

Benazir Income Support Programme
Government of Pakistan



بینظیر انکم سپورٹ پروگرام
حکومت پاکستان

**Targeting Process
Evaluation for**

Cluster: A

**Upper Punjab, Ky PKWA,
FATA, GB & AJ&K**



**Third Post Survey Activities
Report (FINAL)**



April 2013

J40252714

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Section 1



Payment Case Studies



بینظیر انکم سپورٹ پروگرام
حکومت پاکستان

Payment Case Studies

Section 1A



PUNJAB

Payment Case Study Number	P-Q3-Upper Punjab-01
Nature of Case	BDC not issued due to mismatch of finger prints
Complainant/ Beneficiary	Anwar Begum
Widow of:	Muhammad Hussain
Complainant, if not beneficiary herself	-
Address	Village Pindwal, Tehsil & district Attock.
CNIC Number	37101-0731292-6
PSC form number	17028299
Date Study Completed	31 st January 2013

1. Receiver Woman / Complainant's Profile and Background

Anwar Begum is a 73 years old, physically disabled widow living with her eldest son in Attock. She has five children including one son and four daughters. Her children are married and presently she lives with her eldest son, who is the only source of income, he works as labourer with mason and gets Rs.10,000 per month.

She lives in a five marla house which comprises of three rooms, an open kitchen and a washroom. All the streets including the one leading to her house are paved having drain lining sewerage system. Shaheen Yousaf, daughter in law of Anwar Begum is also a beneficiary living in the same house.

2. Receiver Woman / Complainant's Relationship with BISP

According to Anwar Begum, PSC survey was done in November 2010 at her door step. After filling the PSC form the survey team issued her a survey receipt and advised her to keep it safely for future reference. She also possessed a valid CNIC at the time of PSC survey that she shared with the enumerators. She mentioned that she had been declared ineligible in BISP under the PSC survey, however, she became a potential beneficiary after processing of her appeal for eligibility by the BISP. After becoming the BISP beneficiary, she did not receive any letter from BISP confirming her eligibility in the programme.

She is unaware of the BISP eligibility criteria and how she got selected? She mentioned that she does not know who is providing the BISP cash grants but she quoted that *"May God bless him/her who is providing the BISP cash grant instalment to help and support the poor people"*. She informed that she had used the previous BISP instalments of Rs.6,000, partially for the purchase of groceries and partially for her own treatment.

Anwar Begum informed that her household was declared ineligible in BISP programme then she came to know regarding appeal for eligibility through village postman. In April 2012, her daughter-in-law visited the BISP office where she filed an appeal for eligibility that got approved in May 2012 by meeting two criteria's (senior citizen in the household, and, household with 4 or more children under 12 years of age).

By the end of August 2012, she received first BISP instalment amounting to Rs.3,000 through village postman at her door step. At that time, she was informed about change in payment mode with advice to collect her Benazir Debit Card (BDC) from BISP Tehsil office for further withdrawal of BISP instalments. She was further informed that if she failed to collect her BDC then BISP would stop generating instalments in her name. She informed of her disability and mentioned that she could not walk and move, however, the postman informed that she needs to visit the BDC Centre to collect her BDC.

Being disabled it was quite hard for her to walk, accordingly her son arranged a wheelchair and a taxi (car) for the ease and convenience of her mother. Very next day, she went to BISP office situated at a distance of around 30 KM from her locality. She went along with her son and daughter in law and incurred a cost of Rs.1,000 for the round trip to BISP office.

3. How did the Complaint Emerge?

At BISP office, the staff checked her online tracking information and referred her to the NADRA counter for the BDC issuance process. At NADRA counter, the staff observed that due to her old age, the system failed to identify her finger prints and thumb impression of the beneficiary. At this, the NADRA official gave her a NADRA reference slip/token and advised her to visit NADRA office for her record verification. The official explained that in order to get BDC Token Number, the system needs to verify the beneficiaries thumb impression and without verification the system cannot issue a token number”.

Anwar Begum along with her son went to NADRA office, where the staff helped by registering her as ‘Amputated’ and applied for her CNIC. The beneficiary received her new CNIC in September 2012 having some vague and feeble thumb impression and took it to the NADRA counter at BISP Tehsil Office. However, she once again faced a refusal from the NADRA staff mentioning that ‘NADRA did not receive any instructions to process issuance of BDC without thumb verification and that system would not allow to do so’. Disappointed Anwar Begum returned back home and did not know where to go for getting her problem solved.

4. Processing of the Complaint

4.A Provider Version

The complaint of the beneficiary was filed and recorded by the staff of BISP Tehsil office, Attock on a register maintained for the recording of different payment related complaints. Her complaint was discussed and highlighted by the concerned AD with District Manager, NADRA and also with BISP-HQ. The concerned District Manager, NADRA informed that to process such cases NADRA’s database available in BISP office for BDC distribution required some modification for the identification and verification of such beneficiaries. The Assistant Director (AD) was further advised by BISP HQ to keep this case separate and resolve the remaining BDC cases. The AD was further informed that BISP Management is developing application form for the verifications of beneficiaries like Anwar Begum. The AD was advised to wait till the launching and circulation of that application form.

4.B Client Version

Anwar Begum is frustrated regarding failure to get the BDC. However, she feared that BISP may not stop sending instalment in her name as informed by the village postman. She informed that her eldest son and daughter in law are illiterate and they do not know how to use the BDC through ATM. She further mentioned that there is no ATM/ Point of Sale (POS) available even in her adjacent villages and after collecting BDC her eldest son would need to visit the Attock city to withdraw the instalments.

According to Anwar Begum, she does not have any other source of income except her eldest son and she does not want to become a burden on her son who already has seven children to feed. In this context, she mentioned that being an old age widow, BISP cash grant has helped her in supporting her and she is much obliged to current ruling government for starting such

programme for the poor and deserving people. She is quite hopeful that BISP will continue sending her cash grant in the future through Pakistan Post.

5. What We Learned?

- The beneficiary's thumb impression could not be confirmed due to old age, despite receiving a new CNIC that bears her vague finger prints but NADRA database available in the BISP office failed to verify the beneficiary's record. The beneficiary does not want to get a BDC for the withdrawal of BISP cash grant and consider it difficult to use. She is quite happy to receive BISP instalments through postman and considers it a most suitable mechanism for the delivery of BISP cash grant.
- To facilitate such beneficiaries BISP has designed a certificate which has been circulated to all BISP Tehsil Offices in order to verify beneficiaries whose thumb(s) could not be verified due to: i) age, ii) accident, iii) physical disability, iv) work or v) some other reason(s). The certificate will require filling the relevant information of the beneficiary, duly testified by some local person essentially from the beneficiary's locality and having valid CNIC. The BISP Assistant Director of concerned Tehsil will put his/her signatures and stamp on the certificate verifying that the information regarding BISP beneficiary and the person testifying are both correct. After necessary verifications, the AD would give a receipt to the beneficiary only for submission at the NADRA counter to by-pass Thumb Verification on the NADRA system for obtaining BDC.

