

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

**Case Management Spot Check
Phase 8 Report**

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Submitted by: Innovative Development Strategies



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Acronyms

| | |
|-------|--|
| 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 |

INTRODUCTION

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 Organisations, 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 be made 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, refusal to accept grievance forms by the postman, 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 (e.g. CNIC numbers to be provided). They may also not be enrolled since they fell above the cut-off point based on the PMT score. 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.

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.

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 BISP's Case Management System.
- Analyze and evaluate the performance of the system.

3.1. Methodology

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

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 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 will be grouped in each phase so as to remain as close as possible to 1,375 households.

In all, 20 districts have 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 provinces¹.

Details of the districts and the number of households to be covered in each district are provided in table 1 below:

Table 1: 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 |

¹ 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.

| District | Province | Sample Size |
|---------------|-------------|---------------|
| Loralai | Balochistan | 115 |
| Jaffarabad | Balochistan | 174 |
| Khuzdar | Balochistan | 220 |
| Mardan | KPK | 502 |
| Abbottabad | KPK | 385 |
| Karak | KPK | 134 |
| Kurram Agency | FATA | 98 |
| Bagh | AJK | 144 |
| Skardu | GB | 81 |
| Total | | 11,000 |

3.2.1. Sample Phase 8

Table 2 shows the districts and the number of cases/complainants covered in Case Management Spot Check for Phase 8. This Phase was to cover a total of 1,477 cases/complainants. Data on registered complaints was to be provided by BISP.

Table 2: Sample Phase 8

| District | Number of Complainants | Percentage |
|---------------|------------------------|--------------|
| Bagh | 144 | 9.7% |
| Jaffarabad | 229 | 15.5% |
| Karachi South | 824 | 55.8% |
| Loralai | 170 | 11.5% |
| Khuzdar | 110 | 7.4% |
| Total | 1477 | 100.0 |

This sample is further subdivided among the four types of cases, Targeting Related Cases, Updates Related Cases, Payments Related Cases and Cases relating to the Quality of Service. Table 3 shows the number of cases of each category of complaints for Bagh, Jaffarabad, Karachi South, Loralai and Khuzdar. The shortfall in the sample of payment related cases was distributed in the updates and targeting related cases.

Table 3: Case Management Spot Check Phase 8 sample-By type of complaint

| District | Updates Related Cases | | Targeting Related Cases | | Payments Related Cases | |
|----------------|------------------------------------|--------------------------|------------------------------------|--------------------------|------------------------------------|--------------------------|
| | 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 |
| 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 |
| Overall | 6,557 | 656 | 4651 | 552 | 269 | 269 |

*There were no complaints regarding the “Quality of Service” at the time of the sample selection for Phase6.

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. Those cases in reference to targeting and updates cannot be resolved at the Tehsil or Divisional offices and are thus forwarded to the Head Office for resolution. Additionally, payments related complaints are addressed directly to the BISP Head Office.

A record of these complaints was provided to IDS by the BISP offices for sample selection. The sample in Bagh, Jaffarabad, Loralai, Karachi South and Khuzdar was selected through a balanced proportion of updates, targeting and payment related cases

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 which include 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. Additionally the software allows IDS to identify specific indicators such as the geographic locations of the offices that affect case management. The programme has basic inbuilt checks to ensure that any errors that remain in the completed questionnaires are flagged.

Summary of Findings

Available Sample and Complaints Lodged

1. The findings of the Case Management Spot Check Phase 8 are based on the study of five districts: Bagh, Jaffarabad, Karachi South, Loralai and Khuzdar. The sample size for the five districts was Bagh 144 cases, Jaffarabad 229 cases, Loralai 170 cases, Karachi South 824 cases and Khuzdar 110 cases
2. Due to adverse security concerns in Karachi South, sample falling within Lyari could not be approached. Some areas in Loralai and Jaffarabad also were unapproachable due to security concerns. Additionally, on-going curfew in Khuzdar hindered field activities and thus a portion of the sample could not be covered
3. The survey could have been conducted only if the beneficiary or complainant was available. Satisfying this condition led to a decrease in the number of cases for which the questionnaire was administered. There were 6 cases in Bagh where neither the beneficiary nor the complainant were available to respond
4. There were 2 cases from Bagh and 1 case from Loralai and 12 cases from Khuzdar which neither the beneficiary nor any of the available household members were aware of their complaint being lodged. These cases also had to be excluded from the dataset for comparative analysis.
5. Consequently, the final findings compare 138 cases from Bagh, 134 cases from Jaffarabad, 400 cases from Karachi South, 19 from Loralai and 29 from Khuzdar

Lodging of Complaints

6. There were four channels through which complaints could be registered with BISP, these included toll free number, e-mail and online registration, postal mail and personal visits to BISP offices. The toll free number was more for information purposes than lodging of complaints
7. Only 88 complainants attempted to lodge their case through the service of the BISP toll free number
8. Lodging a complaint In Person was the most preferred and frequently adopted channel for registering a case. 493 cases were lodged In Person
9. Of the total complaints, 50.1 percent (364) were lodged by the beneficiary or potential beneficiary while 49.7 percent (362) complaints were lodged by non-beneficiaries
10. Out of the total number of offices visited to register a complaint, the BISP Tehsil office was visited with the highest frequency. Of the 208 complainants who visited a BISP office in person, 74.4 percent (366) lodged their complaint at a BISP Tehsil office
11. In Bagh 71.4 percent beneficiaries travelled Less than 15 kms and 38.6 percent travelled more than 15 kms to lodge their complaint. In Jaffarabad, Loralai and Khuzdar these percentages were 30 percent, 50 percent and 100 percent respectively. In Karachi 85 percent beneficiaries had to travel Less than 15 kms to lodge their complaint.

12. In Bagh, the Average Cost incurred by complainants to register a complaint was Rs. 248.7 and in Jaffarabad it cost Rs. 235.0 on average to register a complaint. This cost came to Rs. 300.0 in Loralai and Rs. 141.9 in Karachi South. Additionally, Rs. 50.0 was the average cost faced by complainants in district Khuzdar. The Total Average Cost calculated for Phase 8 of the Case Management Spot check is Rs. 173.7.
13. The sample for each type of cases per district is as shown in Table 4:

Table 4: Sample Summary

| | Bagh | Jaffarabad | Karachi South | Loralai | Khuzdar | Total |
|-------------------|------------|------------|---------------|------------|------------|-------------|
| Updates Related | 59 | 110 | 323 | 118 | 46 | 656 |
| Targeting Related | 59 | 110 | 323 | 49 | 11 | 552 |
| Payments Related | 26 | 9 | 178 | 3 | 53 | 269 |
| | 144 | 229 | 824 | 170 | 110 | 1477 |

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

Updates Related Cases

15. Table 5 below shows the type of Updates Related Cases lodged and the resolution rate for each of these cases

Table 5 : Updates Related Cases Summary

| | Cases Lodged | | Resolution Rate |
|--|-----------------|------------|-----------------|
| | Number of Cases | Percentage | |
| Beneficiary Passed Away | 3 | 0.7% | 33.3% |
| Payments Not Required | 4 | 0.9% | 0.0% |
| CNIC Update | 357 | 84.2% | 19.9% |
| Marital Status Update | 50 | 11.8% | 18.0% |
| Address Update | 3 | 0.7% | 0.0% |
| Initially Refused to receive payments but want to receive them now | 7 | 1.7% | 14.3% |
| Overall | 424 | 100 | 19.3% |

16. Majority of the ‘Updates Related Cases’ were of CNIC update, i.e 84.2 percent of the total 424 cases. The reported resolution rate for such cases according to the complainants/beneficiaries was 19.9 percent
17. The overall reported complaint resolution rate for ‘Updates Related Cases’ was 19.3 percent
18. Reported complaint resolution rate indicates the rate of complaint resolution as per the findings from the survey i.e. beneficiary

Targeting Related Cases

19. Table 6 below shows the kind of ‘Targeting Related Cases’ lodged and the resolution rate for each kind of case

Table 6: Targeting Related Cases Summary

| Nature of Complaint | Number of Complainants | Percentage |
|---|------------------------|---------------|
| I am poor and was interviewed but not selected | 201 | 88.5% |
| I was informed that my information was incomplete | 21 | 9.3% |
| I declined interview but wish to participate now | 2 | 0.9% |
| No one was at home for interview | 1 | 0.4% |
| My household was not surveyed | 2 | 0.9% |
| Total | 227 | 100.0% |

