ascertain why payment related complaints are so less as compared to other types of complaints.

Details of the districts and the number of households to be covered in each district are provided in Table 10 below:

**Table 10: Districts to be covered in Case Management Spot Check**

District	Province	Sample Size
Chakwal	Punjab	502
RY Khan	Punjab	1130
Khushab	Punjab	389
Layyah	Punjab	469
Faisalabad	Punjab	2040
Gujrat	Punjab	732
Multan	Punjab	1288
Karachi (South)	Sindh	824
Sanghar	Sindh	736
Larkana	Sindh	461
Badin	Sindh	576
Loralai	Balochistan	115
Jaffarabad	Balochistan	174
Khuzdar	Balochistan	220
Mardan	KPK	502
Abbotabad	KPK	385
Karak	KPK	134
Kurram Agency	FATA	98
Bagh	AJK	144
Skardu	GB	81
<b>Total</b>		<b>11,000</b>

All cases pertaining to targeting and updates are entered into the MIS and resolved through the Case Management System. Cases regarding payments are not yet accommodated through the same system. A record of these complaints is maintained manually at the BISP offices.

For sample selection, a record of all complaints recorded in the districts mentioned above was provided by BISP. The sample was chosen using a random selection technique from the cases provided for each category in every district. Table 11 shows the number of cases received and sample selected district wise.

**Table 11: Sample Selection**

District	URC		TRC		PRC	
	Number of Cases Received from BISP	Number of Cases Selected	Number of Cases Received from BISP	Number of Cases Selected	Number of Cases Received from BISP	Number of Cases Selected
Gujrat	500	367	450	364	1	1
Layyah	278	194	264	175	100	100
Multan	621	446	653	412	21395	430
Karak	81	67	431	67	1	0
Chakwal	4188	184	3475	186	132	132
Sanghar	6728	364	1431	365	7	7
Mardan	10249	258	12318	259	15	15
Abbottabad	1141	139	1730	138	250	138
Larkana	2728	213	1871	214	34	34
Skardu	27951	559	9855	561	10	10
RY Khan	1544	35	1949	35	11	11
Badin	2976	286	5131	286	4	4
Khushab	1199	131	1712	131	127	127
Kurram Agency	28	28	10	10	0	0
Faisalabad	7471	1020	1921	1019	1	1
Bagh	710	59	1354	59	26	26
Jaffarabad	2273	110	124	110	9	9
Karachi South	3222	323	3113	323	178	178
Loralai	306	118	49	49	3	3
Khuzdar	46	46	11	11	53	53
<b>Overall</b>	<b>74240</b>	<b>4947</b>	<b>47852</b>	<b>4774</b>	<b>22356</b>	<b>1279</b>

### 3.3. Questionnaire Design

Four different questionnaires were designed for the purpose of the Spot Check, one for each category of cases. These questionnaires cover broad aspects such as information regarding the nature of the respondents' complaints. The questionnaires include questions pertaining to the reporting process to establish if grievances can be reported with ease and whether respondents are aware of the different reporting methods. Each questionnaire contains questions regarding the response of the BISP to the respondents' complaint and gauge satisfaction with the redressal systems. Finally, the questionnaires also endeavour to obtain

information regarding the possible marginalization of households on account of political, social or ethnic biases.

### **3.4. Field Work**

Field work for the Case Management Spot Check has two components. These components allow IDS to gain an understanding of the case management process and identify indicators which affect the Case Management System.

#### **3.4.1. Survey**

The main component was the actual household survey, during which IDS's enumerators and supervisors were responsible for administering the questionnaires designed by IDS to sampled complainants.

#### **3.4.2. Focus Group Discussions (FGDs)**

The second component of the field work of the Case Management Spot Check involved Focus Group Discussions (FGDs) with the intention of gaining the opinion of beneficiaries on the case management process. Questions were asked in an interactive group setting where participants were free to respond in any way. The main stakeholders in the case management process - including the BISP Operations Wing, Beneficiaries, Payment Agencies and IDS representatives - participated in the FGDs. IDS arranged one FGD for each of the districts selected in the Case Management Spot Check Phase 6.

### **3.5. Data Processing**

For the Case Management Spot Check, data entry took place in a Structured Query Language (SQL) based database and was entered twice to ensure accuracy. This software allows IDS to analyze the performance of BISP's case management procedure on different indicators. The programme has basic inbuilt checks to ensure that any errors that remain in the completed questionnaires are flagged.

## Lodging Complaints

### 4. Available Sample and Complaints Lodged

#### 4.1. Available Sample

Table 12 below shows that out of the total sample of 11,000 complainants in the twenty districts, a total of 9721 households are available for analysis. 520 addresses could not be traced despite recurring efforts of the IDS field teams. Additionally, 282 households could not be approached due to heightened security concerns in districts Karachi South, Jaffarabad, Loralai and Khuzdar. In Chakwal, Karachi South, Jaffarabad, Loralai and Khuzdar, a high migration rate was also observed. 240 households reported migration and thus could not be surveyed. Also, 157 households reported to have not lodged any complaint in the BISP Case Management System and thus could not be included in the dataset available for analysis. Furthermore, in 42 households, neither the beneficiary nor the complainant was available to respond. IDS sought response from the beneficiary, potential beneficiary or the complainant in order to get accurate and exact information regarding experiences with the Case Management System. For this reasons, these 42 households were not included in the dataset available for analysis.

Therefore, the total sample size available for analysis is 9721 households.

**Table 12: Available Sample by District**

District	Total Selected	Address Untraced	Untraced Security Reasons	Migration	Complaints not Lodged	Respondent not available	Cases available for analysis
Gujrat	732	0	0	0	0	0	732
Layyah	469	0	0	0	0	0	469
Multan	1288	0	0	0	69	4	1215
Karak	134	0	0	0	0	0	134
Chakwal	502	34	0	10	0	0	458
Sanghar	736	0	0	0	3	3	730
Abbottabad	415	5	0	0	15	23	372
Mardan	532	6	0	0	1	1	524
Larkana	461	1	0	0	0	0	460
Rahim Yar Khan	1130	23	0	0	0	0	1107
Skardu	81	12	0	0	32	3	34
Badin	576	16	0	0	3	0	557
Khushab	389	29	0	0	18	4	338
Kurram Agency	38	0	0	0	0	0	0
Faisalabad	2040	168	0	0	1	0	1871
Bagh	144	0	0	0	2	4	138
Jaffarabad	229	32	36	27	0	0	134

District	Total Selected	Address Untraced	Untraced Security Reasons	Migration	Complaints not Lodged	Respondent not available	Cases available for analysis
Karachi South	824	122	166	136	0	0	400
Loralai	170	52	48	50	1	0	19
Khuzdar	110	20	32	17	12	0	29
<b>Overall</b>	<b>11,000</b>	<b>520</b>	<b>282</b>	<b>240</b>	<b>157</b>	<b>42</b>	<b>9721</b>

Table 13 below shows the distribution of the cases available for analysis by province. 254 addresses in Punjab, 139 in Sindh, 11 in KPK, 104 in Balochistan and 12 in AJK, GB & FATA could not be traced. Additionally, 166 addresses in Sindh, and 116 addresses in Balochistan could not be approached due to security reasons. Also, a total of 240 households had migrated from the given addresses. Amongst these, 136 were in Sindh and 94 were in Balochistan. Furthermore, 88 households in Punjab, 6 households in Sindh, 16 households in KPK, 13 households in Balochistan and 34 households in AJK, GB & FATA reported to have not lodged a complaint with the BISP Case Management System. There were 42 households where neither the beneficiary nor the complainant was available to respond. The division of this in the given provinces are, 8 in Punjab, 3 in Sindh, 24 in KPK and 7 in AJK, GB & FATA. Resultantly, 6190 cases from Punjab, 2147 cases from Sindh, 1030 Cases from KPK, 182 Cases from Balochistan and 172 cases from AJK, GB & FATA could be used for comparative analysis.

Untraced addresses and migration particularly in urban areas is a cause of concern. BISP must maintain contact with its beneficiaries. The 151 cases in which households claimed they had not lodged a complaint indicates that BISP should only accept complaints from the beneficiary or her household member.

**Table 13: Available Sample by Province**

Province	Total Selected	Address Untraced	Untraced Security Reasons	Migration	Complaints not Lodged	Respondent not available	Cases available for analysis
Punjab	6550	254	0	10	88	8	6190
Sindh	2597	139	166	136	6	3	2147
KPK	1081	11	0	0	16	24	1030
Balochistan	509	104	116	94	13	0	182
AJK GB & FATA	263	12	0	0	34	7	172
<b>Overall</b>	<b>11000</b>	<b>520</b>	<b>282</b>	<b>240</b>	<b>157</b>	<b>42</b>	<b>9721</b>

Table 14 below shows complaint wise distribution of cases available for analysis. In the dataset available for analysis, Payments Related Complaints are 9.3 percent of the Total

Sample of 9721 complaints. Targeting Related Cases and Update Related Cases have representation of 43.6 percent and 47.1 percent of the total sample available.

**Table 14: Available Sample by Type of Complaint**

Province	Payments Related Cases	Percentage	Targeting Related Cases	Percentage	Updates Related Cases	Percentage	Total
Balochistan	32	17.6%	17	9.3%	133	73.1%	182
AJK, GB & KA	28	16.3%	76	44.2%	68	39.5%	172
KPK	137	13.3%	453	44.0%	440	42.7%	1030
Punjab	662	10.7%	2684	43.4%	2844	45.9%	6190
Sindh	46	2.1%	1011	47.1%	1090	50.8%	2147
<b>Overall</b>	<b>905</b>	<b>9.3%</b>	<b>4241</b>	<b>43.6%</b>	<b>4575</b>	<b>47.1%</b>	<b>9721</b>

Presently PRC are not included in the CMS and are recorded manually. BISP should include these complaints in the CMS to streamline this system.

## 5. Channels used to lodge complaint

A case may be reported to the BISP Case Management System through different channels. A beneficiary/complainant can contact the BISP officials through the toll free number, letter (mail), e-mail or website. A complaint can also be lodged at the BISP offices by visiting in person. It was observed that a beneficiary/complainant makes attempts through different channels to lodge a complaint till they are satisfied that the complaint has been resolved. Of the total 9388 cases lodged, 93.8 percent of the complainants reported to lodge their complaint through only 1 method of lodging complaints. The remaining 6.2 percent of the complainants lodged their complaints through more than one channel of lodging complaints. Complaints are lodged through more than one method with the perception of obtaining positive results from a different method as to the initial one. Due to existence of limited information of the Case Management System, individual's actions are based on heresay in the area. See Table 15 below:

**Table 15: Channels used to lodge Complaints**

	Number of Cases	Percentage
One Complaint Channel	8804	93.8%
More than One Complaint Channel	584	6.2%
<b>Total</b>	<b>9388</b>	<b>100.0%</b>

Table 16 below shows the method of lodging complaints by province. In Balochistan, the facility of phone/toll free number available to lodge complaints was used by 8.8 percent of the complainants. 73.6 percent of the complaints were lodged through mail. Additionally, 14.3 percent and 9.3 percent complaints were lodged through E mail and In Person respectively. Balochistan remains the only province where a small percentage of complainants lodged their complaints in person as compared to maximum number of complaints lodged through this method in all other areas. On the other hand, a small percentage of complaints being lodged in person results in lesser costs entailed on the

complainants. Additionally, lodging complaints through phone is the cheapest and the most convenient method of lodging complaints which also was used by a small percentage of the complainants. In AJK and Gilgit Baltistan, only 5.2 percent complaints were lodged by calling the BISP toll free number. Also, 0.6 percent complaints were lodged through mail and 1.2 percent were lodged through email. 93.0 percent of the complaints in AJK and GB were lodged in person at the BISP offices. 1.7 percent complaints were lodged through other methods. In KPK, the toll free number facility was used by only 8.5 percent of the complainants. Complaints were lodged through mail and email with percentages of 10.8 percent and 3.9 percent respectively. 71.3 percent of the complainants chose to lodge complaints in person at the BISP offices. Similarly in Punjab, percentage of complaints lodged through phone was 10.1 percent. Complaints lodged through mail and email were 20.9 percent and 3.9 percent respectively. In Sindh, the percentage of complainants who lodged their complaints through phone was 7.7 percent. Furthermore, complaints were lodged through mail and email by 40.7 percent and 13.4 percent of the sample whereas 46.5 percent complaints were lodged in person.