6. Recommendations

- The Beneficiaries Verification Certificate circulated to BISP Tehsil Offices to facilitate beneficiaries like Anwar Begum [whose thumb(s) could not be verified due to: i) age, ii) accident, iii) physical disability, iv) work or v) some other reason(s)] to their BDC should be filled and pursued by BISP staff so that women with "thumb impression" problems could get their CNIC/ BDCs..
- BISP should update the Case Management System (CMS) with new capability of dealing with BDC related complaints.
- BISP Tehsil staff should be provided clear policy on dealing with BDC related complaints.
- BISP staff training is required for dealing with BDC related cases, their recording, handling and processing.

Payment Case Study Number:	P-Q3-Upper Punjab-02
Nature of Case:	Non-Payment due to Snatching of BDC
Complainant/ Beneficiary:	Zarina Bibi
Wife of:	Jaafar Ali
Complainant, if not beneficiary herself:	NA
Address:	Village Nawa Baboora, Ahmed Pura, nearby Lahore Bypass, Tehsil Chiniot.
CNIC Number:	33201-1404555-4
PSC form number:	17894089
Date Study Completed	5 th October 2012

1. Receiver Woman / Complainant's Profile and Background

Zarina Bibi is 42 years old, married and illiterate woman. She has five children (three sons and two daughters). Two of her sons 14 and 06 years old are school going, while youngest son is not of school going age. Her two daughters (16 and 10 years old) stays at home helping their mother in household chores, however they are not attending the school to financial constraints. Her husband works as labourer in a garments factory in Faisalabad city and he gets Rs.12,000 per month. She also works as labourer in agriculture land during sowing and harvesting seasons and gets wheat in return of her services.

She lives in a three Marla self-owned katcha house, which consists of one room and a bathroom while a small corner of the court yard is used as a kitchen. The family has a colour television, few trunks, a hand pump, few wooden beds (chorpoyees) and a functional mobile phone.

The area where she resides is known as Nawa Baboora situated adjacent to under construction Lahore bypass. All the streets in the area are unpaved without any drainage system. The street leading to her house is also unpaved.

2. Receiver Woman / Complainant's Relationship with BISP

Zarina was selected as a BISP beneficiary under the Poverty Score Card (PSC) phase in 2011. She informed during PSC Survey, the enumerators camped in a Haveli of Numberdar where she got surveyed with other neighbouring households and she also received the survey acknowledgement slip. She was charged Rs. 150 by the enumerators for filling her PSC form. She had a valid CNIC at the time of survey that she shared with the enumerators. She did not receive any BISP letter regarding her eligibility or discrepancy in BISP Programme.

She does not know much about BISP but considers that the BISP cash grant has been provided by the Pakistan People Party for their voters and supporters. Till the date of TPE team visit, she had received Rs.12,000 and she had utilized the instalments, partially for the purchase of groceries and partially to dismount the bill of milkman.

By the end of June 2012 she collected a money order of Rs.3,000 from Post Office, Ahmed Pura and the postal staff there informed her about change in payment mode from Post Office to Bank through BDC and also the location of BISP office. She was further instructed by the postal staff to carry her CNIC, PSC slip and paid vouchers while visiting the BISP office to collect her Benazir Debit Card (BDC).

The very next day, she along with her youngest son visited BISP office situated in satellite town at a distance of around twenty five kilometres from her residence. She went there by Ching Chi

rickshaw and incurred a cost of Rs.120 for the round trip and after going through the cumbersome process she got her BDC. On the instructions of bank staff at BDC Centre she along with her eldest daughter visited Chiniot city by spending Rs.240 and got her instalment through Bank Alfalah ATM with the assistance of bank staff present outside the ATM at that time.

3. How did the Complaint Emerge?

She was happy to receive the instalments and she put the withdrawn amount in an envelope containing BDC and arrived at rickshaw stand which was at a walking distance. She was quite near the rickshaw stand when abruptly two strangers who were on motor bike snatched her envelope containing her cash and BDC and ran away. Despite her screaming and frantic cries no one came to help her.

She did not know what to do and decided to visit the BISP office to complain and reached BISP office by spending Rs.30 on a Ching-Chi rickshaw.

4. Processing of the Complaint

4.A Providers' Version

On her visit to BISP Tehsil office Chiniot she met the Assistant Director (AD) whom she found courteous. She shared her predicament with BISP staff that referred her to the Bank counter in the BISP office for BDC distribution. The bank staff through their own cell phone made a contact to Bank Alfalah Phone Banker through helpline and registered her complaint. The phone banker also talked to Zarina, listened her complaint and advised her to visit the BISP office within a month to get a new BDC. The BISP and bank staff did not take a written complaint or documents but asked her to visit the office again within a month to get her new BDC.

The Bank staff deputed in BISP Tehsil office for BDC Centre maintain an excel sheet for the recording of BDC reissuance complaints on the instruction of bank management. From that sheet her complaint was registered on 30th July 2012, bearing a complaint/serial number 04 and the said complaint was resolved on 28th August 2012.

4.B Client's Version

Zarina told that in the first week of July she visited BISP office thrice to collect her BDC. She could not get BDC in her first two attempts due to rush of beneficiaries and also due to some network system failure. She did not make any follow up visit to collect her new BDC and around a week ago she visited BISP office and got her new BDC. On all the visits she used Ching Chi rickshaw and incurred a cost of Rs. 250 for each round trip to the BISP office.

Despite her bitter experience, she was happy with the alternate (BDC) payment mode to some extent. In this context she informed that she had collected all the BISP MOs from Post Office. Ahmed Pura situated at a distance of around five kilometres from her residence. Each time she went there by Ching-Chi rickshaw by incurring a cost of Rs.60 and in addition the postman also used to deduct Rs.200 from each BISP MO instalment. She did not know when she would receive her next instalment and decided to give her BDC to her husband who is working in Faisalabad, she considers that it would be quite easy for her husband to check the status of her BISP instalments through ATM with the help of his colleagues.

5. What We Learned?

- Zarina lodged her complaint on 30th July in BISP Tehsil office, Chiniot and the complaint was resolved on 28th August 2012. It took around one month for the resolution of her complaint. But, neither the bank nor BISP staff informed the beneficiary about the resolution of complaint and she collected her BDC around two months later.
- The beneficiary told that she withdrew her cash grant with the help of a bank official
- Till the date of our visit Zarina has received Rs.12,000. She has received Rs.9,000 through post office and Rs.3,000 through BDC. She has given her BDC and original CNIC to her husband for the withdrawal of her next cash instalment.
- The concerned BISP AD in response to the handling and processing of BDC related complaints informed that it is the responsibility of Bank staff deputed in BISP office, BDC Centre. After the completion of BDC distribution assignment Bank Alfalah, Chiniot will be responsible to handle record and process the BDC complaints. The concerned AD did not know how many BDC complaints his office had received. He further told that although they have been instructed by their Divisional Director to maintain a comprehensive record of BDC complaints but he cannot comply due to inappropriate staff strength.