20. 88.5 (201) percent of the ‘Targeting Related Cases’ concerned the selection of beneficiaries. These complainants lodged an eligibility appeal. 11.2 percent of these 227 Targeting Related Cases were considered resolved by the complainants

21. 9.3 percent (21) of the Targeting Related Cases reported that they were unable to provide complete information during the National Roll Out survey. Additionally, there were 2.2 percent (5) cases whose interview was not conducted. These were cases of re-survey

22. Altogether there were 26 cases of resurvey. Out of these, only 1 household in district Bagh was reported to be resurveyed by BISP teams

23. No complaint was registered regarding the selection of non-poor households were registered

Payments Related Cases

24. Payments related complaints are still not being entered in the MIS and are being dealt with separately

25. The Nature and Resolution Rate for ‘Payments Related Cases’ is shown in Table 7 below:

Table 7: Payments Related Cases Summary

| | Number of Cases | Percentage | Resolution Rate |
|---------------------------|-----------------|---------------|-----------------|
| Non payment | 26 | 37.7% | 15.4% |
| Missed payment | 25 | 36.2% | 28.0% |
| Delay in payment | 16 | 23.2% | 31.3% |
| Lost card | 1 | 1.4% | 100.0% |
| Lost/misplaced/forgot PIN | 1 | 1.4% | 100.0% |
| Total | 69 | 100.0% | 26.1% |

26. The overall complaint resolution rate of Payments Related Cases, as per the beneficiaries, was 26.1 percent

Awareness and Performance of BISP's Case Management System

27. 77.5 percent (558) reported that they found out about the case management system through family and friends
28. Only 1.3 percent claimed to receive a complaint form in Mail
29. Only 20.1 percent of the total sample were aware of the facility of the toll free number, which, comparatively, remains the cheapest mode of lodging complaint
30. Of the total sample, only 3.5 percent (25) complainants were provided with a complaint registration number, out of which 64.0 percent were able to provide this number to the IDS teams
31. There was no evidence of marginalisation on account of location or political biases
32. Table 8 shows that the overall complaint resolution rate, as per the complainant, was only 17.5 percent. This percentage indicates the proportion of cases considered resolved by the complainants. The actual number of cases that have been resolved through the system may be higher. 'Payment Related Cases' had the highest resolution rate at 26.1 percent whereas the lowest resolution rate was for 'Targeting Related Cases' at 11.5 percent. 'Updates Related Cases' had a resolution rate of 19.3 percent

Table 8: Rate of Resolution

| Type of Complaints | Complains Lodged | Complaints Considered Resolved | Resolution Rate |
|-------------------------|------------------|--------------------------------|-----------------|
| Payment Related Cases | 69 | 18 | 26.1% |
| Targeting Related Cases | 227 | 26 | 11.5% |
| Updates Related Cases | 424 | 82 | 19.3% |
| Overall | 720 | 126 | 17.5% |

33. Table 9 shows the areas of improvement suggested by the complainants

Table 9: Areas of Improvement Summary

| | Number of Complainants | Percentage |
|---|------------------------|------------|
| Speed of response | 648 | 90.0% |
| Ease of lodging complaint/update/appeal | 183 | 25.4% |
| Behavior/response of BISP regional office staff | 267 | 37.1% |
| Competence/commitment of case management staff | 75 | 10.4% |
| Process of resolving case was too complicated | 131 | 18.2% |

34. Table 9 shows that 90.0 percent suggested an increase in the speed of complaint resolution of their complaints. 37.1 percent complained about the Behaviour of BISP Officials whereas 25.4 percent suggested that lodging complaints should be made more accessible and easy.
35. Participants, in Focus Group Discussions, also suggested that a suitably staffed help desk be introduced at BISP Tehsil offices to accommodate the increasing number of complainants. This suggestion was also supported by BISP Officials who reported to have been insufficiently staffed with lack of facilities to handle an increasing number of complaints.

Lodging Complaints

4. Available Sample and Complaints Lodged

4.1. Available Sample

Of the total sample of 1,477 complainants in the five districts, a total of 720 households are available for analysis in Phase 8 of the Case Management Spot Check. In district Bagh, out of a sample of 144 cases, 138 cases are included in analysis. 32 addresses in Jaffarabad could not be traced, 36 could not be approached due to security concerns and 27 households had migrated from the given addresses. Thus the total sample available for Analysis was 134 cases. In Karachi South, 122 addresses could not be traced, 166 could not be approached as their locations were in areas where an adverse security situation prevails and 136 had migrated from their given addresses. Thus the available sample for analysis in Karachi South is 400 cases. In Loralai, out of 170 cases selected as per the sample, 52 addresses could not be traced, 48 addresses could not be approached due to heightened security risks and 50 cases had migrated from their given addresses. 1 household did not have knowledge of a complaint been lodged on their behalf. The total sample available for analysis in Loralai is 19. Also in Khuzdar, the total sample available for analysis is 29.

The total sample size available for analysis for Phase 8 is 720 households. See Table 10.

Table 10: Available Sample

| District | Total Selected | Address Untraced | Untraced Security Reasons | Migration | Complaints not Lodged | Respondent not available | Cases available for analysis |
|----------------|----------------|------------------|---------------------------|------------|-----------------------|--------------------------|------------------------------|
| Bagh | 144 | 0 | 0 | 0 | 2 | 4 | 138 |
| Jaffarabad | 229 | 32 | 36 | 27 | 0 | 0 | 134 |
| 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 |
| Overall | 1,477 | 226 | 282 | 230 | 15 | 4 | 720 |

5. Method 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 it has been accepted. Out of 720 complainants, 97.1 percent (699) had adopted only one channel to lodge their complaint, whereas 2.9 percent (21) complainants had adopted more than one of the aforementioned channels to register their case. See Table 11 below:

Table 11: Number of Complaint Methods

| | Number of Cases | Percentage |
|-------------------------------------|-----------------|------------|
| One Complaint Method used | 699 | 97.1 |
| More than One Complaint Method used | 21 | 2.9 |
| Total | 720 | 100.0 |

Table 12 shows the method of lodging complaints district wise. In Bagh a total of 130 complaints were registered at BISP Offices in person. 7 complaints and 1 complaint were lodged through the Toll Free Number and by Mail respectively. A majority of the complaints in district Jaffarabad were lodged through Mail i.e. 108 complaints. Additionally 10 people lodged their complaints in person, 5 through the toll free number and 14 through email. Out of the 21 complaints lodged in District Loralai, 13 were lodged through Mail, 6 were lodged in person and 2 through the BISP Toll Free Number.

In District Karachi, 346 complaints were lodged In Person. 65 complaints were lodged through the BISP Toll Free Number and 2 were lodged through Mail. None of the complainants in Karachi covered under the sample reported to lodge a complaint through the Email. Complainants showed less frequency of lodging complaints In Person for District Khuzdar. Only 1 complaint was lodged In Person. This may be a result of long distances and lack of transport available in the district. A majority of the complaints in Khuzdar were lodged through Mail i.e. 13 complaints. Additionally, 9 complaints were lodged through Phone at the BISP Toll Free Number whereas 12 were registered through Email.

Table 12: Method of lodging complaint by district

| | Phone/toll free number | Mail | E-mail/website | In person to BISP office |
|------------|------------------------|------|----------------|--------------------------|
| Bagh | 7 | 1 | 0 | 129 |
| Jaffarabad | 5 | 108 | 14 | 10 |
| Loralai | 2 | 13 | 0 | 6 |
| Karachi | 65 | 2 | 0 | 346 |
| Khuzdar | 9 | 13 | 12 | 1 |

Note: Complaints are registered through more than one method hence the above figures 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 12 shows that 50.3 percent of the total complaints were lodged by the beneficiary or potential beneficiary herself. 31.4 percent of the complaints were lodged by husbands whereas 12.4 percent were lodged by other family members. Additionally, neighbours lodged 2.3 percent of the total complaints while relatives and friends lodged 2.2 percent of the complaints.