**Table 16: Channels of lodging complaints by province**

Province	Balochistan	AJK, GB & KA	KPK	Punjab	Sindh
Phone/toll-free number	8.8%	5.2%	8.5%	10.1%	7.7%
Mail	73.6%	0.6%	10.8%	20.9%	40.7%
E-mail/website	14.3%	1.2%	2.4%	3.9%	13.4%
In Person	9.3%	93.0%	82.3%	71.3%	46.5%
Others	0.0%	1.7%	0.0%	0.1%	0.0%

*Note: Complaints are registered through more than one method hence the above percentages are only indicating the number of complaints lodged through a single method and are therefore more than the total sample size for the respective district*

## 6. Complainant

A complaint may be lodged by a beneficiary, potential beneficiary or any other household member or relative. Table 17 shows that 58.6 percent of the total complaints were lodged by the beneficiary or potential beneficiary herself. Of the immediate household members, husbands lodged 24.7 percent and son/daughters lodged 7.8 percent of the complaints. Additionally, 0.8 percent of the total complaints were lodged by grandchildren, 3.2 percent were lodged by neighbours. Furthermore, 4.8 percent were lodged by other relatives and friends.

**Table 17: Complainant**

	Number of Cases	Percentage
Beneficiary/potential Beneficiary	5701	58.6%
Husband	2403	24.7%
Son/Daughter	842	8.6%
Neighbour/Relative/Friend	775	8.1%
<b>Total</b>	<b>9721</b>	<b>100.0%</b>

## 7. Offices Visited

Similar to the attempts through different methods, an individual also made visits to different offices to lodge complaints. Table 18 shows that out of a total 6432 complaints lodged in person, 98.4 percent (6332) complainants visited one office whereas 1.6 percent (100) lodged their complaints at more than one office.

**Table 18: Number of offices visited for lodging complaints**

	Number of Cases	Percentage
One Office Visited	6332	98.4%
More than One Office Visited	100	1.6%
<b>Total</b>	<b>6432</b>	<b>100.0%</b>

Table 19 shows that of the 6432 complainants that registered their case at an office, the payment agency/franchise was visited by 1.4 percent of the complainants whereas the Temporary Information Centre was visited by 1.9 percent. A majority of complaints were lodged at the BISP Tehsil offices where 81.0 percent of the complainants registered their case whereas 16.9 percent lodged their complaint at the BISP Divisional office. 21 persons also reported visiting the BISP Head Office in Islamabad.

This table emphasises the importance of the BISP Tehsil office's as the main link with the beneficiaries.

**Table 19: Offices visited-overall**

Type of Office Visited	Number of Cases	Percentage
Payment agency office	89	1.4%
BISP Tehsil Office	5211	81.0%
BISP Division Office	1089	16.9%
BISP Temporary Information Center	126	1.9%
BISP Head Office, Islamabad	21	0.3%
<b>Total</b>	<b>6432</b>	<b>100.0%</b>

Table 20 below shows province wise distribution of offices visited. In Balochistan, 11.7 percent of the respondents claimed to have lodged their complaints at the Payment Agency Office whereas 29.4 percent visited the BISP Tehsil Office to register complaints. A major proportion, 52.9 percent lodged their complaints at the BISP Divisional Office in Balochistan. Additionally, the BISP Temporary Information Centre was visited by 5.9 percent of the respondents. In AJK, GB and FATA, 1.3 percent of those who visited a BISP Office to register their complaints, claimed to have lodged their respective complaints at the Payment Agency Office. Additionally, 10.0 percent visited the BISP Divisional Office and 2.5 percent visited the BISP Temporary Information Centre to register complaints. 93.8 percent of those who lodged complaints in person in AJK, GB & FATA, claimed to have chosen the BISP Tehsil Office for registering their complaints.

In KPK and Sindh, a concentration of complaints is seen at the BISP Tehsil Office as 58.9 percent and 59.9 percent registered complaints at the BISP Tehsil office respectively. 37.1 percent and 37.8 percent lodged complaints at the BISP Divisional Office. In addition to this for KPK, 1.7 percent, 0.8 percent and 0.6 percent registered their complaints at the Payment Agency Office, BISP Temporary Information Centre and the BISP Head Office Islamabad respectively. In Sindh, 1.5 percent, 1.7 percent and 0.1 percent lodged their complaints at the Payment Agency Office, BISP Temporary Information Centre and BISP Head Office in Islamabad respectively.

For Punjab, percentage of those who lodged their complaints at the BISP Tehsil Office is 89.8 percent. Additionally, complaints were lodged at the BISP Divisional Office with a percentage of 8.2 percent. Furthermore, the 1.3 percent, 2.1 percent and 0.4 percent registered their complaints at the Payment Agency Office, BISP Temporary Information Centre and the BISP Head Office in Islamabad respectively.

The table also indicates that more Tehsil Offices need to be opened in Balochistan and Sindh districts.

**Table 20: Offices visited- By Province**

Office Visited	Payment Agency Office	BISP Tehsil Office	BISP Divisional Office	BISP Temporary Information Center	BISP Head Office, Islamabad
Balochistan	11.7%	29.4%	52.9%	5.9%	0.0%
AJK, GB & KA	1.3%	93.8%	10.0%	2.5%	0.0%
KPK	1.7%	59.9%	37.1%	0.8%	0.6%
Sindh	1.5%	58.9%	37.8%	1.7%	0.1%
Punjab	1.3%	89.8%	8.2%	2.1%	0.4%

## 8. Cost of Lodging a Complaints

### 8.1. Distance Travelled

Distance to Complaint Centres measures the performance of the Case Management System in terms of convenience in registering complaints. Also, since a large percentage of complaints are registered in person at different complaint centres, distance travelled and the resulting cost of travel is seen as an important element for successful enforcement of the system.

Complainants were asked how much distance they had to travel to the nearest BISP office to lodge a complaint.

Table 21 shows that in Balochistan, 41.2 percent of those who lodged complaints in person travelled Less than 5 kms to the nearest BISP Office. A distance of 5-15 kms was travelled by 11.8 percent whereas 47.0 percent travelled more than 15 kms to the nearest BISP Office to register their respective complaints. In AJK, GB & FATA, 21.9 percent of those who registered complaints by visiting a BISP Office themselves, travelled less than 5 kms to the nearest BISP Office, however, 44.4 percent claimed to have travelled between 5-15 kms to

lodge their complaints. Additionally, 33.7 percent travelled more than 15 kms for registration of complaints at their nearest BISP Office.

In KPK, 23.6 percent claimed to have travelled less than 5 kms to the nearest BISP office in order to lodge complaints whereas 21.5 percent travelled 5-15 kms. The remaining 54.9 percent had to travel more than 15 kms to the nearest BISP Office for registering their complaints. Information recorded in Punjab revealed that 24.9 percent travelled less than 5 kms to the nearest BISP Office. 40.1 percent of travelled a distance in the range of 5-15 kms to register their complaints. Also, 34.9 percent travelled more than 15 kms to the nearest BISP Office. Additionally, in Sindh, the percentage of those who travelled less than 5 kms is 35.2 percent. 44.8 percent of the complainants who lodged complaints by visiting the nearest BISP Office claimed to have travelled a distance between 5-15 kms. Also, 19.9 percent travelled more than 15 kms to lodge their complaints.

**Table 21: Distance travelled-by province**

	Less than 5 Kms	5-15 Kms	16-30 Kms	More than 30 Kms
Balochistan	41.2%	11.8%	23.5%	23.5%
AJK, GB & FATA	21.9%	44.4%	25.6%	8.1%
KPK	23.6%	21.5%	27.7%	27.2%
Punjab	24.9%	40.1%	18.5%	16.4%
Sindh	35.2%	44.8%	14.9%	5.0%
<b>Overall</b>	<b>26.3%</b>	<b>38.4%</b>	<b>19.4%</b>	<b>15.9%</b>

### 8.2. Cost of Travel

Table 22 shows the average cost incurred by the respondents for registering their complaints. This cost may differ for each district as a fixed cost of travel per district does not exist. In Balochistan, the average cost of travel is PKR 247.06. In AJK, GB & FATA, 160 respondents visited a BISP Office to lodge their complaints and incurred an average cost of PKR. 329.56. It was observed that the cost of travel is higher in AJK, GB and FATA as compared to other areas due to the landscape of the respective areas. In KPK, Punjab and Sindh, average cost of travel are PKR 177.50, PKR 199.48 and PKR 130.42 respectively.

**Table 22: Cost of travel-By District**

Province	N	Mean(PKR)
Balochistan	17	247.06
AJK, GB & FATA	160	329.56
KPK	848	177.50
Punjab	4411	199.48
Sindh	999	130.42
<b>Total</b>	<b>6435</b>	<b>189.22</b>

### 8.3. Number of trips to lodge a complaint

Complainants reported to have travelled more than once to the different offices, in order to lodge a complaint. Table 19 reports that overall the complainants had to visit an office a

number of times. In Balochistan, complainants made an average of 1.94 trips to the complaint centres for registering their complaints. In AJK, GB & FATA, an average of 1.91 trips were made to the complaint centres whereas in KPK complainants travelled 1.78 times on average to register their complaints. Additionally, the average number of trips made to a complaint centre for registering a complaint in Punjab and Sindh were 3.21 and 2.38 respectively.

**Table 23: Mean number of trips**

Province	Mean
Balochistan	1.94
AJK, GB & KA	1.91
KPK	1.78
Punjab	3.21
Sindh	2.38
<b>Total</b>	<b>2.86</b>

The Average Cost incurred and the Mean Number of trips allows inference of the Average Total Cost incurred by complainants for registering their complaint. This is done through the following equation:

$$\boxed{\text{Average Cost per Trip} \times \text{Average Number of Trips}}$$

For Balochistan, the Average Total Cost incurred for registering a complaint was PKR 479.18 (247.06 x 1.94). The Average Total Cost incurred by complainants in AJK & GB is PKR 629.5 (329.56 x 1.91). Similarly for KPK, Punjab and Sindh the Average Total Costs equal to PKR 315.9, PKR 640.3 and PKR 310.4 respectively.