6. Recommendations

- The BISP staff being the main facilitator/ stakeholder of BDC assignment need to play their positive role and should keep the record of BDC related complaints as instructed by their Divisional Director. For this, BISP staff may involve the bank staff to develop an action plan to manage comprehensive record of BDC complaints.
- BDC reissuance complaint usually resolves within two weeks but this complaint took around one month to resolve. BISP Management should look into this matter seriously and some prompt action should be taken for the timely resolution of complaints.

Payment Case Study Number:	P-Q3-Upper Punjab-03
Nature of Case:	Non-Payment due to Lost BDC Pin Code
Complainant/ Beneficiary:	Bashiran Begum
Wife of:	Muhammad Aslam
Complainant, if not beneficiary	-
Address:	Village Saba, Tehsil & District Chakwal.
CNIC Number:	37201-1625636-8
PSC form number:	20921253
Study Completed	21 st December 2012

1. Receiver Woman/ Complainant's Profile and Background

Bashiran Begum is a 43 years old illiterate woman. She has five children including three daughters and two sons. All of her children are school going. Her husband works as labourer at a restaurant and he gets Rs.9,000 per month. Bashiran Begum herself is not involved in any income generation activity to support her family and most of the time she stays at home to look after her children and also to perform domestic chores.

She lives with her family in a three Marla self-owned semi-pacca house which consists of two rooms, a washroom and an open kitchen. The locality where she lives is situated on Chakwal-Talagang road. Most of the streets including the one leads to her house are paved with open drainage system.

2. Receiver Woman / Complainant's Relationship with BISP

She has been declared BISP beneficiary under phase-II of the BISP after the Poverty Score Card (PSC) survey. The household's PSC survey was conducted at her door step in December 2010 by a survey team. After completing her survey form, she was given a survey receipt for future reference. She possessed an expired CNIC at the time of PSC survey and at the instruction of the enumerators she applied for updated CNIC by incurring a cost of Rs.300. She did not receive BISP letter regarding her eligibility or discrepancy in the programme.

She does not know much about BISP but considers that BISP cash grant has been provided by Mohtarma Benazir Bhutto being the representative of poor people. So far, she had received Rs.22,000 and had utilized that amount for the purchase of groceries and other household items.

In March 2012, the beneficiary received a BISP money order from the postman who informed her regarding the change in payment mode from Pakistan Post to Bank through BDC. She was advised by the postman that she needs to visit the BISP Tehsil office to collect her Benazir Debit Card (BDC) otherwise BISP would stop generating instalment in her name.

She visited the BISP Tehsil office situated at a distance of around 50 km from her locality with her husband by Ching Chi rickshaw and further by bus and incurred a cost of Rs.220 for the round trip. After going through the necessary procedures, she got her BDC on the same day. She withdrew a BISP instalment from a Telenor franchise. After getting cash grant she placed her BDC in a cupboard safely.

3. How did the Complaint Emerge?

She was informed by the Bank Staff appointed in BISP Tehsil office for BDC distribution that she would receive Rs.3,000 for each quarter. Accordingly in July 2012, she took her BDC containing

envelope and visited the Telenor franchise to get another BISP instalment. She handed over her envelope to the franchise owner, who informed that there was no Pin Code in the envelope.

She told him that whatever she received from the BISP Tehsil office was in the envelope and she has placed her BDC containing envelope at a safe place. On this, the franchise owner informed her that she could not receive BISP cash grant without her Pin Code. She was further advised and referred to the BISP Tehsil office for registration of her complaint.

From Telenor franchise she went to the BISP office situated at a distance of around five kilometres. She went there by Ching Chi rickshaw and incurred a cost of Rs.30.

4. Processing of the Case

4.A Providers' Version

She met the BISP Assistant Complaint (AC) whom she found courteous and cooperative. She shared her complaint with the AC who referred her to the Assistant Director (AD). AD after listening to her complaint referred her to the Bank Counter for the resolution of her complaint where the staff advised her to wait for about one month for the resolution/reissuance of a BDC.

The AD on the same day sent an email to the BISP HQ regarding loss of Pin Code. The BISP AD also received a delivery report with a message that the complaint has been successfully lodged into the system. Till the date of our visit, the AD did not receive any response/update regarding resolution of her complaint. The said complaint lodged in July 2012 but was not resolved till December 21, 2012.

4.B Client's Version

The beneficiary visited the BISP Tehsil office five times and she had spent around Rs. 1,000/1,500 on transportation for the registration and resolution of her complaint. During each visit she was informed that her complaint would be resolved and was advised not to visit the office frequently as the office would inform her regarding resolution of her complaint. Bashiran Begum did not have any information regarding Pin Code and she was greatly disappointed over the delay in resolution of her complaint. She was not satisfied over the delivery of BISP cash grant through BDC. In this context, she mentioned that she needs to spend around Rs.200 on transportation for the withdrawal of BISP amount through BDC that is really hard to bear. She considers that Pakistan Post is most suitable option for the delivery of BISP cash grant at the beneficiaries door step.

5. What We Learned?

- In this case, the beneficiary was declared eligible by BISP but she was neither informed about her eligibility nor about change in the payment mode. She was informed by the postman regarding change in payment mode and following his advice she visited the BISP office and got her BDC.
- Beneficiary hands over her BDC and PIN Code to franchise owner for withdrawing her second cash transfer. She was informed by the franchise owner regarding missing/lost Pin Code and was referred to BISP Tehsil office where she filed the complaint. The complaint was lodged in July 2012 but not resolved till December 21, 2012.
- The BISP AD was frustrated over the inefficient BDC complaint redressal system of partner Bank (Tameer Microfinance Bank). In this context he mentioned that for proper registration

and resolution of BDC related complaints partner bank's helpline should be made available for the ease and comfort of the beneficiaries and also for the staff.

- In November, another BDC instalment has been transferred by BISP into the beneficiary's account and she is waiting to get a new BDC for the withdrawal of her instalment.

6. Recommendations

- Proper communication between complainants/ beneficiaries and BISP is recommended.
- BISP should send payment schedule to beneficiaries so that beneficiaries may not visit ATM/Point of Sale before the time of payment generation. This would also help the beneficiaries in chalking out their expenditure plan.
- BISP management should take some immediate measures for early resolution of BDC complaints. BISP management should also sensitize and mobilize the partner Bank for launching of a comprehensive complaint redressal system to facilitate and compensate the beneficiaries.
- In order to minimize the process time of Payment complaints, BISP should improve its software so that such complaints could also be addressed through CMS. Currently work has started on developing a module for addressing different payment related complaints.