Table 13: Complainant

| Column1 | Number of Cases | Percentage % |
|-----------------|-----------------|--------------|
| Beneficiary | 362 | 50.3% |
| Husband | 226 | 31.4% |
| Son/Daughter | 89 | 12.4% |
| Grandchild | 10 | 1.4% |
| Neighbour | 17 | 2.4% |
| Relative/Friend | 16 | 2.2% |
| Total | 720 | 10.0% |

7. Offices Visited

Like the attempts through different methods, an individual also made visits to different offices. Table 14 shows that out of a total 492 complaints lodged in person, 98.4 percent (484) complainants visited one office whereas 1.6 percent (8) lodged their complaints at more than one office.

Table 14: Number of offices visited for lodging complaints

| | Number of Complainants | Percentage% |
|------------------------------|------------------------|---------------|
| One Office Visited | 484 | 98.4% |
| More than One Office visited | 8 | 1.6% |
| Total | 492 | 100.0% |

Table 15 shows that of the 492 complainants that registered their case at an office, the payment agency/franchise was visited by 1.6 percent of the complainants whereas the Temporary Information Centre was visited by 3.5 percent. A majority of complaints were lodged at BISP Tehsil Offices where 74.4 percent of the complainants registered their case whereas 22.2 percent lodged their complaint at the BISP Divisional Office. 1 person also reported to visit the BISP Head Office in Islamabad.

Table 15: Offices visited-overall

| Type of Office | Number of Cases | Percentage |
|-----------------------------------|-----------------|--------------|
| Payment agency office | 8 | 1.6% |
| BISP Tehsil Office | 366 | 74.4% |
| BISP Divisional office | 109 | 22.2% |
| BISP Temporary Information Center | 17 | 3.5% |
| BISP Head Office, Islamabad | 1 | 0.2% |
| Total | 492 | 10.0% |

Table 16 below shows a district wise distribution of the offices visited. Out of a total of 129 respondents who visited a BISP Office in District Bagh, 96.2 percent lodged their complaints at BISP Tehsil Office. 1.5 percent visited the Payment Agency Office and 0.8 percent lodged complaints at the BISP Divisional Office. Also, 1.5 percent lodged their complaints at the BISP Temporary Information Centre in Bagh. In Jaffarabad, of the 10 complainants who visited a BISP Office in Person, 45.5 percent registered their complaints at the BISP Divisional Office and 18.8 percent lodged complaints at the BISP Temporary Information

Centre. The Payment Agency Office and the BISP Tehsil Office was visited by 18.2 percent complainants each.

Furthermore, out of 6 respondents who claimed to have lodged their complaints at a BISP Office in Loralai, 50.0 percent registered their complaints at the BISP Tehsil Office and 50.0 percent registered their complaints at the BISP Divisional Office. In District Karachi South, of the 346 complainants claimed to have registered their complaints at a BISP Office, 66.6 percent registered their complaints at the BISP Tehsil Office. 28.0 percent and 4.0 percent visited the BISP Divisional Office and the BISP Temporary Information Centre respectively. Also, 1.1 percent and 0.3 percent lodged complaints at the Payment Agency Office and the BISP Head Office in Islamabad.

Table 16: Offices visited- By District

| District | Bagh | Jaffarabad | Loralai | Karachi South | Khuzdar |
|-----------------------------------|---------------|---------------|---------------|---------------|---------------|
| Payment agency office | 1.5% | 18.2% | 0.0% | 1.1% | 0.0% |
| BISP Tehsil Office | 96.2% | 18.2% | 50.0% | 66.6% | 0.0% |
| BISP Divisional office | 0.8% | 45.5% | 50.0% | 28.0% | 100.0% |
| BISP Temporary Information Center | 1.5% | 18.8% | 0.0% | 4.0% | 0.0% |
| BISP Head Office, Islamabad | 0.0% | 0.0% | 0.0% | 0.3% | 0.0% |
| Overall | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

8. Cost of Lodging a Complaints

8.1. Distance Travelled

Complainants were asked how much distance they had to travel to the nearest BISP office to lodge a complaint. Table 17 shows that in Bagh 71.4 percent beneficiaries travelled Less than 15 kms and 38.6 percent travelled more than 15 kms to lodge their complaint. In Jaffarabad, Loralai and Khuzdar these percentages were 30 percent, 50 percent and 100 percent respectively. In Karachi 85 percent beneficiaries had to travel Less than 15 kms to lodge their complaint.

Table 17: Distance travelled-by district

| | Less than 5 km | 05 - 15 km | 16 - 30 km | More than 30 km | Total |
|------------|----------------|------------|------------|-----------------|--------|
| Bagh | 20.2% | 51.2% | 24.8% | 3.9% | 100.0% |
| Jaffarabad | 30.0% | 20.0% | 30.0% | 20.0% | 100.0% |
| Loralai | 50.0% | 0.0% | 16.7% | 33.3% | 100.0% |
| Karachi | 32.7% | 52.3% | 14.2% | 0.8% | 100.0% |
| Khuzdar | 100.0% | 0.0% | 0.0% | 0.0% | 100.0% |
| Overall | 29.7% | 50.6% | 17.3% | 2.4% | 100.0% |

8.2. Cost of Travel

Table 18 shows the average cost incurred by the respondents for registering their complaints. In Bagh, the Average Cost incurred by complainants to register a complaint was Rs. 248.7 and in Jaffarabad it cost Rs. 235.0 on average to register a complaint. This cost came to Rs.

300.0 in Loralai and Rs. 141.9 in Karachi South. Additionally, Rs. 50.0 was the average cost faced by the one complainant in district Khuzdar. The Total Average Cost calculated for Phase 8 of the Case Management Spot check is Rs. 173.7.

Table 18: Cost of travel-By District

| District | N | Mean Total Cost (PKR) |
|---------------|------------|-----------------------|
| Bagh | 129 | 248.6 |
| Jaffarabad | 10 | 235.0 |
| Loralai | 6 | 300.0 |
| Karachi South | 346 | 141.9 |
| Khuzdar | 1 | 50.0 |
| Total | 492 | 173.7 |

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 and e. Table 19 reports that overall the complainants had to visit an office a number of times. In Bagh, the mean number of trips made by one complainant to a BISP Office in order to lodge a complaint was 1.78. This mean came to 2.5 trips in Jaffarabad, 1.0 in Loralai, 1.98 in Karachi South and 2.0 in Khuzdar. The Mean Number of trips recorded in Phase 8 of the Case Management Spot Check is 1.9.

The Average Cost incurred and the Mean Number of trips for each district covered in Phase 8 of the Case Management Spot Check allows inference of the Average Total Cost incurred by complainants for registering their complaint. This is done through the following equation:

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

In District Bagh, the Average Total Cost incurred for registering a complaint is thus $248.6 \times 1.7 = 422.6$. Hence the Total Cost for registering a complaint in Bagh is Rs. 422.6. Similarly, these costs calculated for Jaffarabad Loralai and Khuzdar are Rs. 587.5, Rs. 300.0 and Rs. 100.0 respectively. The Average Total Cost faced by complainants in District Karachi South is Rs. 269.6.

Table 19: Mean number of trips

| District | Mean Number of Trips |
|---------------|----------------------|
| Bagh | 1.7 |
| Jaffarabad | 2.5 |
| Loralai | 1.0 |
| Karachi South | 1.9 |
| Khuzdar | 2.0 |
| Total | 1.9 |

Types of Complaints Lodged and Resolved

9. Updates Related Cases

9.1. Nature of Complaint

Table 19 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 BISP. Additionally, complainants learn of these problems when they contact BISP offices. IDS acquired the data for all updates related complaints, of the two districts, that had been entered into the Case Management System for selection of sample

Of the total 424 sampled updates cases, 84.2 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 issued 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. 11.8 percent cases were of marital status update. 1.7 percent stated that they had refused to receive payments initially but want to receive them now whereas 1.0 percent cases intended to update their addresses. Additionally, 3 cases registered were off Address Update, 3 cases were pertaining to the beneficiary's death and 4 complainants did not require payments from BISP.

Table 20: Type of Updates

| | Cases Lodged | |
|--|-----------------|------------|
| | Number of Cases | Percentage |
| Beneficiary Passed Away | 3 | 0.7% |
| Payments Not Required | 4 | 0.9% |
| CNIC Update | 357 | 84.2% |
| Marital Status Update | 50 | 11.8% |
| Address Update | 3 | 0.7% |
| Initially Refused to receive payments but want to receive them now | 7 | 1.7% |
| Overall | 424 | 100 |

District wise, as shown in the Table below, CNIC Update was the most frequent update registered in all 4 districts. In Bagh, 93.1 percent registered cases regarding CNIC Updates whereas in Jaffarabad the percentage of cases registered for CNIC Updates were 71.7 percent. In Karachi South, 90.6 percent applied for a CNIC Update whereas all cases under Update Related Cases for Khuzdar and Loralai pertained to CNIC Updates.