## Types of Complaints Lodged and Resolved

### 9. Updates Related Cases

#### 9.1. Nature of Complaint

Table 24 shows the frequency of each type of case included in the updates category. Marital status update, CNIC update, address update are marked by the MIS. Households are informed of these issues through a letter from the BISP. Additionally, complainants learn of these problems when they contact the BISP offices. IDS acquired the data for all updates related complaints that had been entered into the Case Management System for selection of sample

Of the total 4575 sampled updates cases, 82.9 percent cases were with reference to a CNIC update. This problem arises when the respondent is unable to provide a CNIC at the time of the interview. Another possible reason is that the CNIC of all household members above 18 had not been provided at the time of the targeting survey. Similarly, marital status updates are required if there are inconsistencies in the marital status identified by the MIS. 4.0 percent cases were of marital status update. 4.8 percent registered complaints were pertinent to the beneficiaries who have passed away while 5.5 percent stated that they do not require payments from BISP. Additionally, 2.2 percent stated that they had refused the payments initially but want to receive them now whereas 0.7 percent cases intended to update their addresses.

**Table 24: Type of Updates**

	Number of Cases	Percentage
Beneficiary Passed Away	218	4.8%
Payments not required from BISP	251	5.5%
Address Update	31	0.7%
CNIC Update	3791	82.9%
Marital Status Update	184	4.0%
Initially refused to receive payments but want to receive them now	100	2.2%
<b>Total</b>	<b>4575</b>	<b>100.0%</b>

Province wise, as shown in Table 25 below, CNIC update was the most frequent update registered in all 5 provinces. In Balochistan, 75.9 percent of the total cases registered were of CNIC update. This percentage was 91.2 percent and 82.0 percent for AJK & GB and KPK respectively. In Punjab, cases pertaining to CNIC update were 82.0 percent whereas in Sindh, 86.0 percent required CNIC update.

**Table 25: Type of Updates-By Province**

	Balochistan	AJK & GB	KPK	Punjab	Sindh
Beneficiary Passed Away	0.0%	7.4%	5.5%	6.4%	0.4%
I Was Not In Need Of The Payments From BISP	2.3%	0.0%	7.0%	7.4%	0.6%
CNIC Update	75.9%	91.2%	82.0%	82.0%	86.0%
Marital Status Update	19.5%	1.5%	2.5%	1.8%	8.9%
Address Update	1.5%	0.0%	0.7%	0.6%	0.9%
I Had Refused TO Receive Payment But I Want To Receive It Now	0.8%	0.0%	2.3%	1.9%	3.2%

### 9.2.Resolution of Complaint

One of the factors measuring the efficiency of the Case Management System is the rate of complaint resolution. A problem is considered resolved when the complainant receives a notification of the complaint being resolved, or notification of selection into the programme, or starts receiving payments. The overall reported resolution rate for updates related cases stands at 25.0 percent.

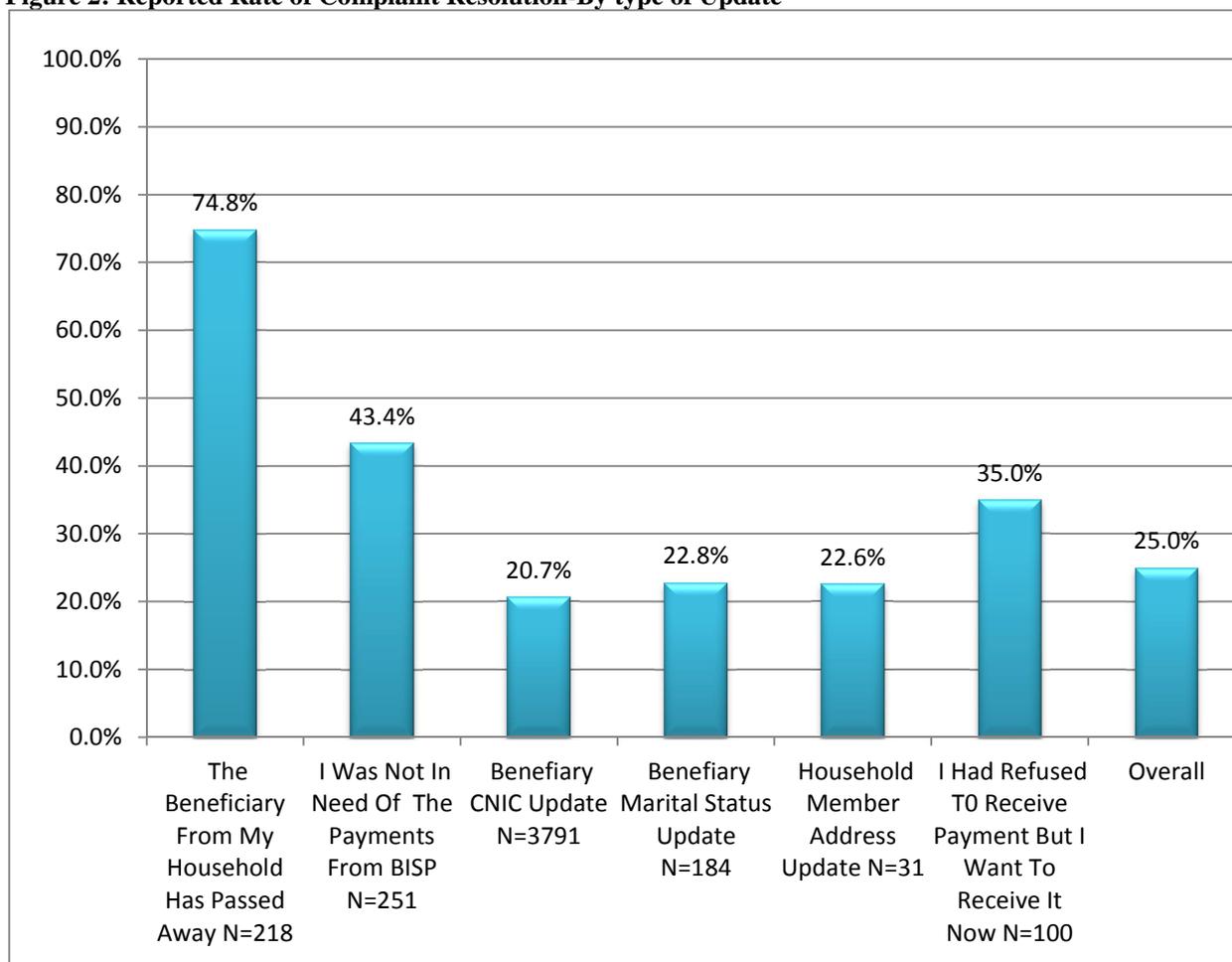
**Table 26: Reported Rate of Complaint Resolution-Updates**

Province	Complaints Lodged	Complaints Considered Resolved	Resolution Rate
AJK & GB	68	14	20.5%
Balochistan	133	22	16.5%
KPK	440	136	30.9%
Punjab	2844	693	24.4%
Sindh	1090	276	25.3%
<b>Overall</b>	<b>4575</b>	<b>932</b>	<b>25.0%</b>

*CNIC cases are over 82 percent of all the sampled update cases.*

Figure 2 below shows the complaint resolution rate for each type of updates related case. The highest resolution per type of complaint was noted as the update ‘Beneficiary has Passed Away’ where 74.8 percent of complaints were considered resolved by the complainants. For CNIC updates, the resolution rate was 20.7 percent and for marital status update, it was 22.8 percent. Also, a 43.4 percent resolution rate was noted for those complainants who stated that they do not require payments from BISP.

**Figure 2: Reported Rate of Complaint Resolution-By type of Update**



CNIC update cases are over 82 percent of all the sampled registered cases. This resolution rate is the lowest at 20.7 percent. BISP must request NADRA to facilitate resolution of these cases as normal channels of resolution are producing satisfactory results.

## 10.Targeting Related Cases

### 10.1. *Nature of Complaint*

Targeting Related Cases include all complaints relating to the selection of beneficiaries and “pending interviews”. Table 27 shows the type of targeting related cases. Of the complaints that fell in this category, 83.4 percent households complained about not being selected as beneficiaries of the programme. These households lodged an eligibility appeal, requesting to be included in the programme.

During the targeting survey the respondent may not be able to give complete information. In case there is missing information such as the CNIC or marital status, the score is calculated and the missing fields are updated. However, if any of the score fields are missing, the form is marked as incomplete and the household is to be re-surveyed. 10.9 percent of the targeting related cases were of the complainant reporting not being able to provide complete information to the enumerator.1.6 percent declined interview during the NRO survey but wish to participate in the programme now and 3.0 percent reported that they were not

interviewed during the NRO survey because either no one was at their place of residence to respond or because a team did not visit the household. These cases were identified as cases of resurvey. Also, 1.0 percent complaints were registered regarding selection of a non-poor household as a beneficiary household.

**Table 27: Targeting Related Cases**

Nature of Complaint	Number of Cases	Percentage
I am poor and was interviewed but not selected	3536	83.4%
I was informed that my information was incomplete	464	10.9%
I declined interview but wish to participate now	69	1.6%
No one was at home for interview	73	1.7%
My household was not surveyed	56	1.3%
A non-poor household has been selected as beneficiary	43	1.0%
<b>Total</b>	<b>4241</b>	<b>100.0%</b>

Table 27 shows the targeting related cases lodged by province. Of the total sample of Targeting Related Cases in Balochistan, 76.5 percent complainants registered eligibility appeals. 11.8 percent cases were regarding incomplete information whereas another 11.8 stated that their household was not surveyed during the NRO. In AJK and GB, 92.1 percent complaints were related to non-selection into the programme i.e. eligibility appeal. 5.3 percent and 2.6 percent complaints were regarding incomplete information and rejection of interviews in the NRO but wish to be brought into the programme now respectively. Additionally, 84.0 percent, 93.2 percent and 81.3 percent lodged eligibility appeals in Sindh, KPK and Punjab respectively. Of the overall Targeting Related Complaints, 83.4 percent pertained to eligibility appeals. Those complaints registered regarding incomplete information were 11.0 percent whereas those cases who declined interview in the NRO but wish to participate were 1.6 percent. Also, 1.7 percent and 1.3 percent were not interviewed during the NRO as no one was home or the household was missed. 1.0 percent cases were regarding selection of a non-poor household.

**Table 28: Targeting Related Cases- By Province**

Nature of Complaint	Balochistan	AJK & GB	Sindh	KPK	Punjab	Overall
I am poor and was interviewed but not selected	76.5%	92.1%	84.0%	93.2%	81.3%	83.4%
I was informed that my information was incomplete	11.8%	5.3%	10.2%	4.6%	12.4%	11.0%
I declined interview but wish to participate now	0.0%	2.6%	3.4%	0.7%	1.1%	1.6%
No one was at home for interview	0.0%	0.0%	1.5%	0.7%	2.0%	1.7%
My household was not surveyed	11.8%	0.0%	0.6%	0.7%	1.7%	1.3%
A non-poor household has been selected as beneficiary	0.0%	0.0%	0.4%	0.2%	1.4%	1.0%

## 10.2. **Eligibility Appeal**

Overall 83.4 percent cases were of eligibility appeal. These complainants wished to be selected as beneficiaries of the programme. The criterion shared by BISP for acceptance into the programme is as follows:

- Score under 16.17
- One or more disabled household member with score between 16.18 and 20
- Two or more disabled household member with score between 20.01 and 25

According to the programme design an adult female(s) in a household is/are eligible to receive payments if the household's PMT score is below the predetermined cut off of 16.17. A household that has not been selected but considers itself eligible lodges an eligibility appeal. Households that satisfy the latter two of the above mentioned criterion are entered into the programme once they have lodged an eligibility appeal. Hence, all those households with a score of 16.18 to 20 and include one or more disabled household members are eligible to receive benefits through the programme once their case has been examined. Similarly, households with their scores falling in the range of 20.01 to 25, with two or more disabled household members meet the criteria for their appeal to be accepted. However, there is no specified criterion to determine if a household member is disabled or not. The disability question was included in the T1 form after the completion of the Test Phase, which covered 16 districts. Data for disabled household members has been collected in the 125 districts of the NRO.