Payment Case Study Number	P-Q3-Upper Punjab-04
Nature of Case	BDC not issued due to duplicate CNIC
Complainant/ Beneficiary	Haziran Bibi
Wife of:	Shah Nawaz
Complainant, if not beneficiary herself	-
Address	Village Jhatokay, Tehsil Pasrur & district Sialkot.
CNIC Number	34602-5377803-6, 34602-0700446-2
PSC form number	21992042
Study Completed	25 th December 2012

1. Receiver Woman / Complainant's Profile and Background

Haziran Bibi W/o Shah Nawaz is 42 years old, illiterate woman living with her family in Tehsil Pasrur. She is a mother of eight children including four sons and four daughters. Her six children including three sons and three daughters are attending the school while the remaining two children are not of school going age. Her husband works as a labourer with a mason and he gets Rs.9,000 in a month provided he works for the whole month. She is not involved in any income generation activity to support her family and most of the time she stays at home looking after her children and performing domestic chores.

She lives with her family in a five Marlas semi pacca house comprising of two rooms, an open kitchen and a washroom. Most of the streets including the one leading to her house are paved but has open drains.

2. Receiver Woman / Complainant's Relationship with BISP

Haziran Bibi mentioned that her PSC survey was undertaken in December 2010 at her door step. After filling the PSC form the survey team issued her a survey receipt and advised her to keep it safe for future reference. After becoming the BISP beneficiary, she did not receive any letter from BISP confirming her eligibility for the programme. She mentioned that she came to know about the change in payment mode from Pakistan Post to Bank through the Benazir Debit Card (BDC) from the area postman of her village.

The beneficiary was unaware of the BISP eligibility criteria and how she got selected in the programme. She considers the program is owned by the current ruling government to help and support the poor people. She informed that she had used the previous BISP instalments amounting of Rs.25,000 for the purchase of groceries and other household items.

In June 2011, during a visit to the market she lost her purse having some amount and her original CNIC. A week later, she received a BISP money order from the postman, with whom she shared about her lost CNIC. She was informed that in the next week a NADRA Mobile Registration Van (MRV) would visit her area and she was advised to apply for her CNIC through MRV.

Some two weeks later she observed a NADRA MRV in her area where she applied for CNIC. She was charged Rs.200 by NADRA staff at MRV and advised to collect her CNIC from the NADRA office, Pasrur within two months. In end July 2011, she received her lost CNIC from the village postman who further informed regarding expiry of her CNIC.

In August 2011, NADRA issued her a duplicate CNIC which she collected from NADRA office, Pasrur.

In September 2012, the village postman informed her regarding change in payment mode and advised her to visit the BISP Tehsil office and collect her BDC for further withdrawals of BISP cash grant. Two days later, she along with her husband visited the BISP office situated at a distance of around 60 km from her locality. She covered the distance partly by walking and partly by bus and incurred Rs.220 for round trip.

3. How did the Complaint Emerge?

At BISP office, she shared both her CNICs with the BISP staff who after checking her online tracking information informed that NADRA has erroneously issued her a duplicate CNIC. She was further informed that there is no record available on BISP tracking website for the newly issued CNIC. She was informed that she could not get her BDC until the cancellation of newly issued CNIC and further advised to revisit NADRA office and share the situation with NADRA staff.

While revisiting NADRA office Pasrur city she was informed that she needs to submit a Challan form amounting to Rs.10,000 for the cancellation and discarding newly issued CNIC. She returned back to BISP office and shared the situation with the BISP AD who mentioned that BISP could not help in fixing her problem and was advised to wait until some relaxation was announced by NADRA. Discontented Haziran Bibi returned back home and did not know where to go for getting her problem resolved.

4. Processing of the Complaint

4.A Providers' Version

The case of Haziran Bibi was filed and recorded by the staff of BISP Tehsil office Pasrur on a register maintained for the recording of different payment related complaints. The complaint has been discussed by the concerned BISP AD with District Manager NADRA Pasrur. The AD explained/clarified that NADRA MRV's database is often not updated with the centralized database and sometimes the MRVs system failed to fetch the record from applicant's household tree due to inaccessible and inefficient network particularly in remote areas. Consequently, such Duplicate CNIC cases have been observed. The AD was further informed that such cases are not in large numbers; however, District Manager disclosed that for such cases, NADRA has designed a policy to exempt the underprivileged BISP beneficiaries. According to BISP AD, the said policy is likely to be implemented from March 2013.

4.B Client's Version

Haziran Bibi is frustrated over the problem triggered because of NADRA and she considers that she was not at fault. In this context, she mentioned that NADRA has issued her a duplicate CNIC and NADRA should cancel it without charging any penalty from her. She informed that she also went to Union Council's secretary for the resolution of her complaint but he couldn't help her and advised her to remain quiet over. She discussed the matter with the area postman who informed there is nothing to worry because BISP will continue sending cash grant in her name through Pakistan Post if she would fail to collect her BDC.

During the interview she mentioned that she had received entire BISP money orders at her door step regularly and she is quite happy with the delivery of BISP money orders through Pakistan Post. She considers that Pakistan Post is most suitable option for the delivery of BISP cash grant at the beneficiaries door step.

5. What We Learned?

- Haziran Bibi's case is pending till the issue of her duplicate CNICs is resolved. She needs to get her duplicate CNIC problem solved through NADRA in order to get her BDC for receiving BISP cash grant.

6. Recommendations

- BISP should collect and compile the record of beneficiaries with duplicate CNICs from its Tehsil offices for further sharing with NADRA management. BISP should also request the higher authorities of NADRA to exempt the enlisted BISP beneficiaries.
- BISP should consult and ask the beneficiaries' choice regarding mode of payment i.e. the most suitable cash delivery mechanism in their opinion.

Payment Case Study Number:	P-Q3-Upper Punjab-05
Nature of Case:	Non-Payment due to Fraudulent withdrawal
Complainant/ Beneficiary:	Kalsoom Bibi
Wife of:	Ghulam Shabbir
Complainant, if not beneficiary	-
Address:	Village Haraaj, Tehsil & District Chakwal.
CNIC Number:	37201-1116805-8
PSC form number:	20919675
Study Completed	21 st December 2012

1. Receiver Woman/ Complainant's Profile and Background

Kalsoom Bibi is 37 years old, married and illiterate woman. She is a mother of four children including one son and three daughters. All her children are school going. Her husband works as a labourer with a mason and he earns Rs.9,000 in a month provided that he works for the whole month. Kalsoom Bibi herself is not involved in any income generation activity to support her family and stays at home to look after her children and also to perform domestic chores.