Table 21: Type of Updates-By district

| | Bagh | Jaffarabad | Karachi South | Khuzdar | Loralai |
|--|---------------|---------------|---------------|---------------|---------------|
| Beneficiary Passed Away | 5.2% | 0.0% | 0.0% | 0.0% | 0.0% |
| Payments not required | 0.0% | 2.7% | 0.5% | 0.0% | 0.0% |
| CNIC Update | 93.1% | 71.7% | 90.6% | 100.0% | 100.0% |
| Marital Status Update | 1.7% | 18.6% | 10.3% | 0.0% | 0.0% |
| Address Update | 0.0% | 1.8% | 0.5% | 0.0% | 0.0% |
| Initially refused to receive payments but want to receive them now | 0.0% | 0.9% | 2.7% | 0.0% | 0.0% |
| Total | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

9.2.Resolution of Complaint

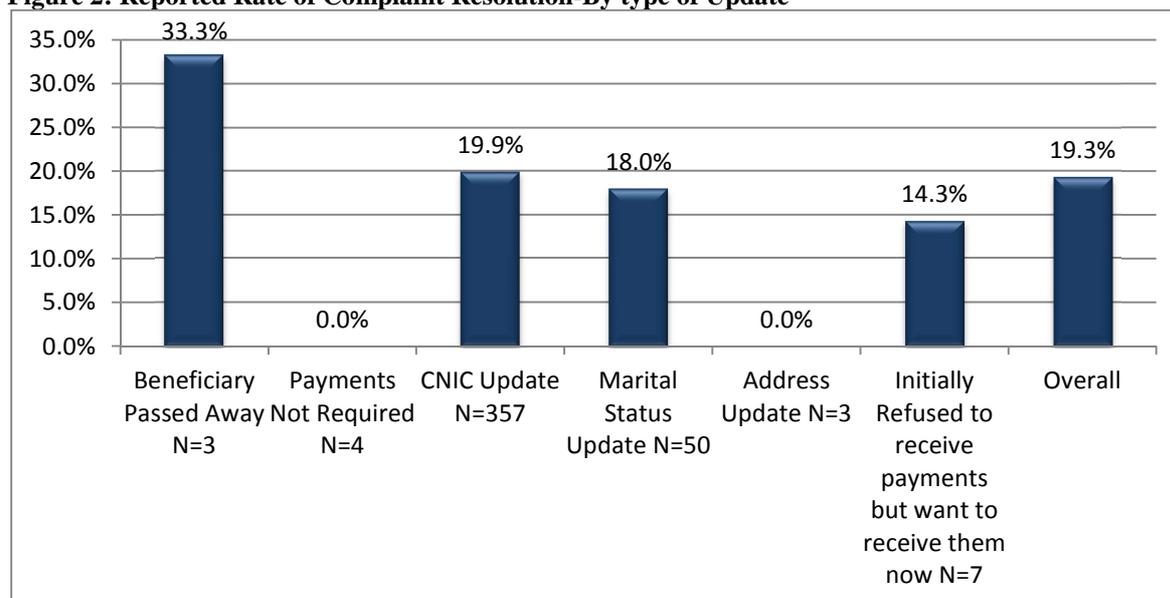
One of the factors measuring the efficiency of the Case Management System is the rate of complaint resolution. A problem is considered resolved when the complainant receives a notification of the complaint being resolved or notification of selection into the programme or starts receiving payments Updates Related Cases stands at 19.3 percent for all districts covered in Phase 8.

Table 22: Reported Rate of Complaint Resolution-Updates

| District | Complaints Lodged | Complaints Resolved | Resolution Rate % |
|--------------|-------------------|---------------------|-------------------|
| Bagh | 58 | 12 | 20.7% |
| Jaffarabad | 113 | 14 | 12.4% |
| Karachi | 233 | 48 | 21.5% |
| Khuzdar | 3 | 0 | 0.0% |
| Loralai | 17 | 8 | 47.1% |
| Total | 424 | 82 | 19.3% |

Table 22 above 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 33.3 percent of complaints were considered resolved by the complainants. For CNIC Updates, the resolution rate was 19.9 percent and for Marital Status Update it was 18.0 percent. Also, a 14.3 percent resolution rate was noted for those complainants who stated that they had refused to receive payments initially but want to receive them now.

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



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 23 shows the type of targeting related cases. Of the complaints that fell in this category, 88.5 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. 9.3 percent of the targeting related cases were of the complainant reporting not being able to provide complete information to the enumerator. 0.9 percent declined interview during the NRO survey but wish to participate in the programme now and 1.3 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.

Table 23: Targeting Related Cases

| Nature of Complaint | Number of Complainants | Percentage |
|---|------------------------|---------------|
| I am poor and was interviewed but not selected | 201 | 88.5% |
| I was informed that my information was incomplete | 21 | 9.3% |
| I declined interview but wish to participate now | 2 | 0.9% |
| No one was at home for interview | 1 | 0.4% |
| My household was not surveyed | 2 | 0.9% |
| Total | 227 | 100.0% |

Table 24 shows the targeting related cases lodged in the four districts. There are no Targeting Related Cases in District Loralai available for analysis. In Bagh, 93.0 percent of the complaints lodged an eligibility appeal i.e. stating that they are poor and were interviewed but not selected. 3.5 percent said that their information was incomplete whereas another 3.5 percent claimed that they declined interview but wish to participate now. Interviews were rejected for many reasons during the NRO. Not being properly informed of the purpose of the interview and its future implementations and cultural pressure are a few examples. 83.3 percent lodged complaints regarding being interviewed but not being selected in Jaffarabad. Additionally, this Percentage was 88.3 percent and 60.0 percent in Karachi South and Khuzdar respectively.

Table 24: Targeting Related Cases- By District

| | I am poor and was interviewed but not selected | I was informed that my information was incomplete | I declined interview but wish to participate now | No one was at home for interview | My household was not surveyed | Overall |
|---------------|--|---|--|----------------------------------|-------------------------------|------------|
| Bagh | 93.0% | 3.6% | 3.6% | 0.0% | 0.0% | 56 |
| Jaffarabad | 83.3% | 16.7% | 0.0% | 0.0% | 0.0% | 12 |
| Karachi South | 88.3% | 11.0% | 0.0% | 0.6% | 0.0% | 154 |
| Khuzdar | 60.0% | 0.0% | 0.0% | 0.0% | 40.0% | 5 |
| Total | 88.6% | 9.3% | 0.9% | 0.4% | 0.9% | 227 |

10.2. **Eligibility Appeal**

Overall there were 196 cases 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 25 shows that 74.9 percent of those requesting an eligibility appeal were not aware of their PMT score. Of the total 202 individuals that requested to be included in the programme 4.0 percent were aware that their score was below or equal to 16.17. Additionally, 18.3 percent complainants reported their score was between 16.17 and 20 while 2.5 percent had a score greater than 20.0. The remaining 75.2 percent were not aware of their respective PMT Scores.

In Bagh, 18.9 percent were aware of their PMT Score whereas the remaining 81.1 percent were did not have knowledge regarding their PMT Score. 1.9 percent of the beneficiaries reported that their PMT Score fell in range below or equal to 16.17 score points. In Jaffarabad and Khuzdar, none of the beneficiaries requesting an eligibility appeal were aware of their PMT Score.

In Karachi South, 70.6 percent were not knowledgeable of their PMT Score. However, 5.1 percent recognised their score range as Below or Equal to 16.17. Also, 22.8 percent and 1.5 percent reported their PMT Scores fell in ranges 'Between 16.17 and 20.00 and Greater than 20.0. There were no eligibility appeals reported to be lodged in district Loralai.