### **10.2.1. Reported PMT of Applicants**

Table 29 shows that 74.7 percent of those requesting an eligibility appeal were not aware of their PMT score. Of the total number of individuals that requested to be included in the programme 5.1 percent were aware that their score was below or equal to 16.17. Additionally, 19.1 percent complainants reported their score was between 16.17 and 20 while

In Sindh, 84.8 percent of those applying for selection into the programme were not knowledgeable of their PMT Scores. 7.5 percent reported to have a score less than or equal to 16.17. Also, 6.4 percent and 1.3 percent had scores in the range of 'between 16.17 and 20.00 and greater than 20.00 respectively. In AJK & GB, percentage of respondents having a score below or equal to 16.17 was 5.6 percent. Additionally, 16.19 percent and 4.2 percent had scores between 16.17 and 20.00 and greater than 20.00 respectively. 73.2 percent respondents lodging an eligibility appeal in the province were not aware of their scores.

For Balochistan, none of the respondents requesting an eligibility appeal were aware of their PMT Scores. In KPK, 3.6 percent reported to have a PMT Score less than or equal to 16.17 points. 14.17 claimed to have scores in the margin 'between 16.17 and 20.00'. Also, 1.2 percent reported having a score greater than 20.00 points whereas the remaining 80.6 percent respondents were not aware of their PMT Score. Similarly in Punjab, only 4.5 percent of those applying for selection into the programme stated that their PMT score is less than or equal to 16.17. 25.1 percent and 0.9 percent had scores between 16.17 and 20.00, and greater

than 20.00 respectively. The remaining 69.5 percent respondents were not aware of their PMT score.

**Table 29: Reported PMT Score**

	Sindh	AJK & GB	Balochistan	KPK	Punjab	Total
Below or equal to 16.17	7.5%	5.6%	0.0%	3.6%	4.5%	5.1%
Between 16.17 and 20.00	6.4%	16.9%	0.0%	14.7%	25.1%	19.1%
Greater than 20.00	1.3%	4.2%	0.0%	1.2%	0.9%	1.1%
I don't know	84.8%	73.2%	100.0%	80.6%	69.5%	74.7%

### 10.3. *Missed out Households/Incomplete Forms*

Households that reported that they were not surveyed or were not able to provide complete information at the time of the survey are to be resurveyed by BISP PO's. A form is considered incomplete if there are inconsistencies in any of the score fields, which does not allow the score to be calculated. Such forms are identified as cases of pending interview and hence re-surveyed. Also those households who were not available during the time of the NRO, rejected interviews or were missed are also categorised as cases of re survey. Table 30 summarises the total re-survey cases.

A total of 158 cases were considered re survey cases in Sindh. Out of these 65.2 percent had incomplete information while 34.8 percent were not surveyed during the NRO. In AJK & GB, of the total 6 cases of re survey, 66.7 percent reported to have provided incomplete information whereas 33.3 percent were not included during the NRO targeting survey exercise. Also, there were a total of 4 cases of re survey in Balochistan. Of these, 50.0 percent were of incomplete information whereas the remaining were of missed households.

A larger percentage, 70.0 percent of the 30 cases of re survey in KPK related to incomplete information. 30.0 percent of the cases were of Missed Households. In Punjab, a total of 464 cases of re survey were registered. Similar to KPK, a larger chunk of these 464 cases could not provide complete information during the NRO. The remaining 28.1 reported to have not being surveyed.

Overall, a total of 662 cases of re survey were registered. 70.1 percent of these pertained to Incomplete Information whereas the remaining 29.9 percent were cases of Missed Households.

**Table 30: Missed out Households/Incomplete Forms**

Nature of Complaint	Sindh	AJK & GB	Balochistan	KPK	Punjab	Overall
Incomplete Information	65.2%	66.7%	50.0%	70.0%	71.9%	70.1%
Missed Out Households	34.8%	33.3%	50.0%	30.0%	28.1%	29.9%
<b>Overall</b>	<b>158</b>	<b>6</b>	<b>4</b>	<b>30</b>	<b>464</b>	<b>662</b>

Table 31 shows that out of 662 cases of re survey, only 35 cases reported to have being re surveyed. Of these, 2 cases were in AJK & GB, 4 were in KPK whereas the remaining 29 cases were in Punjab.

**Table 31: Cases of Resurvey**

Province	Households Resurveyed	Not Resurveyed	Total Cases
Sindh	0	158	158
AJK & GB	2	4	6
Balochistan	0	4	4
KPK	4	26	30
Punjab	29	435	464
<b>Overall</b>	<b>35</b>	<b>627</b>	<b>662</b>

#### 10.4. *Resolution of Complaint*

Table 32 shows Province wise Reported Rate of Complaint Resolution. Of the total 1011 Targeting Related Complaints lodged in Sindh, 20.6 percent complaints were considered resolved. 28.9 percent and 20.1 percent complaints were also considered resolved in AJK & GB and KPK respectively. Additionally, the reported rate of complaints resolution in Punjab was 19.0 percent. None of the Targeting Related Complaints lodged in Balochistan were reported as resolved by the respondents.

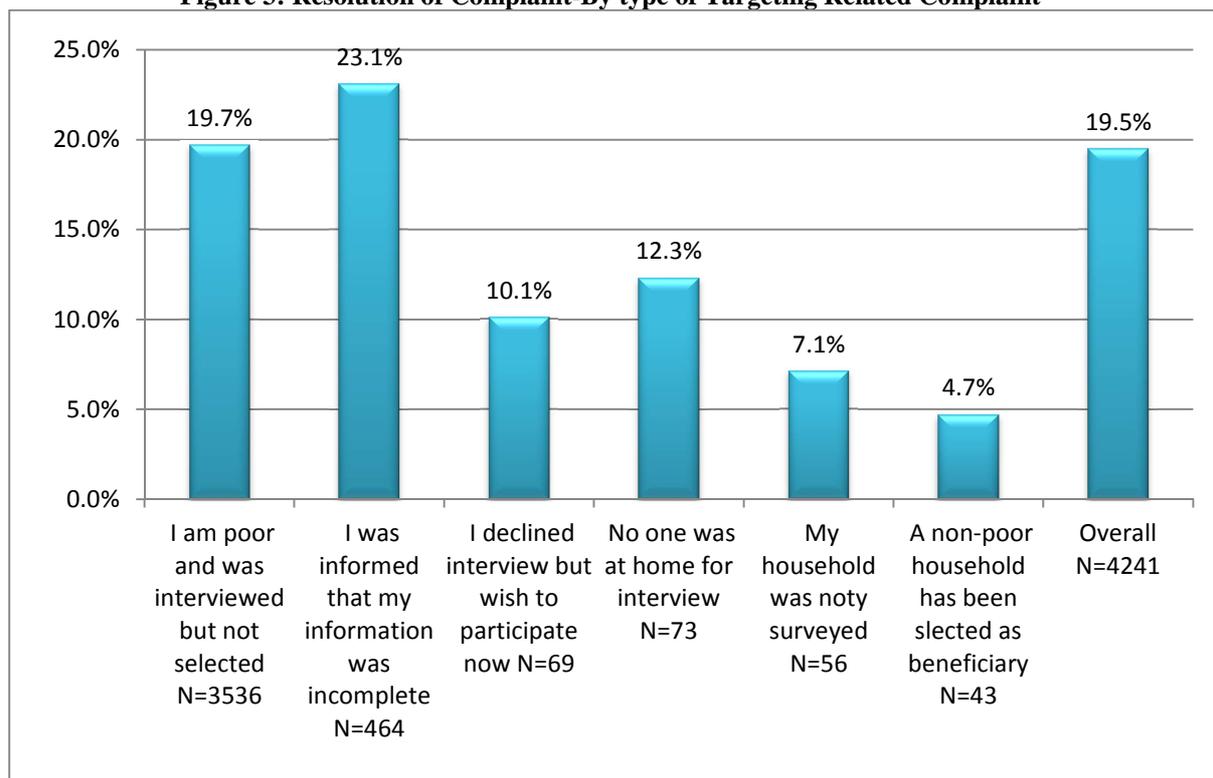
It was observed that complaints are not considered resolved until a complainant is not included as a beneficiary to the programme. Thus the real rate of complaint resolution, according to BISP Database, may be higher.

**Table 32: Complaint Resolution-Targeting Related Cases**

	Complaints Lodged	Complaints Considered Resolved	Resolution Rate
Sindh	1011	208	20.6%
AJK & GB	76	22	28.9%
Balochistan	17	0	0.0%
KPK	453	91	20.1%
Punjab	2684	509	19.0%
<b>Overall</b>	<b>4241</b>	<b>830</b>	<b>19.6%</b>

Figure 3 shows the reported resolution rate by the Type of Complaint registered. Of the 3536 complaints registered regarding selection into the programme, 19.7 percent were considered resolved. This means that BISP's Case Management System had come to a decision in favour or disfavour of the complainant and the complainant is aware of that decision. Complainants that do not meet the criteria would not be selected as beneficiaries. These complainants would not consider their case resolved, otherwise the actual resolution rate for these complaints could be higher.

Additionally, 23.1 percent of the 464 complaints regarding incomplete information were also considered resolved. Also, 29.5 percent of the cases who reported to have not been surveyed during the NRO were also considered resolved. Furthermore, 4.7 percent of those cases who complained about selection of a non-poor household into the programme were also reported as resolved. The overall resolution rate for Targeting Related Complaints was 19.5 percent.

**Figure 3: Resolution of Complaint-By type of Targeting Related Complaint**

## 11. Payments Related Cases

Table 33 shows the type of Payments Related cases that were reported. Majority of the complainants informed of non-payment, with 41.1 percent falling in this category. These households had been informed of their selection into the programme but had not received a single payment. The problem of Missed Payment was reported by 11.7 percent whereas the problem of Delays in Payment was reported at 16.0 percent. Those pertaining to Incorrect Payment had a percentage of 0.8 percent whereas cases reported of Bakshish/a fee being charged was reported at 0.1 percent. It was learnt during the survey that being charged a fee for receiving a payment instalment is a standard practise in certain areas. These were also reported informally during the Targeting Survey Spot Check and are highlighted in FGD's. Such cases are normally not reported by the beneficiaries as they fear their payments would be stopped.

12.5 percent of the total Payment Related Complaints were regarding 'Verification Rejected' whereas 13.5 percent were of Lost Card. Additionally, 2.1 percent reported to have Lost their PIN's, 0.9 percent reported to have not been issued a Card whereas 1.3 percent stated that their Card's were not working.