She lives with her family in a five Marla self-owned semi pacca house which consists of two rooms, a washroom and an open kitchen. The locality where she lives is situated on Chakwal-Chakri road. Most of the streets including the one leading to her house are paved with open drainage system.

2. Receiver Woman / Complainant's Relationship with BISP

Kalsoom Bibi has been declared BISP beneficiary under phase-II of the BISP programme after the Poverty Score Card (PSC) survey. The household's PSC survey was conducted at her door step in December 2010 by a survey team. After completing her survey form, she was given a survey receipt for future reference. She possessed a valid CNIC at the time of PSC survey which she shared with the enumerators. She did not receive BISP letter regarding her eligibility or discrepancy for the programme.

She does not know much about BISP but considers that BISP cash grant has been provided by the Pakistan People's Party to help and support the poor people. So far, she had received Rs.15,000 and had utilized that money for the purchase of groceries and other household items. In March 2012, Kalsoom Bibi collected a BISP MO from the post office, Dalha where the postal staff informed her regarding change in payment mode from Pakistan Post to Bank through Benazir Debit Card (BDC). She was advised to promptly visit the BISP Tehsil office to collect her BDC otherwise BISP would stop generating cash grant in her name.

Kalsoom Bibi visited the BISP Tehsil office situated at a distance of around 60 KM from her locality with her husband by Ching Chi rickshaw and further by bus and incurred a cost of Rs.230 for the round trip to BISP office. Upon reaching the destination she got her BDC and also withdrawn a BISP instalment on the same day from a Telenor franchise. In the first week of December 2012, she was informed by her neighbouring beneficiaries regarding release of the second BISP instalment and she was advised to visit the Telenor franchise to get her BISP cash grant.

3. How did the Complaint Emerge?

A week later, Kalsoom Bibi along with her husband visited the Telenor franchise situated at a distance of around 65 KM from her locality. They went there by Ching Chi rickshaw and further by van and incurred a cost of Rs. 250 for the round trip. The franchise owner did not entertain her and advised to visit the Bank Alfalah ATM for the withdrawal of cash grant. At bank Alfalah ATM she observed BISP Chowkidar helping the beneficiaries in withdrawal of cash grant. She requested him for cash withdrawal and few moments later the BISP Chowkidar informed that no instalment has been transferred into her BDC account and advised her to revisit the ATM in a week.

Some two weeks later she alone revisited the Bank Alfalah ATM where she with the help of a stranger who was using the ATM found that there is no cash available in her BDC account to withdraw. Discontented Kalsoom decided to visit the BISP office to inquire why no instalment had been generated in her BDC account, and when she would likely to receive her next BISP instalment? From Bank Alfalah ATM, she went by to BISP office situated at a distance of around 2 KM on foot.

4. Processing of the Case

4.A Provider's Version

Upon reaching the BISP office, she met with the Assistant Director (AD) and told she had received a single BDC instalment and did not receive her second instalment while her neighbouring beneficiaries had received two instalments through BDC.

AD checked her online payment details from BISP website and informed that BISP had issued two BDC instalments in her name and both instalments were withdrawn. At this Kalsoom swore that she had withdrawn only a single BDC instalment. She further explained that during her first visit for withdrawal of second cash grant she found BISP Chowkidar at ATM who informed her regarding non-availability of cash in her BDC account. While during her second visit a young man at ATM informed about no of cash in her BDC account.

At this, AD called out BISP Chowkidar and asked whether he had committed some fraud and withdrawn BISP instalment while using the BDC card of Kalsoom Bibi? On the denial of Chowkidar, the AD affirmed that his Chowkidar was a trustworthy and a virtuous man and he could not commit such a fraud. Kalsoom was informed that her instalment has been withdrawn by the stranger who was actually a treacherous person. AD consoled and solaced her saying BISP could not help her anymore and advised her to remain careful and vigilant in future while using her BDC at ATM/ POS.

4.B Client's Version

The beneficiary visited the ATM/ Point of Sale (POS) two times and had spent around Rs.500 on transportation to get the cash grant. She is greatly disappointed and frustrated over the loss and fraud of Rs.3,000 committed by either of the two persons who helped her. In this context, she suggested that BISP should ask beneficiaries regarding which cash delivery mechanism they considers most appropriate.

During interview she expressed her annoyance over the fraud saying that as she was regularly and without any problem receiving BISP cash grant through the post office so what was the need to introduce banking mechanism for the uneducated and vulnerable community. She

further mentioned that for the collection of each instalment through BDC she needs to spend around Rs.200 and also to spare three/four hours. She considers that Pakistan Post is the most suitable option for the delivery of BISP cash grant.

5. What We Learned?

- Being illiterate she had to handover her card to someone else for withdrawing from an ATM. Her second BISP instalment has been fraudulently withdrawn either by BISP Chowkidar or by the stranger through whom she tried to withdraw money. The beneficiary suspects the BISP Chowkidar and considers that he has committed fraud with her.
- The AD mentioned that there was only one Telenor franchise functional in Chakwal, but, due to some conflict between Telenor and Tameer bank the franchise owner has suspended and refused to disburse the instalments to BISP beneficiaries. Accordingly, beneficiaries were visiting different ATMs for the withdrawal of BISP amount.
- The beneficiary had collected BISP MOs from the post office Dalha situated at a distance of around two kilometres from her locality. During the interview she mentioned that although she had travelled and suffered to get the cash grant from the post office yet she was happy and satisfied to receive BISP cash grant from the post office rather than BDC.
- The AD was not happy with the induction of BDC for the underprivileged community. In this context, he mentioned that he had to spare his office Chowkidar who took beneficiaries to the POS/ATM for withdrawal of BISP cash grant. The AD further told during the previous disbursement his Chowkidar helped around 3,000 beneficiaries to withdraw BISP cash grant from ATM.

6. Recommendations

- The awareness and understanding level of beneficiary should be considered while converting them to technology driven solution. It may be useful to ask the beneficiary for her choice about the mode through which she wants to get her cash transfers.
- BISP management should take some immediate measures for the resolution of BDC related complaints. BISP management should also sensitize and mobilize the partner banks for the launching of a comprehensive complaint redressal system to facilitate and compensate the beneficiaries.
- BISP must test-check some BDC payments to ensure timely delivery of full amount to beneficiaries.
- Instead of advising the beneficiary to take care in future and don't give her card to a stranger, the case should have been properly recorded and investigated (as the beneficiary was accusing the BISP chowkidar).