Table 25: Reported PMT Score

| | Below or equal to 16.17 | Between 16.17 and 20.00 | Greater than 20.00 | I don't know | Overall |
|---------------|-------------------------|-------------------------|--------------------|--------------|------------|
| Bagh | 1.9% | 11.3% | 5.7% | 81.1% | 53 |
| Jaffarabad | 0.0% | 0.0% | 0.0% | 100.0% | 10 |
| Karachi South | 5.1% | 22.8% | 1.5% | 70.6% | 136 |
| Khuzdar | 0.0% | 0.0% | 0.0% | 100.0% | 3 |
| Total | 4.0% | 18.3% | 2.5% | 75.2% | 202 |

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. 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. Table 26 summarises the total re-survey cases. In District Bagh, 4 households were to be considered for a re survey. Out of the 4, 2 were cases of incomplete information and 2 were of missed households during the NRO. In Jaffarabad, 2 cases reported to have been informed of incomplete information by BISP Officials. Similarly in Karachi South, 17 cases were of incomplete information and 1 was of missed households whereas for Khuzdar, 2 cases were of missed households. Hence for Phase 8, Cases pertaining to incomplete information totalled to 21 and those of missed households totalled to 5. Therefore total cases of re survey in Phase 8 were 26.

Table 26: Missed out Households/Incomplete Forms

| District | Incomplete Information | Missed Households | Total |
|---------------|------------------------|-------------------|-----------|
| Bagh | 2 | 2 | 4 |
| Jaffarabad | 2 | 0 | 2 |
| Karachi South | 17 | 1 | 18 |
| Khuzdar | 0 | 2 | 2 |
| Total | 21 | 5 | 26 |

Table 27 below reports that in Bagh, out of 4 cases of re survey, only 1 reported to have been re surveyed by BISP Teams. None of the cases of re survey in the remaining districts were re surveyed.

Table 27: Cases of Resurvey

| | Re Surveyed | Not Resurveyed | Overall |
|--------------|-------------|----------------|-----------|
| Bagh | 1 | 3 | 4 |
| Jaffarabad | 0 | 2 | 2 |
| Karachi | 0 | 18 | 18 |
| Khuzdar | 0 | 2 | 2 |
| Total | 1 | 25 | 26 |

10.4. *Resolution of Complaint*

Table 28 shows that overall the reported complaint resolution rate for Targeting Related Cases was 11.5 percent. This percentage was higher for Bagh, where 28.6 percent of the Targeting Related Cases were considered resolved while the reported resolution rate for Karachi was 6.5 percent. None of the Targeting Related Cases in Jaffarabad and Khuzdar considered their cases as resolved.

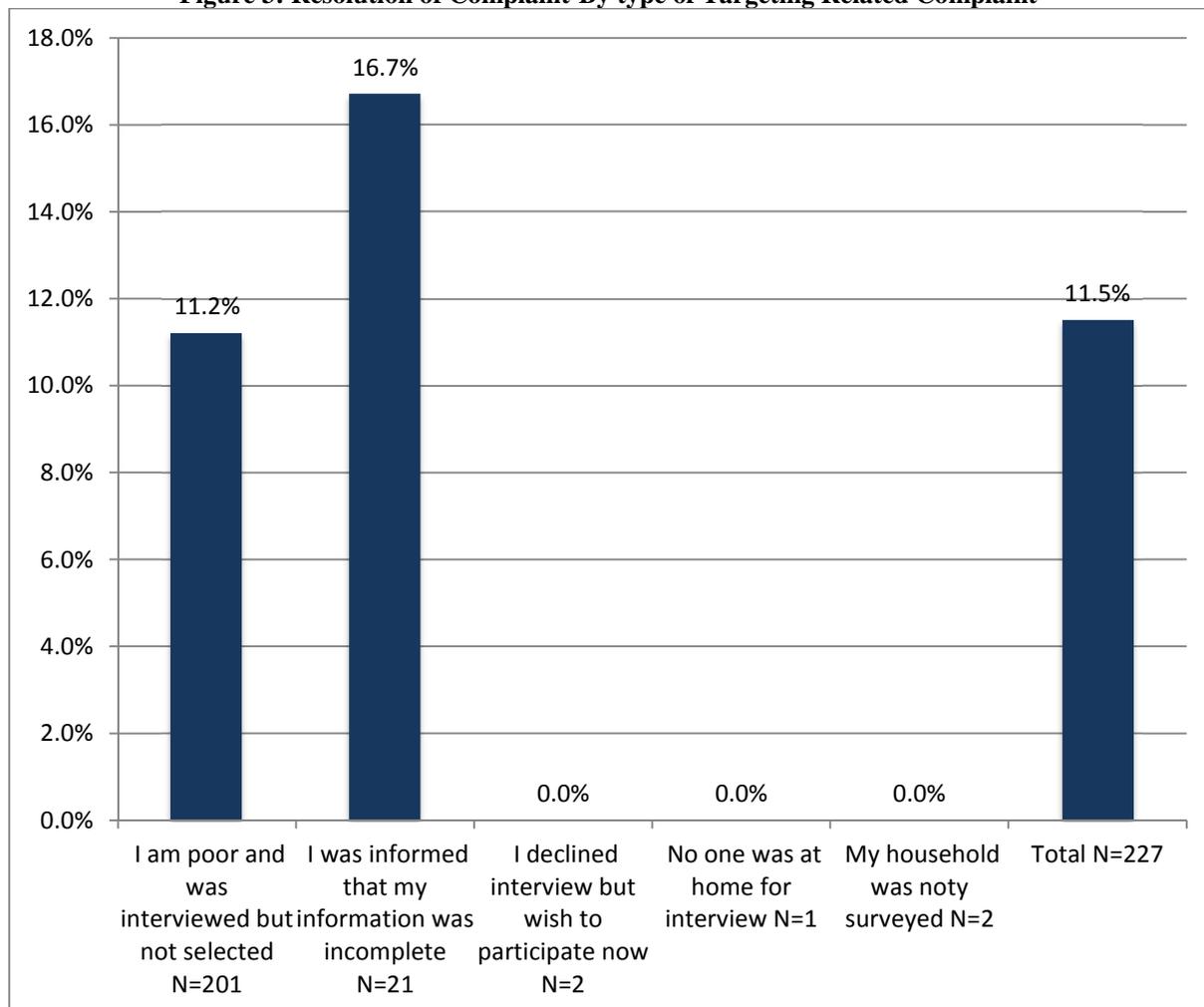
Table 28: Complaint Resolution-Targeting Related Cases

| District | Complaints Lodged | Complaints Considered Resolved | Resolution Rate |
|----------------|-------------------|--------------------------------|-----------------|
| Bagh | 56 | 16 | 28.6% |
| Jaffarabad | 12 | 0 | 0.0% |
| Karachi | 154 | 10 | 6.5% |
| Khuzdar | 5 | 0 | 0.0% |
| Overall | 227 | 26 | 11.5% |

Figure 3 shows that the respondents with the complaint that they are poor and were interviewed but not selected as a beneficiary had a resolution rate of 11.2 percent, implying that these households were interviewed during the NRO but were not selected. 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, 16.7 percent of the 21 complaints regarding incomplete information were also considered resolved. None of the remaining types of cases considered their cases as resolved. The overall rate of resolution for Targeting Related Cases was 11.5 percent.

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



11. Payments Related Cases

Table 29 shows the type of Payments Related cases that were reported. Majority of the complainants informed of non-payment, with 37.7 percent falling in this category. These beneficiaries had not received a single payment. The problem of Missed Payment was reported by 36.2 percent whereas the problem of Delays in Payment was reported at 23.2 percent. Cases relating to Lost Card or Lost PIN had a percentage of 2.8 percent in total.

Albeit there was no complaint about charging of fees for payment, it was learnt during the survey that being charged a fee for receiving a payment instalment is a standard practise in certain areas. This was also reported informally during the Targeting Survey Spot Check. Such cases are normally not reported by the beneficiaries as they fear their payments would be stopped.

Table 29: Types of Payments Related Complaints Lodged

| | Number of Cases | Percentage |
|---------------------------|-----------------|---------------|
| Non payment | 26 | 37.7% |
| Missed payment | 25 | 36.2% |
| Delay in payment | 16 | 23.2% |
| Lost card | 1 | 1.4% |
| Lost/misplaced/forgot PIN | 1 | 1.4% |
| Total | 69 | 100.0% |

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. Table 30 shows out of 24 Payments Related Cases in District Bagh, all were aware of their respective mode of payment. Additionally in Karachi, all 13 complainants covered as part of the Sample in Phase 8, were aware of their mode of payment whereas the 2 complainants in Loralai were also aware of their mode of payment.