**Table 33: Types of Payments Related Complaints Lodged**

Nature of Complaint	Number of Cases	Percentage
Non payment	372	41.1%
Missed payment	106	11.7%
Delay in payment	145	16.0%
Incorrect payment	7	0.8%
Charging of fees for payment/bakhshish	1	0.1%
Verification rejected	113	12.5%
Lost card	122	13.5%
Lost/misplaced/forgot PIN	19	2.1%
Card not issued/received	8	0.9%
Card not Working	12	1.3%
<b>Overall</b>	<b>905</b>	<b>100.0%</b>

### 11.1. *Mode of Payment*

Being aware of the mode of payment is necessary for a beneficiary as it allows her to lodge her complaints to those relevantly responsible (Add). Table 34 shows that in AJK & GB, 96.4 percent of the 28 complainants who lodged a Payment Related Complaint were aware of their Mode of Payment. In Balochistan, 46.9 percent were aware of their mode of payment whereas in KPK 94.9 percent had knowledge of the mode of payment prescribed for them. This percentage was 92.9 percent for Punjab and 73.9 percent for Sindh.

Overall, 90.7 percent of the 905 complainants had certain knowledge of their respective modes of payment.

**Table 34: Awareness about mode of payment**

	N	Yes	No
AJK & GB	28	96.4%	3.6%
Balochistan	32	46.9%	53.1%
KPK	137	94.9%	5.1%
Punjab	662	92.9%	7.1%
Sindh	46	73.9%	26.1%
<b>Overall</b>	<b>905</b>	<b>90.7%</b>	<b>9.3%</b>

Table 35 below shows province wise distribution of prescribed modes of payment.

**Table 35: Mode of Payment (N=821)**

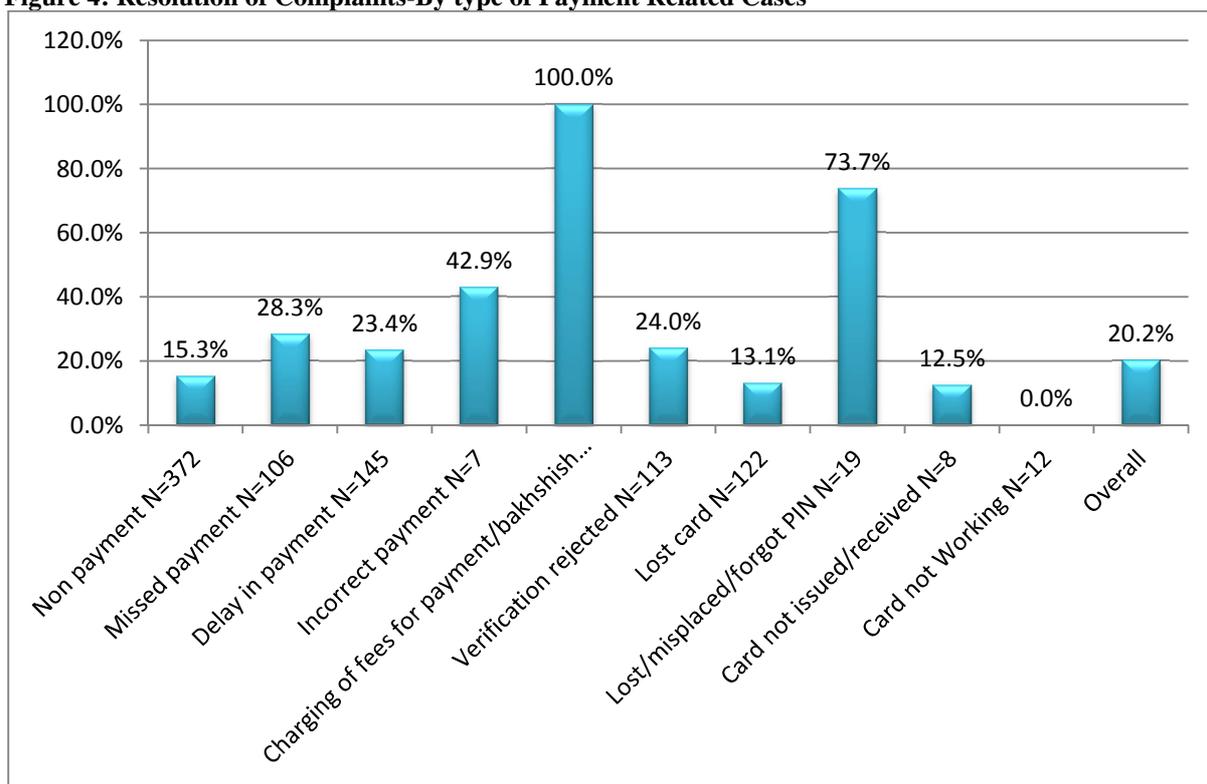
Province	Pakistan Post	Mobile Banking	Benazir Smart Card	Benazir Debit Card
Punjab	10.3%	3.4%	59.0%	26.4%
KPK	5.4%	0.0%	0.0%	94.6%
Sindh	29.4%	32.4%	11.8%	26.5%
AJK & GB	78.6%	0.0%	7.1%	14.3%
Balochistan	93.3%	0.0%	6.7%	0.0%

11.2. **Resolution of Complaint (Reported)**

Figure 4 below illustrates complaint wise Reported Resolution Rat for Payment Related Complaints. Overall resolution rate for Payments Related Cases was 26.1 percent. Figure 4 shows the reported resolution rate for each type of Payment Related Complaint. Of the non-payments complaints 15.4 percent had been resolved. The reported resolution rate for missed payments and delay in payments was 28.0 percent and 31.3 percent, respectively. 2 cases relating to Lost Card and Lost Misplaced PIN were also considered resolved. For cases relating to Non Payment which remains the category with the largest number of complaints, a 15.3 percent resolution rate was reported. Additionally, those relating to Missed Payments and Delay in Payments had resolution rates of 28.3 percent and 23.4 percent respectively. 42.9 percent of the 7 cases of incorrect payment and 1 case of charging of fee for payment were also considered resolved by the respondents.

Furthermore, 24.0 percent of the complainants who lodged complaints regarding Verification Rejected considered their cases as resolved. Cases relating to Lost Card, Lost Pin and Card not Issued were resolved with percentages of 13.1 percent, 73.7 percent and 12.5 percent respectively. None of the complaints pertaining to ‘Card not Working’ were resolved, as was reported.

**Figure 4: Resolution of Complaints-By type of Payment Related Cases**



The Debit Card mode of payment has put an additional burden on the case management system as the cases of Lost Card an misplaced/forgotten PIN are on the increase. BISP will have its workload extended by having to replace Lost Debit Card and new PIN’s to an increasing number of complaints.

## Awareness and Performance of BISP's Case Management System

### 12. Awareness of BISP Case Management System

The first task of the Case Management System is creating awareness of the services provided by the system. A beneficiary/complainant learns of the CMS through several methods. A majority of the respondents, 78.4 percent reported that they found out from Family and Friends. 29.8 percent and 31.4 percent reported that they found out through Advertisement, newspapers and that the Post Man informed them respectively. Additionally, 4.6 percent reported that they found out by inquiring from the Post Office themselves. See Table 36 below.

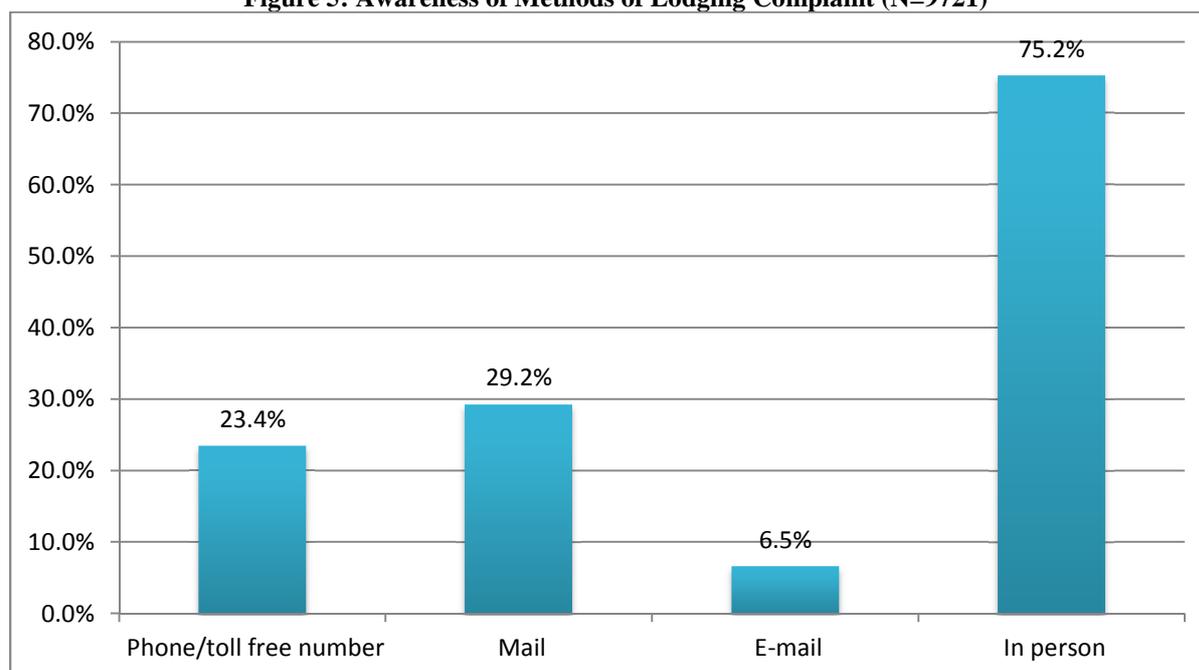
**Table 36: Case Management System Awareness**

Method	Number of Cases	Percentage
Advertisements: newspaper, radio, TV, flyers, announcements	2901	29.8%
Postman told me	3048	31.4%
Found out from family, friends, neighbours etc.	7616	78.4%
Found out by inquiring	443	4.6%
Received letter by BISP	201	2.1%
Received complaint form in the mail	126	1.3%
<b>Total</b>	<b>9721</b>	<b>100.0%</b>

A matter of concern is that only 3.4 percent complainants indicated that they received a letter or a complaint form informing them of the BISP's Case Management System (Table 36). This being a multiple response question, the percentages are only indicative

### 13. Awareness of Methods of lodging Complaints

Figure 5 illustrates the awareness among the complainants of the different modes of lodging complaint. The facility of a toll free number is available for all BISP related queries and is the cheapest facility available. The agents guide the beneficiary/complainant to the process of complaint resolution and provide contact information to the respective Tehsil office. 23.4 percent were aware of the availability of a Toll Free Number for lodging complaints, 29.2 percent of the respondents claimed to have knowledge regarding the Complaint Form (Mail) method of lodging complaints while 6.5 percent were aware that complaints could be lodged online at the BISP Website. 75.2 percent of the respondents claimed to have knowledge of lodging complaints In Person.