Payment Case Study Number:	P-Q3-Upper Punjab-06
Nature of Case	Non-Payment due to Exchange of Benazir Debit Card
Complainant/ Beneficiary	Khalida Parveen
Wife of:	Muhammad Irfan
Complainant, if not beneficiary herself	-
Address	Oncha Khurd, Tehsil Pasrur, District Sialkot.
CNIC Number	34602-9825260-6
PSC form number	21990248
Date Study Completed	27 th December 2012

1. Receiver Woman / Complainant's Profile and Background

Khalida Parveen is a 42 years old illiterate married woman living with her family in Tehsil Pasrur. She is a mother of eight children including three sons and five daughters. Five of her children including three sons and two daughters are attending the school while the remaining three children are not of school going age. Her husband works as a vendor and he sells ice cream through hand cart and earns around Rs.7,000 per month. Khalida Parveen herself is not involved in any income generation activity to support her family and stays at home looking after her children and performing domestic chores.

She lives with her family in a three Marla semi pacca house comprises of three rooms, an open kitchen and a washroom. Most of the streets including the one leading to her house are paved but with open drainage system.

2. Receiver Woman / Complainant's Relationship with BISP

Khalida Parveen has been declared BISP beneficiary under phase-II of the BISP programme after the Poverty Score Card (PSC) survey. The household's PSC survey was conducted at her door step in November 2010 by a survey team. After completing her survey form, she was given a survey receipt for future reference. She possessed a valid CNIC at the time of PSC survey that she shared with the enumerators. She did not receive BISP letter regarding her eligibility or discrepancy in the programme.

Khalida Parveen was unaware of the BISP eligibility criteria and how she got selected in BISP programme. She does not know much about BISP but considers that BISP cash grant has been provided by Shaheed Benazir Bhutto being the representative of the poor people. So far, she had received Rs.28,000 and had utilized that amount for the purchase of groceries and other household items.

According to Khalida Parveen in October 2012, she came to know about the distribution of Benazir Debit Card (BDC) from neighbouring beneficiaries. She was further advised to visit the BISP Tehsil office and collect her BDC for the withdrawal of next BISP cash grant.

A week later she along with her daughter visited the BISP office situated at a distance of around 10 KM from her locality. They went by Ching Chi rickshaw and incurred a cost of Rs.120 for the round trip to the BISP office. At BISP office she got her BDC. She later withdrew her first BISP instalment amounting to Rs.3,000 through BDC from a Bank Alfalah ATM.

Khalida did not know when she would receive her next instalment through BDC. Very next month she was telephonically informed by her sister-in-law about the release of the next BISP instalment and was advised to visit Omni shop situated in Tehsil Sambrial at a distance of around

50 KM from her locality. Some two weeks later she visited the Omni franchise. She covered the distance by bus and further by Ching Chi rickshaw and incurred a cost of Rs.130 for the round trip to Omni shop.

3. How did the Complaint Emerge?

At Omni shop she observed huge crowd of beneficiaries. Due to rush, the Omni shop owner collected BDCs from a group of ten beneficiaries. After checking the payment status the franchise owner informed that no amount has been transferred into her BDC account by BISP and advised her to wait and revisit next week.

Some two weeks later when she revisited the Omni shop, Sambrial, she gathered from the Omni shop owner that her BDC and Pin Code were mismatched. The Omni shop owner further checked her BDC envelope and after observing a slip pasted on envelope she was informed about exchange of her BDC with some other beneficiary. She was advised to visit BISP office for registration and resolution of her complaint. From Omni shop, she went to BISP office situated at a distance of around 45 KM by Ching Chi rickshaw and further by bus and incurred a cost of Rs.60 for the trip to the BISP Tehsil office, Pasrur.

4. Processing of the Complaint

4.A Provider Version

Upon reaching the BISP Tehsil office, Pasrur, she met with the Assistant Director (AD) and shared her complaint regarding exchange of her BDC. AD asked her about the total BISP instalment she had received and afterwards she was referred to Assistant Complaint (AC) for the registration of her complaint. AC wrote her CNIC, BDC card and contact number on a register maintained for the recording of different payment related complaints and advised her to wait for the resolution of her complaint. She was informed that it would take around one month for the reissuance of new BDC. She was advised not to visit the BISP office frequently as the office would inform her regarding resolution of complaint.

After receiving the complaint, the AD as per instructions of the Bank management sent an email to the Area Manager UBL, Pasrur, regarding exchange of BDC. According to AD, such complaints were usually resolved in two or three weeks but her complaint was not resolved despite more than one and half month has passed. Her complaint was registered on November 12, 2012 but not resolved till 3rd March 2013.

4.B Client Version

Khalida Parveen was frustrated and discontented with the delivery of BISP cash grant through BDC. She considers that there are many issues pertaining to BDC such as lost and theft of BDC etc. She considers Pakistan Post is the most appropriate mechanism for the delivery of BISP cash grant. In this context, she mentioned that although her area postman has distributed her BISP MOs in the post office situated at a distance of around 5 KM from her locality but she was happy to receive BISP cash grant from the post office rather than to visit some other Tehsil for the withdrawal of BISP cash grant through BDC.

During the interview she mentioned that she had withdrawn first BISP instalment through BDC from Bank Alfalah ATM with the help of bank security guard. She further explained the BISP staff referred her to Omni shop situated in Tehsil Sambrial for the withdrawal of BISP instalment but due to paucity of funds she could not visit the Omni shop and got the amount

from ATM. She had not received any update regarding resolution of complaint and she is anxiously waiting for a phone call from BISP office about the resolution of her complaint.

5. What We Learned?

- In this particular case, the beneficiary was declared eligible with discrepancy in BISP programme but BISP HQ neither informed regarding her acceptance in the programme nor about change in payment. She was not happy with the delivery of BISP cash grant through BDC and considers Pakistan Post as the most suitable option for the delivery of BISP cash grant.
- Beneficiary handed over her BDC and PIN Code to bank representative for withdrawing cash transfer from an ATM.
- Due to a large crowd at the ATMs at times the BDC was erroneously returned to another woman and was exchanged.
- Exchange of BDCs creates a problem because the beneficiary's name or CNIC is not printed on her BDC which creates confusion as the (mostly illiterate) beneficiaries cannot identify which card belongs to which woman.
- AD informed that for exchanged BDC complaints, the UBL would discard the already issued BDC and issue a new BDC with Pin Code. The new BDCs would be sent to BISP Tehsil office through TCS and the staff would inform the beneficiary regarding resolution of complaint.

6. Recommendations

- BISP management should take some immediate measures for the resolution of BDC related complaints. BISP management should also sensitize and mobilize the partner banks for the launching of a comprehensive complaint redressal mechanism to facilitate and compensate the beneficiaries.
- BISP should consult and ask the beneficiaries regarding the most suitable mode of payment which appeals them. The advised payment mechanism should be chosen by BISP for the delivery of BISP cash grant.
- In order to avoid the confusion due to mixing of BDCs of different beneficiaries, personalized cards showing names and CNIC may be issued. In case these personalized cards are too costly then, at the time of issue at BDC Distribution Centre, at least beneficiary's name or CNIC may be written on the BDC by using a permanent marker so that they can identify their cards.