In District Khuzdar, out of 21 complainants who lodged a payment related complaint, 61.9 percent reported to be aware of their mode of payment whereas the remaining 8 did not know which mode of payment was prescribed for them. Also, none of complainants in district Jaffarabad were aware of their mode of payment.

Table 30: Awareness about mode of payment

| | Yes | | No | |
|----------------|-----------------|--------------|-----------------|--------------|
| | Number of Cases | Percentage | Number of Cases | Percentage |
| Bagh | 24 | 100.0% | 0 | 0.0% |
| Jaffarabad | 0 | 0.0% | 9 | 100.0% |
| Karachi | 13 | 100.0% | 0 | 0.0% |
| Khuzdar | 13 | 61.9% | 8 | 38.1% |
| Loralai | 2 | 100.0% | 0 | 0.0% |
| Overall | 52 | 75.4% | 17 | 24.6% |

In Bagh, Out of 24 cases who were aware of their mode of payment, 4.2 reported to have receiving payments through Benazir Smart Card, 79.2 percent through Pakistan Post and 16.7 percent through the Benazir Debit Card. In Karachi South, 30.8 percent were receiving payments through Benazir Smart Card, 15.4 percent through Pakistan Post and 53.9 percent through Benazir Debit Card. In Khuzdar, 84.6 percent of the were receiving payments through Pakistan Post, 7.7 percent of the respondents reported to have been receiving payments through Benazir Smart Card and 7.7 percent through Mobile Banking. The 2 respondents in Loralai reported to have been receiving payments through Benazir Debit Card. See Table 31 below.

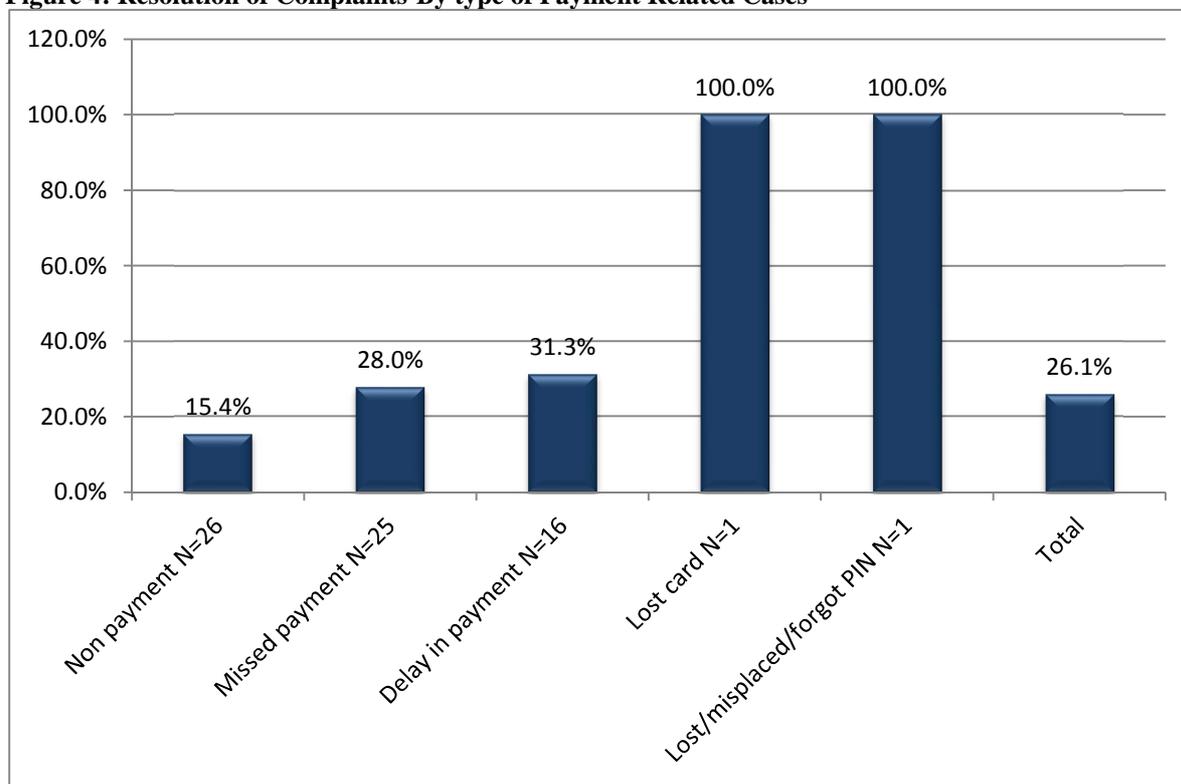
Table 31: Mode of Payment (N=52)

| | Benazir Smart Card | Pakistan Post | Mobile Banking | Benazir Debit Card | Total |
|---------------|--------------------|---------------|----------------|--------------------|-------|
| Bagh | 0.0% | 79.2% | 0.0% | 20.8% | 24 |
| Karachi South | 0.0% | 15.4% | 0.0% | 84.6% | 13 |
| Khuzdar | 7.7% | 84.6% | 7.7% | 0.0% | 13 |
| Loralai | 0.0% | 0.0% | 0.0% | 100.0% | 2 |

11.2. Resolution of Complaint (Reported)

The 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.

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



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, 77.5 percent reported that they found out from Family and Friends. 26.7 percent and 21.4 percent reported that they found out through Advertisement, newspapers and that the Post Man informed them respectively. Additionally, 6.3 percent reported that they found out by inquiring from the Post Office themselves. Table 32 below.

Table 32: Case Management System Awareness

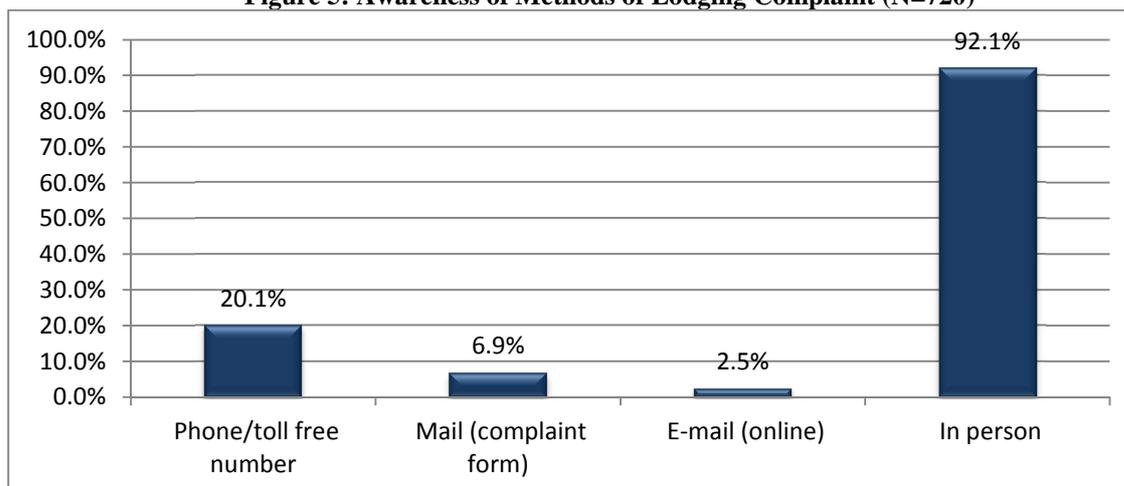
| | Number of Cases | Percentage |
|--|-----------------|------------|
| Advertisements, newspaper, radio, TV, flyer, announcement | 192 | 26.7% |
| Postman told me | 154 | 21.4% |
| Found out from family, friends, neighbors | 558 | 77.5% |
| Found out by inquiring(postman, BISP office, toll-free number) | 45 | 6.3% |
| Received complaint form in the mail | 9 | 1.3% |

A matter of concern is that only 1.3 percent complainants indicated that they received a letter informing them of the BISP's Case Management System (Table 32). 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 complainants are least aware of the service of lodging complaints through Email/Website and through Phone. The facility of a toll free number is available for all BISP related queries. The agents guide the beneficiary/complainant to the process of complaint resolution and provide contact information to the respective Tehsil office. 20.1 percent were aware of the availability of a Toll Free Number for lodging complaints, 6.9 percent of the respondents claimed to have knowledge regarding the Complaint Form (Mail) method of lodging complaints while 2.5 percent were aware that complaints could be lodged online at the BISP Website. 92.1 percent of the respondents claimed to have knowledge of lodging complaints In Person.