**Figure 5: Awareness of Methods of Lodging Complaint (N=9721)**

Note: Multiple Response Question: Percentages are only indicative

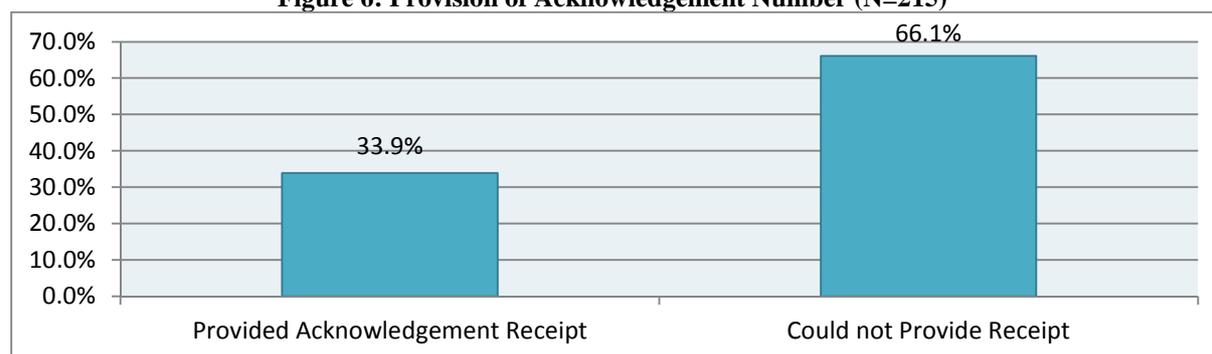
## 14. Complaint Acknowledgement

The CMS does not provide a receipt for registration of a complaint in order to avoid charging of fees by intermediaries. However, there is a computer generated ID unique to each case which may be given to complainants. Additionally, the CNIC and Form Number are used for tracking purposes.

Most of the respondents did not receive an acknowledgement of their case when they lodged a complaint or update. Only 2.2 percent of the overall complainants had received a receipt out of which 33.9 percent could provide the acknowledgement receipt at the time of the interview. See Table 7 and Figure 6 below.

**Table 37: Complaint Acknowledgement**

Province	Case Registration Receipt provided	Percentage	No Receipt Provided	Percentage	Total
Balochistan	0	0.0%	182	100.0%	182
AJK, GB & KA	3	1.7%	169	98.3%	172
KPK	6	0.6%	1024	99.4%	1030
Punjab	123	2.0%	6070	98.0%	6190
Sindh	83	3.9%	2064	96.1%	2147
<b>Overall</b>	<b>215</b>	<b>2.2%</b>	<b>9506</b>	<b>97.8%</b>	<b>9721</b>

**Figure 6: Provision of Acknowledgement Number (N=215)**

## 15. Time to Resolve Complaint

The Case Management System where complaints are lodged and resolved through the MIS was launched in the beginning of 2012. Prior to the introduction of the BISP CMS, all complaints were maintained manually. Individuals who complained for the first time almost a year ago have now received a verdict of their case through the newly launched Case Management System. Table 38 shows that the reported mean number of weeks it took to resolve a complaint in Balochistan was 17.07 weeks. In AJK & GB, the mean number of weeks it took for resolution of complaints was 21.07 weeks whereas it took an average of 14.63 weeks for resolution in KPK. In Punjab, the average number of weeks it took for complaint resolution was 17.03 weeks whereas in Sindh, it took 38.69 weeks on average for resolving complaints.

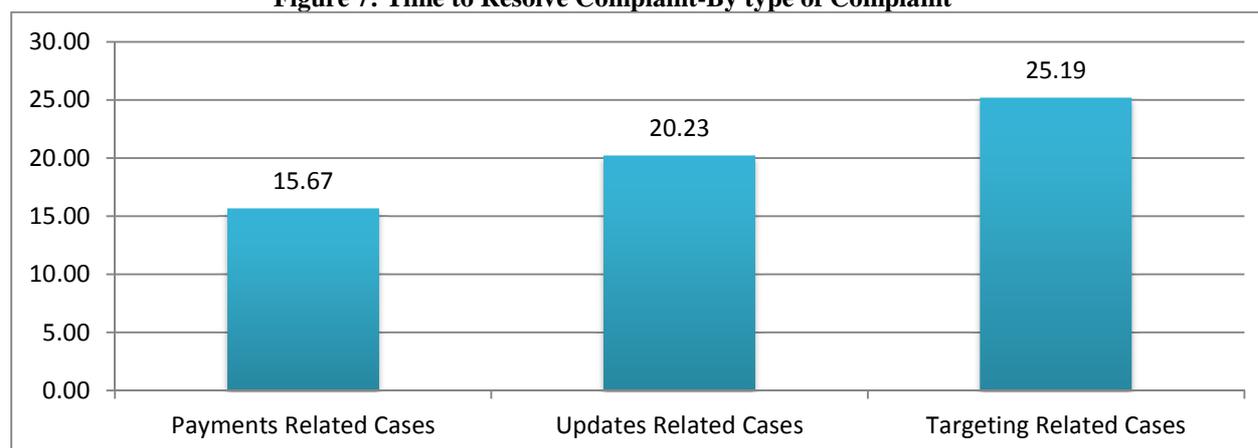
The Overall Mean number of weeks it took for resolution of complaints was calculated at 21.75 weeks.

**Table 38: Time to Resolve Complaint-By District**

Province	Mean Number of Weeks
Balochistan	17.07
AJK, GB & KA	21.07
KPK	14.63
Punjab	17.03
Sindh	38.69
<b>Total</b>	<b>21.75</b>

*\*total cases resolved per district*

Figure 7 shows average time taken to resolve complaints by type of complaints. Payment related cases were resolved in a shorter time span than the other cases, i.e. an average of 15.67 weeks. Update related cases took 20.23 weeks whereas Targeting related cases took 24.6 weeks on average to be resolved. Targeting Related Complaints took the longest to resolve i.e 25.19 weeks.

**Figure 7: Time to Resolve Complaint-By type of Complaint**

## 16. Marginalisation

An objective of the Case Management Spot Check was also to assess if there was any marginalisation on the basis of political, social or ethnic biases. The findings of the Spot Check survey in this regard are reviewed in the following discussion.

### 16.1. Political Affiliation of Complainants

Table 39 shows that of the 9721 complainants, 4.9 percent reported that there was at least one household member politically active, whereas none of the remaining 95.1 percent households had any politically active household member.

**Table 39: Political Affiliation of Complainants**

	Number of Cases	Percentage
Politically Active	481	4.9%
Not Politically Active	9240	95.1%
<b>Total</b>	<b>9721</b>	<b>100.0%</b>

### 16.2. Urban Rural Divide

Table 40 shows that 24.9 percent of the complainants are situated in the Urban areas of the districts under study whereas 75.1 percent complainants were from Rural areas. The findings imply that individuals from rural areas were equally well informed of the BISP Case Management System.

**Table 40: Urban Rural Divide of Complainants**

	Number of Cases	Percentage
Urban	2425	24.9%
Rural	7296	75.1%
<b>Total</b>	<b>9721</b>	<b>100.0%</b>

Table 41 shows the resolution of complaints as per the area the complaint was lodged from i.e. urban/rural. The resolution rate for complainants from Urban areas was 13.5 percent

whereas the resolution rate of complaints registered in Rural areas was 25.0 percent. This shows that the resolution of complaints does not have preference based on the urban/rural divide.

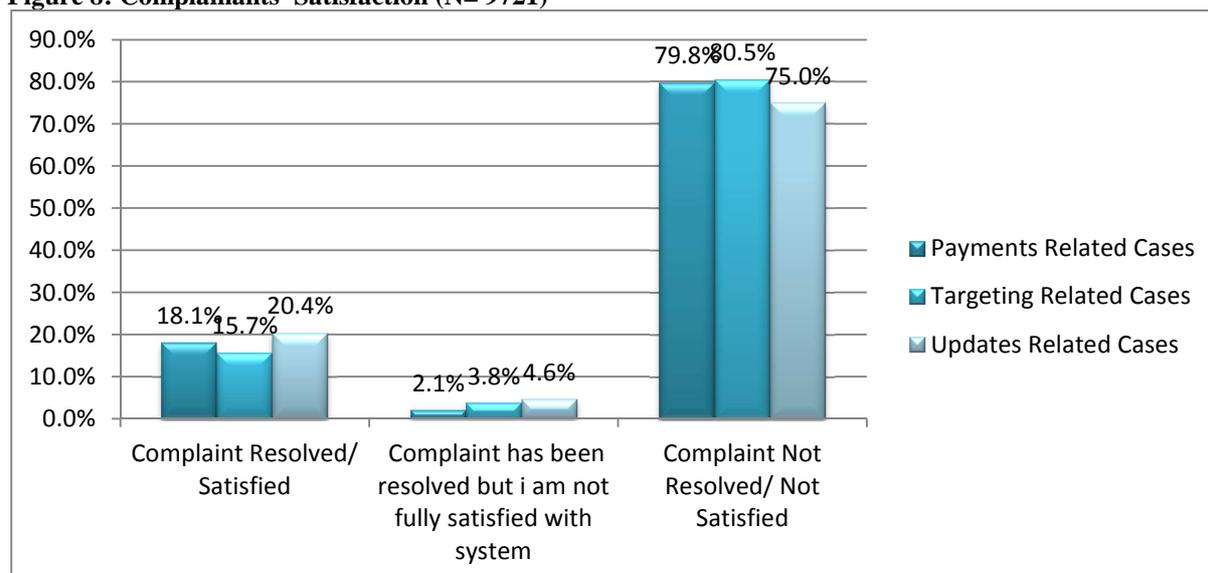
**Table 41: Complaint Resolution- By Location of Beneficiaries**

Locality	Complaints Lodged	Complaints Resolved	Resolution Rate
Urban	2425	328	13.5%
Rural	7296	1824	25.0%
<b>Overall</b>	<b>9721</b>	<b>2152</b>	<b>22.1%</b>

### 17. Complainants' Satisfaction

Figure 8 details the satisfaction rate of complainants with regards to targeting, updates and payments related complaints. For those who lodged payment related complaints, 18.1 percent reported that their complaint had been resolved and that they were satisfied with the Case Management System. 2.1 percent stated that even though their complaint had been resolved, they were not fully satisfied with the system while the remaining 79.8 percent complaints had not been resolved and the complainants were not satisfied with the system. Additionally, for targeting related complaints, only 15.7 percent reported to have their complaints resolved and being satisfied with the system whereas 3.8 percent stated that even though their complaint had been resolved, they were not fully satisfied with the system. 80.5 percent of the 'Targeting Related Cases' had not been resolved as was reported by the complainants. For updates related complaints, 20.4 percent of the complaints were resolved while 4.6 percent reported dissatisfaction with the system even though their complaint had been resolved. The remaining 75.0 percent of those who lodged update related cases considered their cases as unresolved.