Payment Case Study Number:	P-Q3-Upper Punjab-07
Nature of Case	Non-Payment due to Inactivation of Benazir Debit Card
Complainant/ Beneficiary	Nasreen
Widow of:	Mehboob Ali
Complainant, if not beneficiary herself	-
Address	Railway line near general bus stand. City, Tehsil & district Attock.
CNIC Number	45202-6246499-6
PSC form number	20804975
Date Study Completed	2 nd January 2013

1. Receiver Woman / Complainant's Profile and Background

Nasreen is a 43 years old illiterate widow living with her children in Attock. She is a mother of eight children including five sons and three daughters. None of her children are attending the school due to scarcity of financial resources. She works as a housemaid and serves in different houses and earns Rs.5,000 in a month. There is no other source of income for the household.

She lives with her family in a three Marla semi pacca house comprises of two rooms, an open kitchen and a washroom. Most of the streets including the one leading to her house are paved with open drainage system.

2. Receiver Woman / Complainant's Relationship with BISP

According to the beneficiary her PSC survey was undertaken in November 2010 at her door step. After filling the PSC form the survey team issued her a survey receipt and advised her to keep it safe for future reference. After becoming the BISP beneficiary, she did not receive any letter from BISP confirming her eligibility in the program.

She was unaware of the BISP eligibility criteria and how she got selected in the programme. She considers the programme is owned by Pakistan People's Party to help and support the poor people. Regarding usage of the BISP cash grant, she informed that she had used the previous BISP instalments amounting to Rs.25,000 for the purchase of groceries and other household items.

In September 2012, Nasreen received a BISP money order from the post office, railway line where the postal staff informed her about the change in payment mode with advice to collect her BDC for further withdrawal of BISP cash grant. She was informed that if she fail to collect her BDC then BISP would stop generating cash grant in her name.

A week later she visited the BISP office situated at a distance of around 10 KM from her locality with her mother-in-law covering some distance by walking and further by Ching Chi rickshaw and incurred a cost of Rs.90 for round trip.

After reaching the BISP office, she got her BDC and was advised by the bank counter to visit the bank after 48 hours for the withdrawal of her cash grant. Three days later when she visited the provincial cooperative bank where the PoS machine was available.

3. How did the Complaint Emerge?

The concerned Bank staff after swiping her BDC informed that no amount had been transferred to her account and she was advised to wait and revisit the bank a week later. On revisiting the Bank she received the same response from the bank staff and was referred to BISP office for registration and resolution of her complaint. On the same day, she visited the BISP Tehsil office situated at a distance of around five kilometres from the Bank. She went there by Ching Chi rickshaw and incurred a cost of Rs.30.

4. Processing of the Complaint

4.A Providers' Version

In BISP office, she met with the Assistant Director (AD), with whom she shared her complaint. AD checked her online payment details and referred her to the bank staff for the registration and resolution of her complaint. The bank staff took a notice of her complaint and the staff made a contact to the Phone Banker through the Partner Bank Helpline. She was informed that her BDC was not activated and she was advised to wait and keep her contact number that she provided at the time of getting her BDC active. She was informed that she would receive a text message from Summit Bank regarding resolution of complaint and also about transfer of BISP amount in her BDC account.

The complaint was registered in the BISP Tehsil office in October 2012 on a register maintained for the recording of the BDC related complaints. But, the case of Nasreen got stuck in the BISP Tehsil office and has not yet been resolved.

4.B Client's Version

Nasreen was frustrated and disappointed over the delay in resolution of her complaint. She expressed her annoyance saying she was receiving BISP money orders from the post office and had no complaint from the postal staff. She further mentioned being illiterate and uneducated she does not know how and where to use the BDC for the withdrawal of BISP amount. During interview she informed that she also went to Union Council (UC) rep of Pakistan Tehreek-e-Insaaf (PTI) for the resolution of her complaint but he did not helped her. She requested the TPE team for the prompt resolution of her complaint and further for shifting of her payment mode to Pakistan Post instead of BDC. She considers that Pakistan Post is the most suitable option for the delivery of BISP cash grant at the beneficiaries' door step.

Nasreen was not happy with the behaviour and attitude of the BISP staff and complained regarding unethical and unprofessional behaviour of the BISP AD. In this context, she informed that the behaviour of AD with the beneficiaries was harsh and abusive. However, she was quite happy to receive cash grant provided by the BISP and she has a wish that government should launch some more programmes like BISP to help and support the poor people.

5. What We Learned?

- In this particular case, the beneficiary was declared eligible with discrepancy in the programme but BISP HQ neither informed regarding her acceptance in the programme nor about change in payment mode. She considers that Pakistan Post is the most suitable department for the delivery of BISP cash grant rather than BDC.

- The BISP and the Bank staff do not know about the reasons behind the inactivation of her BDC. The said complaint was lodged and processed through helpline, however, it has not been resolved till now.

6. Recommendations

- BISP should consult and ask the beneficiaries regarding mode of payment i.e. what is the most suitable BISP cash grant delivery mechanism in their opinion?
- It should be ensured that BDCs issued to beneficiaries must be activated within 48 hours so that the beneficiaries do not have to run around waiting for their payments.

Payment Case Study Number	P-Q3-Upper Punjab-08
Nature of Case	BDC not issued due to mismatch of fingerprints
Complainant/ Beneficiary	Rehana Bibi
Wife of:	Muhammad Yaqoob
Complainant, if not beneficiary herself	-
Address	Village Golra, Tehsil & District Attock
CNIC Number	37101-0484334-4
PSC form number	24051909
Date Study Completed	2 nd January 2013

1. Receiver Woman / Complainant's Profile and Background

Rehana Bibi is a 34 years old married and primary literate woman living with her family in Attock. She has five children including two sons and three daughters. Three of her children including one son and two daughters are attending the school while her other two children are not of school going age. Her husband works as a labourer/helper in a garment factory and gets Rs.9,000 per month. Rehana Bibi herself is not involved in any income generation activity to support her family and stays at home looking after her children and performing domestic chores.

She lives with her family in a five Marla semi pacca house comprising three rooms, an open kitchen and a washroom. Most of the streets including the one leading to her house are unpaved with open drainage system.

2. Receiver Woman / Complainant's Relationship with BISP

Rehana Bibi has been declared BISP beneficiary under phase-II of the programme after the Poverty Score Card (PSC) survey. The household's PSC survey was conducted at her door step in December 2010 by a survey team. After completing her survey form, she was given a survey receipt for future reference. She possessed a valid CNIC at the time of PSC survey that she shared with the enumerators. She did not receive BISP letter regarding her eligibility or discrepancy in the programme. According to the beneficiary, she was informed about the issuance of BDC for withdrawal of BISP installments from her neighboring beneficiaries.