Figure 5: Awareness of Methods of Lodging Complaint (N=720)



14. Complaint Acknowledgement

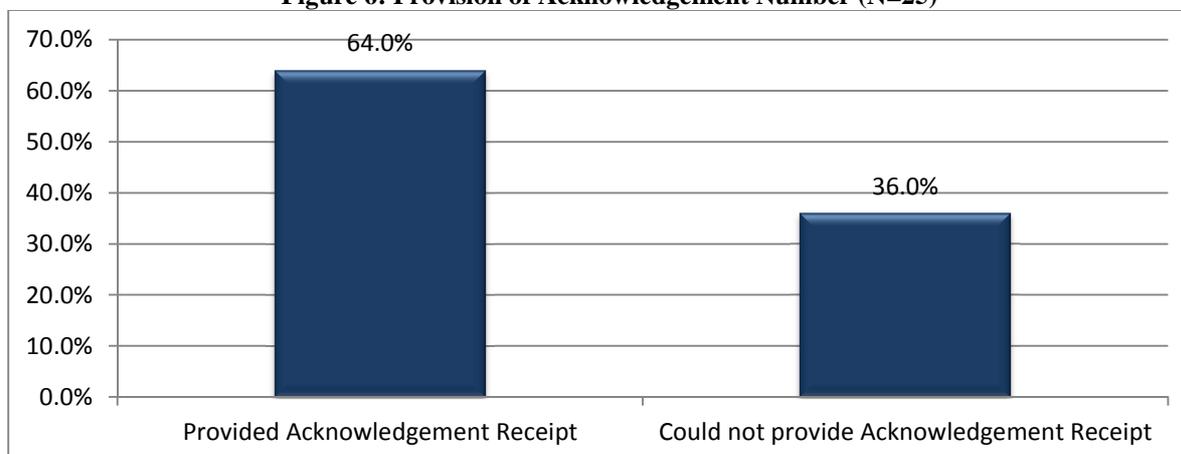
The CMS does not provide a receipt for registration of a complaint in order to avoid charging of fees by intermediaries. However, there is a computer generated ID unique to each case which may be given to complainants. Additionally, the CNIC and Form Number are used for tracking purposes.

Most of the respondents did not receive an acknowledgement of their case when they lodged a complaint or update. Only 3.5 percent complainants had received a receipt out of which 64.0 percent could provide the acknowledgement receipt at the time of the interview. See Table 33 and Figure 6 below.

Table 33: Complaint Acknowledgement

| | Bagh2 | Jaffarabad2 | Loralai2 | Karachi South2 | Khuzdar2 | Overall2 |
|---------------------------|---------------|---------------|---------------|----------------|---------------|---------------|
| Case Registration Receipt | 0.0% | 0.0% | 0.0% | 6.3% | 0.0% | 3.5% |
| No Receipt | 100.0% | 100.0% | 100.0% | 93.7% | 100.0% | 96.5% |
| Total | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

Figure 6: Provision of Acknowledgement Number (N=25)



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 34 shows that the reported mean number of weeks it took to resolve a complaint in Bagh was 23.3, Jaffarabad, 26.6 weeks, Loralai, 5.7 weeks, Karachi South 12.5 weeks and Khuzdar 11.2 weeks. The overall Mean for Phase 8 was 16.8 weeks.

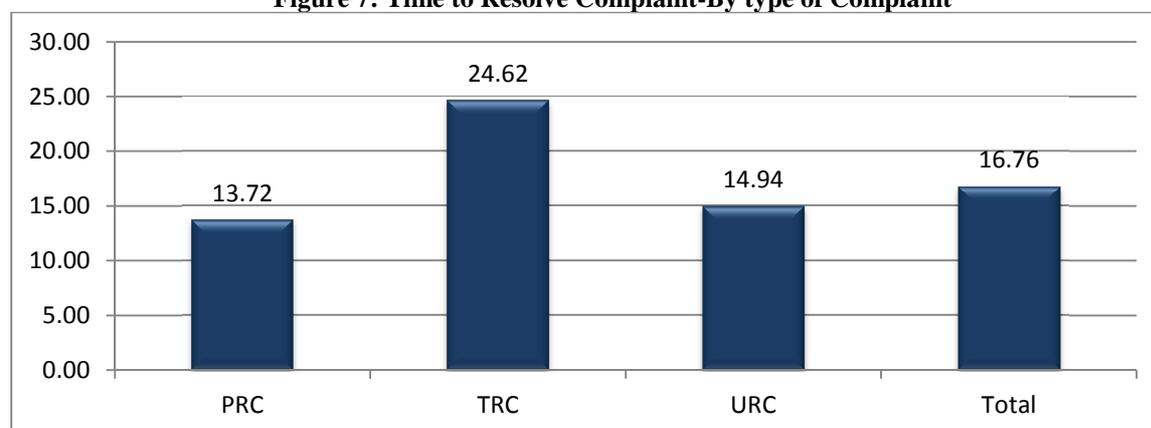
Table 34: Time to Resolve Complaint-By District

| District | Mean Number of Weeks |
|----------------|----------------------|
| Bagh | 23.24 |
| Jaffarabad | 26.57 |
| Loralai | 5.56 |
| Karachi South | 12.52 |
| Khuzdar | 11.20 |
| Overall | 16.76 |

**total cases resolved per district*

Figure 7 shows that payment related cases were resolved in a shorter time span than the other cases, i.e. an average of 13.7 weeks. Update related cases took 14.9 weeks whereas Targeting related cases took 24.6 weeks on average to be resolved.

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 35 shows that of the 895 complainants, 25 respondents (3.5 percent) reported that there was at least one household member politically active, whereas none of the remaining 96.5 percent (695) households had any politically active household member.

Table 35: Political Affiliation of Complainants

| | Number of Complainants | Percentage |
|----------------------|------------------------|---------------|
| Politically Active | 25 | 3.5% |
| Politically Inactive | 695 | 96.5% |
| Total | 720 | 100.0% |

16.2. **Urban Rural Divide**

Table 36 shows that 61.9 percent of the complainants are situated in the Urban areas of the districts under study whereas 38.1 percent complainants were from Rural areas. The findings imply that individuals from rural areas were well informed of the BISP Case Management System.

Table 36: Urban Rural Divide of Complainants

| | Number of Cases | Percentage |
|--------------|-----------------|---------------|
| Urban | 446 | 61.9% |
| Rural | 274 | 38.1% |
| Total | 720 | 100.0% |

Table 37 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 15.2 percent whereas the resolution rate of complaints registered in Rural areas was 21.2 percent. This shows that the resolution of complaints does not have preference based on the urban/rural divide.

Table 37: Complaint Resolution- By Location of Beneficiaries

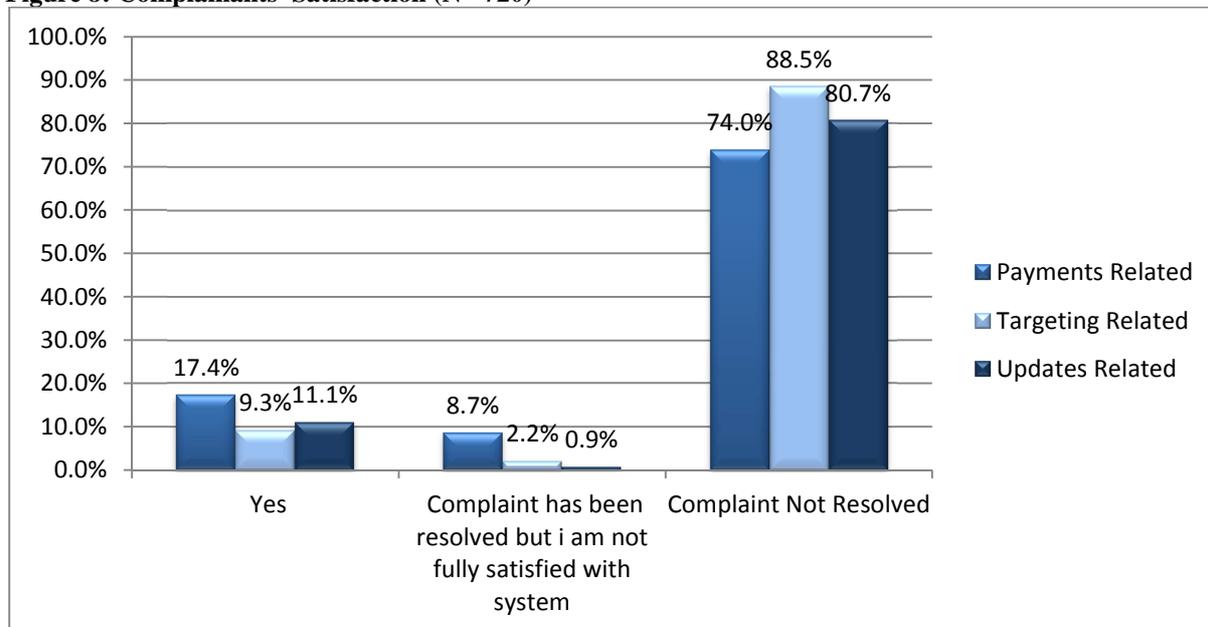
| | Complaints Lodged | Complaints Resolved | Resolution Rate |
|----------------|-------------------|---------------------|-----------------|
| Urban | 446 | 68 | 15.2% |
| Rural | 274 | 58 | 21.2% |
| Overall | 720 | 126 | 100.0% |