**Figure 8: Complainants' Satisfaction (N= 9721)**

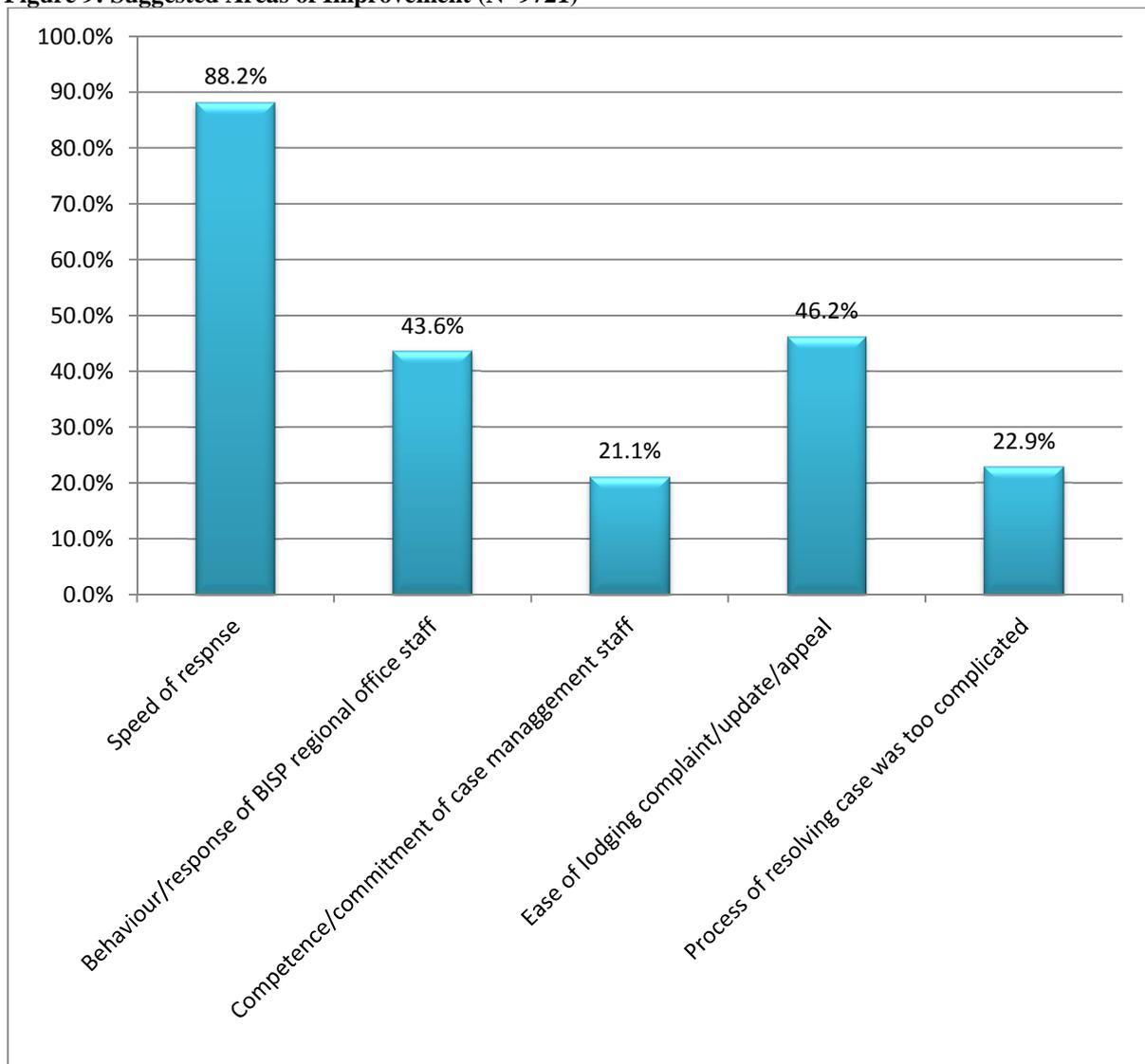


### 18.Suggested Areas of Improvement

During the survey the complainants were asked about their experience with the BISP Case Management System. These complainants were asked to identify areas of improvement. Figure 9 shows areas of improvement suggested by these complainants. Speed of response was the most common problem, 88.2 percent complainants suggested that the response time should be improved. This was a multiple response question hence the percentages are only indicative.

Although there were no official complaints registered with reference to the quality of service, 43.6 percent of the complainants were not satisfied with the Behaviour of the BISP staff with the complainants. 21.1 percent also complained about the commitment of the BISP staff. Of the total complainants 46.2 percent suggested that the complaint redressal system should be easily approachable, within reach and efficient in terms of registering complaints on the first visit by the complainant whereas 22.9 suggested that the process of lodging and resolution of complaints should be made easier.

**Figure 9: Suggested Areas of Improvement (N=9721)**



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## FOCUS GROUP DISCUSSIONS

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Focus Group Discussions were held in all districts to provide qualitative insights into the Case Management System.

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### Focus Group Discussion in the PUNJAB PROVINCE

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Focus Group Discussions (FGDs) were held for 7 districts in the province of Punjab to acquire the beneficiaries' insight in reference to the assessment of the BISP Case Management System. The main participants involved in the FGDs comprised of beneficiaries, and the BISP representatives. The participants were asked questions on the subject of lodging complaints, and the Management Information System (MIS) being used for the Case Management. The FGDs also allowed IDS and participant beneficiaries to understand the BISP staff's and CMS's limitations.

#### Survey and Payment Procedure

In most of the cases, the BISP officials were of the opinion that the respondents were not able to understand questions correctly during the National Roll Out (NRO) interview stage. As a rebuttal, the respondents stated that the enumerators did not introduce themselves and provide effective information on the programme. As a result of the confusion, they were hesitant to share all the details that were needed. Additionally, there were a few situations where female staff was not provided to conduct the NRO survey; interviewing female beneficiaries in some areas became difficult due to cultural constraints. Also, some complainants claimed that conducting the survey was politically inclined. They implied that it was conducted at the residences (Hujras) of political leaders and consequently individuals were selected out of favouritism leaving out many potential beneficiaries.

With respect to retrieving payments, the officials at the payment agencies claimed that a majority of the beneficiaries had little or no knowledge of successfully operating an ATM. As a result, they asked for assistance from the staff who charged a fee for this service. In order to avoid such situations from arising in the future, officials have suggested that all beneficiaries should have their own bank account and be issued a chequebook to retrieve their payments as an alternative to ATMs.

#### Lodging Complaints and Suggestions

When questioned about the procedure to file a complaint, the beneficiaries claimed that the BISP offices were either located too far from their place of residence, which lead to high costs of travel or that the available staff at the offices were disrespectful and did not take their complaints seriously. BISP officials in turn complained that the complainants did not provide them with a valid CNIC claiming to have forgotten it at home. In addition, the complainant

was rarely the beneficiary herself, but a relative or friend who did not fully understand the nature of the problem and unknowingly noted payments as an issue.

Complaints with respect to missed payments and those pertaining to ATM related issues are registered at the Tehsil and District level offices which are then forwarded to the Head Office in for consideration and resolution. All types of complaints are entered into the MIS, as reported by officials in the district. The BISP officials declared that they had full access to the MIS for Case Management; however felt they should be given authorization to resolve the registered complaints with reference to updates at the Tehsil level. In doing so, the time frame in which updates related cases are resolved will be reduced considerably.

Furthermore, officials identified a lack of coordination between District, Divisional and the Head Office staff members as a major constraint for resolving complaints on time. Running understaffed offices also acts as a hindrance to BISP's ability to resolve complaints; when staff members go for field visits, the office is left empty. Consequently, it was proposed that Field Supervisors should be added to the regular roster of the staff in the district to ensure someone is always available at the office to note down in coming complaints from the beneficiaries. In addition, officials requested an increase in the available financial resources and improved infrastructure in order to efficiently and effectively accommodate the complainants visiting the office.

In order to improve the process of filing complaints, the officials suggested that some mechanism should be developed by which the staff is able to provide the beneficiaries with proper guidance that is needed to lodge a complaint. Educating the beneficiaries on the procedure regarding filing a complaint will lead to a smoother and faster process.

The beneficiaries stated that the payments should be received on time and an effective system of notification should be active to inform them when a payment has been deposited or if there will be a delay in payments. This will reduce the number of trips a complainant has to make to check for the status of resolution and hence reduce any associated cost. The payment officials recommended that the beneficiaries should be provided with training on how to operate an ATM.

BISP officials claimed that complaint numbers are usually provided to the complainants, which are printed on a receipt provided to them when lodging a complaint. Beneficiaries however stated that no formal complaint number was issued to them; instead their concerns were noted verbally and were told they would be resolved. Furthermore, it was noted that the process of generating these complaint numbers was affected by internet problems due to load shedding or the system not functioning at the time of making a complaint.

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## Focus Group Discussion in Khyber Pakhtunkhwa (KPK) Province

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Focus Group Discussions (FGDs) were held for 3 districts in the province of Khyber Pakhtunkhwa (KPK) to acquire the beneficiaries' insight in reference to the assessment of the BISP Case Management System. The main participants involved in the FGDs comprised of beneficiaries, and the BISP representatives. The participants were asked questions on the subject of lodging complaints, and the Management Information System (MIS) being used for the Case Management. The FGDs also allowed IDS and participant beneficiaries to understand the BISP staff's and CMS's limitations.

### Survey and Payment Procedure

The beneficiaries were of the opinion that the selection process and interview during the National Roll Out (NRO) stage was not conducted fairly; claiming it was politically motivated. They suggested that the survey was conducted at the houses (Hujras) of political leaders and therefore individuals were chosen out of favouritism, disregarding many potential beneficiary households. As a result, a majority in these districts asked to be re-surveyed for eligibility.

### Lodging Complaints and Suggestions

Beneficiaries claimed that lodging a complaint was a time consuming procedure, mainly due to long queues outside the BISP Offices. Also, complainants in all three districts were concerned with the time it took to resolve a lodged complaint. In response, the BISP tehsil officials stated this is because they are understaffed and thus take longer to accommodate complaints made by the complainants. The officials also claimed that the shortage of staff members, insufficient financial resources and a lack of coordination between the Tehsil, District and Divisional Offices are the main reasons for the increased resolution time. It was also suggested that establishing additional offices is essential in order to share and balance the load of incoming complainants at the Tehsil Office. This will prove to be beneficial for both the beneficiaries and the BISP Officials.

Furthermore, the beneficiaries residing in the remote villages of the three districts are not aware of the existence of the Case Management System (CMS). As a solution, the BISP Officials have suggested an outreach programme at the village level to inform a maximum number of beneficiaries regarding the Case Management System in addition to registering their complaints.

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## Focus Group Discussion in the Sindh Province

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Focus Group Discussions (FGDs) were held for 4 districts in the province of Sindh to acquire the beneficiaries' insight in reference to the assessment of the BISP Case Management System. The main participants involved in the FGDs comprised of beneficiaries, and the BISP representatives. The participants were asked questions on the subject of lodging complaints, and the Management Information System (MIS) being used for the Case Management. The FGDs also allowed IDS and participant beneficiaries to understand the BISP staff's and CMS's limitations.

### Survey and Payment Procedure

Beneficiaries in these districts reported experiencing difficulty in understanding the questions that they were being asked during the National Roll Out (NRO) interview stage. They stated that the enumerators did not provide them with the full information regarding the programme as a result of which they were reluctant to share details about themselves.

The BISP staff also claimed to be facing obstacles in conducting the NRO as they were not provided with female enumerators. Due to cultural constraints, the staff was not able to properly conduct the interviews as a strict implementation of 'Parda' was in effect.

### Lodging Complaints and Suggestions

Beneficiaries complained about the environment of the BISP office location. They reported that the office was situated in an extremely unhygienic location where drainage water was easily sweeping into the office. Also, the office lacked sufficient infrastructure such as office furniture and seating for the complainants as a result of which they had to stand while waiting their turn in long queues. This point was agreed by the BISP officials and added that the office does not have the provision of a generator or UPS for when the power goes out. Consequently, the time to register complaints into the MIS took longer and led to beneficiaries making multiple trips to the office in order to lodge a complaint.

Furthermore, the officials suggested setting up more offices at the tehsil level allowing for more complaints to be registered. Currently, the offices are located at the district level whereby lodging complaints can be problematic for complainants whose residences are a great distance from these offices.