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, 17.4 percent reported that their complaint had been resolved and that they were satisfied with the Case Management System. 8.7 percent stated that even though their complaint had been resolved, they were not fully satisfied with the system while the remaining 74.0 percent complaints had not been resolved and the complainants were not satisfied with the system. Additionally, for targeting related complaints, only 9.3 percent reported to have their complaints resolved and being satisfied with the system whereas 2.4 percent stated that even

though their complaint had been resolved, they were not fully satisfied with the system. 88.5 percent of the ‘Targeting Related Cases’ had not been resolved as was reported by the complainants. For updates related complaints, 11.1 percent of the complaints were resolved while 0.9 percent reported dissatisfaction with the system even though their complaint had been resolved. The remaining 80.7 percent of those who lodged update related cases considered their cases as unresolved.

Figure 8: Complainants' Satisfaction (N= 720)

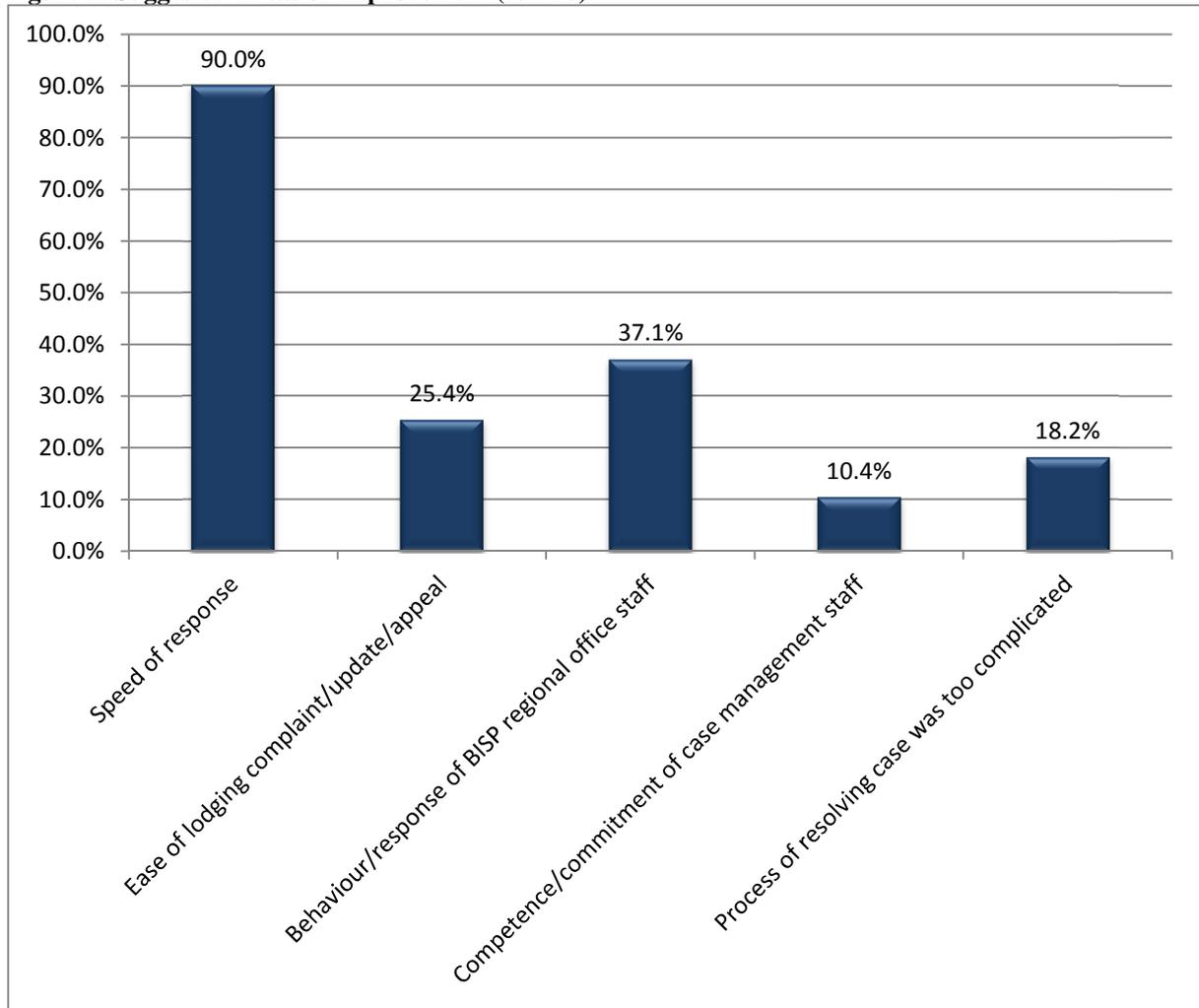


18. Suggested Areas of Improvement

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, 90.0 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, 37.1 percent of the complainants were not satisfied with the Behaviour of the BISP staff with the complainants. 10.4 percent also complained about the commitment of the BISP staff. Of the total complainants 25.4 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 18.2 suggested that the process of lodging and resolution of complaints should be made easier.

Figure 9: Suggested Areas of Improvement (N=720)



Assessing Payments Methods: *Qualitative*

A Focus Group Discussion (FGD) was held in the Bagh district in order to gain insight into the beneficiaries' assessment of the Case Management System. The participants comprised of beneficiaries and the BISP representatives. The FGD also allowed IDS and participant beneficiaries to understand the BISP staff and CMS's limitations. The list of FGD participants is contained in Annex I.

Survey and Payment Procedures

Participants complained about the survey conducted in 2009 claiming that some of the houses were missed during the survey. Enumerators did not collect information properly due to which some women could not be selected for BISP payments. Since the participants were not highly educated, they were not able to provide complete information during the survey.

The beneficiaries have to wait in long queues when attempting to receive payments. Additionally, more often than not, the ATM was out of order and the money had not been transferred to the beneficiary's account which resulted in multiple visits to draw payments which increased their transportation costs. Moreover, it was reported that women who were not selected as beneficiaries came to collect payments nonetheless.

Complaint lodging problems and procedures

At times there were long queues at the compliant registration center and at other times the system was down which resulted in multiple visits. A large number of people gather outside BISP Offices and do not follow instructions given by BISP Officials which creates numerous issues and inconveniences for both the beneficiaries and the BISP staff.

The BISP staff claimed they had sufficient access to the MIS for compliant resolution.

Constraints that effected BISP's ability to resolve complaints included lack of financial resources and insufficient human resource.

Beneficiaries were satisfied with the complaint redressal system, as previously there was red tape involved and the process of lodging complaints was very complicated. However the Officials added that this system can be improved by providing sufficient access to the BISP MIS at the Tehsil Office level so that complaints can be ratified immediately. Furthermore the Head Office should increase the rate of resolution of a complaint.

Complaints pertaining to the payments are addressed at the BISP Tehsil Office however non-payments related complaints are forwarded to Head Office for resolution. The Official's also claimed that every complainant is provided with a complaint tracking number.