The District Office staff suggested that the BISP Head Office expedite the process of lodging complaints which will in turn provide conformation of the complaint being lodged. This will allow the staff at the District Office to provide correct and timely information to the complainant regarding the status of her complaint.

Officials also claimed that the MIS was not easy to understand. One beneficiary registered multiple complaints using the same CNIC. Additionally, the MIS did not provide the beneficiary's father or husband's name when entered into the system. Given these problems, the officials suggested that the MIS should be reprogrammed in order for it to provide the beneficiary's full name and details.

With respect to retrieving payments, the officials at the payment agencies claimed that a majority of the beneficiaries had little or no knowledge of successfully operating an ATM. As a result, they asked for assistance from the staff who charged a fee for this service. In order to avoid such situations from arising in the future, officials have suggested that all beneficiaries should have their own bank account and be issued a chequebook to retrieve their payments as an alternative to ATMs.

When questioned about the procedure to file a complaint, the beneficiaries claimed that the BISP offices were either located too far from their place of residence, which led to high costs of travel or that the available staff at the offices were disrespectful and did not take their complaints seriously. BISP officials in turn complained that the complainants did not provide them with a valid CNIC claiming to have forgotten it at home. In addition, the complainant was rarely the beneficiary herself, but a relative or friend who did not fully understand the nature of the problem and unknowingly noted payments as an issue.

The beneficiaries stated that the payments should be received on time and an effective system of notification should be active to inform them when a payment has been deposited or if there will be a delay in payments. This will reduce the number of trips a complainant has to make to check for the status of resolution and hence reduce any associated cost. The payment officials recommended that the beneficiaries should be provided with training on how to operate an ATM.

BISP officials claimed that complaint numbers are usually provided to the complainants, which are printed on a receipt provided to them when lodging a complaint. Beneficiaries however stated that no formal complaint number was issued to them; instead their concerns were noted verbally and were told they would be resolved. Furthermore, it was noted that the process of generating these complaint numbers was affected by internet problems due to load shedding or the system not functioning at the time of making a complaint.

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## **Focus Group Discussion in the Federally Administered Tribal Area (FATA), Azad Jammu and Kashmir (AJK)&Gilgit Baltistan (GB) Provinces**

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A Focus Group Discussion (FGD) was respectively held in the Federally Administered Tribal Area (FATA), Azad Jammu and Kashmir (AJK) and Gilgit-Baltistan (GB) provinces to acquire the beneficiaries' insight in reference to the assessment of the BISP Case Management System. The main participants involved in the FGDs comprised of beneficiaries, and the BISP representatives. The participants were asked questions on the subject of lodging complaints, and the Management Information System (MIS) being used for the Case Management. The FGDs also allowed IDS and participant beneficiaries to understand the BISP staff's and CMS's limitations.

### **Survey and Payment Procedure**

Participants complained about the National Roll Out (NRO) survey conducted in 2009 claiming that some of the houses were missed during the survey. They stated that the enumerators did not collect information properly due to which some women could not be selected for BISP payments. The respondents stated that a number of household members did not have their CNICs or B forms with them during the survey, which led to incorrect ages of the members being recorded by the enumerators. They believe this was the reason for non-selection of some women as beneficiaries. Essentially, since the participants were not highly educated, they were unable to provide the required and complete information during the survey. Additionally, a language barrier existed whereby the locals could not understand the language in which the questions were asked by the NRO survey enumerators i.e. Urdu.

Large distances to the franchise were reported as a major obstacle in retrieving continuous payments. Payment Outlets are usually located in the main city area which results in some beneficiaries having to cover distances of more than 50 kms to collect their instalments. This involves high transportation costs, which embeds a hefty burden on the already low income of beneficiary's household. Additionally, recurring trips to the Payment Outlet due to the absence of an effective notification process regarding the availability of payments, multiplies this cost several times.

Furthermore, upon reaching the payment agency, the beneficiaries have to wait in long queues in an attempt to receive payments. Additionally, more often than not, the ATM would be out of order or the money had not been transferred to the beneficiary's account which resulted in multiple visits to draw payments which led to increased costs of collection.

## **Lodging Complaints and Suggestions**

The beneficiaries complained BISP offices were located at awkward places. Improper roads and paths leading to the complaint centres are a cause of hindrance in lodging complaints. In some areas, snowfall also blocks these roads and paths. Thus it was suggested that more Tehsil offices should be set up allowing for an easier and more convenient process of lodging complaints and checking for resolutions. Similarly, the officials stated a desire for increased financial resources, improved infrastructure and an additional number of staff members. BISP Officials suggested that provision of laptops and mobile phones with access to the internet would result in efficient work and timely resolution of complaints.

At times there were long queues at the compliant registration centre and at other times the system was down which resulted in multiple visits to the BISP's complaint registration centre. The beneficiaries gathered outside the BISP office in large numbers and did not follow instructions announced by the BISP staff which created a lot of issues and inconvenience for both the beneficiaries and the BISP staff.

The Officials advocated that a notification regarding the status of complaints should be provided to the complainants in order to decrease the number of trips a complainant has to inquire about her status. They suggested this would also reduce the instances whereby a large number of complainants are gathered outside the BISP Offices to inquire about the status of their complaints.

For the most part, the beneficiaries were satisfied with the complaint redressal system, as previously there were high levels of red tape in play, with a very complex process of lodging complaints. It was proposed that this system can be improved by providing sufficient access to the BISP Management Information System (MIS) at the Tehsil Office level so that complaints can be confirmed and dealt with immediately.

Complaints pertaining to the payments are addresses at the BISP Tehsil Office however non-payments related complaints are forwarded to Head Office for the resolution and every complainant is provided with a complaint tracking number. It was suggested by the complainants that the Head Office should increase the rate of resolution of a complaint.

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## Focus Group Discussion in the Province of Balochistan

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A Focus Group Discussions (FGD) was held in the province of Balochistan to acquire the beneficiaries' insight in reference to the assessment of the BISP Case Management System. The main participants involved in the FGD comprised of beneficiaries, and the BISP representatives. The participants were asked questions on the subject of lodging complaints, and the Management Information System (MIS) being used for the Case Management. The FGD also allowed IDS and participant beneficiaries to understand the BISP staff's and CMS's limitations.

### Survey and Payment Procedure

The beneficiaries reported that during the interview stage of the selection process, the enumerator was busy and conducted the interview in a rush due to a lack of effective time management. Additionally, since the society was primarily male dominated, the female beneficiaries were unable to collect their payments themselves or required a male member of the household to accompany them to the payment agency. Furthermore, the respondents claimed that there was a lack of sufficient available ATMs and suggested that more ATMs should be set up to accommodate the beneficiaries.

### Lodging Complaints and Suggestions

A majority of the complainants reported that the BISP offices were too far away from their place of residence which ultimately led to high costs of transportation which they could not afford. As a result, more often than not, they would not visit the offices to register a complaint. The respondents suggested that a door to door service should be launched where the staff visits the beneficiaries at residences to accept and register their complaints. In addition, although the general consensus regarding the Management Information System (MIS) was that it was easy to understand, the respondents suggested that more BISP offices should be set up in their areas in order to provide better quality of services to the beneficiaries pertaining to the Case Management System (CMS).

When questioned about the overall effectiveness and efficiency of the CMS, the respondents suggested that starting a SMS service to redress complaints would be beneficial. Additionally, they suggested that a toll free number or helpline should be provided to the complaints so that their complaints can be addressed and resolved more effectively and faster.

Complainants were concerned with the time it took to resolve a lodged complaint. In response, the BISP tehsil officials stated this is the case as they are understaffed and thus take longer to accommodate complaints made by the complainants. The officials also claimed that the shortage of staff members, insufficient financial resources and a lack of coordination between the Tehsil, District and Divisional Offices are the main reasons for the increased resolution time. It was also suggested that establishing additional offices is essential in order to share and balance the load of incoming complainants at the Tehsil Office. This will prove

to be beneficial for both the beneficiaries and the BISP Officials. Overall, a majority of the beneficiaries were satisfied with the Case Management System and believed it was an effective system implemented to resolve and lodge a complaint.

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## KEY RECOMMENDATIONS

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Following are the key recommendations of the Case Management.

1. Addresses of Complainants in the BISP Database are not accurate. Tehsil complaint registration centres should note correct and complete addresses of the complainants and their contact numbers
2. Complaints are at times launched by individuals other than the beneficiary or her household members in such cases when the complainant is approached they have no knowledge regarding the complaint. BISP should only accept complaints from the beneficiary or a household member of the beneficiary
3. The complaint registration system through the TOLL Free Number is the cheapest and most easily accessible mean. It should be streamlined and improved
4. The BISP Tehsil Office is the most important link for complaint registration. These offices should be established in all Tehsils
5. The staff at the Tehsil Offices should ensure that the complaint is registered through one window in one visit. This will reduce the travel cost borne by the beneficiary
6. All payment related complaints should be registered through the Management Information System (MIS) of the BISP Case Management System
7. The information campaign on the CSM should reach more beneficiaries
8. The speed of response was the main area of improvement as requested by the beneficiaries
9. NADRA facilitation for CNIC Update related cases maybe improved
10. The BISP initiative is a social safety net for simple poor and mostly uneducated women. BISP staff must implement it not in the normal bureaucratic manner but with understanding and compassion
11. Training on the MIS System should be provided to BISP field staff
12. Greater access to the CMS should be provided to Tehsil Staff and Teshil Staff should be authorized to resolve update related cases
13. BISP should launch a village level outreach program to inform beneficiaries of the case management system
14. Information on resolution and progress of complaints should be timely communicated to the complainant. BISP may consider sending an SMS in this regard
15. To streamline and improve the Case Management System BISP staff have requested for improved co-ordination between BISP Tehsil, District, Divisional and HQ Staff

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## CONCLUSION

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The BISP Case Management System was instituted in 2012. Prior to this all complaints were registered and recorded manually. The manual system was extremely tedious and did not have the capacity to handle the large number of complaints of various natures.

The CMS is a grand transformation on the BISP complaint system. It has greatly facilitated the BISP beneficiary by simplifying the process of launching complaints and ensuring their timely resolution, The MIS also generates certain update requirements which are communicated to the potential beneficiary through a letter. The beneficiary is required to take certain actions to resolve the update requirement. This facilitates the potential beneficiary to receive her payments in an early time frame.

The Case Management System has the ability to resolve most cases in a very short time frame. The time lag recorded in the report is the resolute of those complaints which were recorded before the institution of the CMS and whose resolution has been concluded after CMS took effect. The complaint resolution rate is also affected by the perceptions of the beneficiary. Most targeting related complainants do not consider the case as resolved unless it has been concluded in their favour and they have started receiving payments. The system can be improved by providing greater access to the BISP field staff and authorizing them to resolve update related cases at the Tehsil level. Communication with the beneficiary should also be improved. An outreach campaign at village level should be launched to inform beneficiaries about the CMS. Once complaints have been registered, progress on those complaints must be communicated to the complainant. BISP can adopt the practise of sending an Urdu SMS informing the complainants of the progress or disposal of their complaint. Overall the BISP Case Management System is a very positive step towards facilitating Poor Beneficiaries. With this realisation BIPS field staff should also show more understanding and compassionate in dealing with the complainants.