Rehana Bibi was unaware of the BISP eligibility criteria and how she got selected in BISP programme. She does not know much about BISP but considers that BISP cash grant has been provided by the Shaheed Benazir Bhutto being the representative of poor people. So far, she had received Rs.13,000 and had utilized that amount for the purchase of groceries and other household items.

According to Rehana Bibi, in September 2012, she came to know about the distribution of Benazir Debit Card (BDC) from her neighbouring beneficiaries. She was advised to visit the BISP Tehsil office and collect her BDC for the next withdrawal of BISP cash grant. Very next day, she along with her daughter visited the BISP office situated at a distance of around 30 KM from her locality. She went by Ching Chi rickshaw and further by van and incurred a cost of Rs.160 for the round trip.

3. How did the Complaint Emerge?

After reaching the destination, she met with BISP Assistant Director (AD), who after confirming her eligibility status referred her to the NADRA counter for BDC issuance. At NADRA counter she was informed about the mismatch of her finger prints and was given a printed token for

NADRA to update her finger prints. She went to the NADRA office situated at a walking distance and applied for update of her finger prints for CNIC without incurring any cost. She got her new CNIC in October 2012 and then she revisited the BISP office. The NADRA staff advised to wait a week till the updating of her new CNIC record in NADRA database available in BISP office. Two weeks later she revisited the BISP office where she was informed about the failure of biometric system and again given a printed token for NADRA to update her finger prints for CNIC. Disappointed she went to the AD, BISP and shared the problem with him; he consoled her and gave a reference slip to present in NADRA. The reference slip was addressed to NADRA District Manager with a request to facilitate the beneficiary and resolve her issue. On the advice of NADRA staff she submitted her newly issued CNIC and again applied for update of her finger prints for CNIC.

In the first week of December 2012, Rehana Bibi with a new CNIC revisited the BISP office where the NADRA system again failed to identify beneficiary's finger prints and was referred to AD resolution of her problem.

4. Processing of the Complaint

4.A Providers' Version

Disconcerted beneficiary met with BISP AD and shared her problem. To investigate the problem, BISP AD called NADRA staff appointed in BISP office for BDC distribution. The staff informed that due to some injury on beneficiary's thumb nail she failed to properly place her thumb on Automated Fingerprints Identification System (AFIS) machine, accordingly NADRA system failed to verify her finger prints.

The BISP AD asked the beneficiary regarding her injury on nail. She informed that on eve of Eid-ul-Azha she was cutting the meat with knife, during the process she injured her thumb resulting in disappearance and removal of half of her thumb nail. The BISP AD also observed some recovery from her injury and advised her to wait till full recovery of her thumb and then visit the BISP office. The complaint registered in BISP Tehsil office in December 2012 is still pending.

4.B Client's Version

Rehana Bibi was unsatisfied with the delivery of BISP cash grant through BDC. She mentioned that government is helping and supporting the poor people through cash grants. She was unhappy and dissatisfied with the behaviour and attitude of AD BISP and complained regarding his behaviour. In this context, she informed that the behaviour of AD with the beneficiaries was harsh.

5. What We Learned?

- During interview with the beneficiary, injury and bandage observed on the right thumb of the beneficiary.
- The concerned BISP Tehsil office has received and registered five NADRA's AFIS failure cases. All of those cases got stuck in the BISP office due to unclear BISP/NADRA policy regarding issuance of BDCs. In this context, the AD complained regarding delay in updating of NADRA centralized database with the database made available in BISP office for BDC distribution. The AD informed that standard time for the update of finger prints and reissuance of CNIC by NADRA is around two or three weeks, however, in most of the cases NADRA took around two month for the update and reissuance of beneficiary's CNIC.

- The beneficiary complained that the behaviour of AD with beneficiaries was harsh. He was misbehaving with those beneficiaries who were repeatedly visiting the BISP Tehsil office.

6. Recommendations

- The awareness and understanding level of beneficiary should be considered while converting them to technology driven solution. It may be useful to ask the beneficiary for her choice about the mode through which she wants to get her cash transfers.
- BISP and NADRA should help the beneficiaries in cases where there is problem of bio-metric identification due to injury on fingers or where the finger prints are unclear due to her life of tough labour.
- The Beneficiaries Verification Certificate circulated to BISP Tehsil Offices to facilitate beneficiaries like Anwar Begum [whose thumb(s) could not be verified due to: i) age, ii) accident, iii) physical disability, iv) work or v) some other reason(s)] to their BDC should be filled and pursued by BISP staff so that women with “thumb impression” problems could get their CNIC/ BDCs.

Payment Case Study Number	P-Q3-Upper Punjab-09
Nature of Case	Non Payment due to Wrong BDC Pin Code
Complainant/ Beneficiary	Samia Kousar
Widow of:	Muhammad Rafique
Complainant, if not beneficiary herself	-
Address	Borra Jungle, Chak Akka, Tehsil Dina, District Jhelum
CNIC Number	3730154798708
PSC Form Number	17190738
Date Study Completed	30 th November 2012

1. Receiver Woman/ Complainant's Profile and Background

Samia Kousar widow of Muhammad Rafique is a 38 years old illiterate woman living in Borra Jungle, Chak Akka Tehsil Dina District Jhelum. She has seven daughters and one son. All of them are school going. She works as a maid at nearby houses and earns about Rs.3,000 per month. She lives in joint family system in a 4 Marla pacca house. The house comprises three rooms, one wash room and an open kitchen. The locality "Borra Jungle, Chak Akka" where she lives has well developed infrastructure with good sewerage system.

2. Receiver Woman / Complainant's Relationship with BISP

She was declared a potential BISP beneficiary after the Poverty Score Card (PSC) survey conducted in November 2010. She doesn't know about the BISP eligibility criteria and how she had been selected for the BISP cash grant. BISP survey team, who visited Samia Kousar's house, filled a PSC survey form of her household and issued her a survey receipt for future reference. She came to know about BISP through her mother-in-law.

During an interview with the BISP TPE team, she quoted that, "*If she gets BISP cash grant, she will spend it on household expenses*". She considers Pakistan People's Party (PPP) the owner of the BISP and started the programme to help poor and needy people. She received her BISP money orders of Rs.22,000 between February 2011 to June 2012 from postman. Her mother-in-law Fazal Begum is also a BISP beneficiary.

3. How did the Complaint Emerge?

She informed that, after getting her BDC on 2 October 2012 from BDC Centre at Tehsil Office, she went to the UBL Omni Shop, Dina on the same day along with her mother-in-law. At UBL Omni Shop, when the shopkeeper opened sealed PIN Code slip, he noticed and informed her that her BDC Pin Code is incomplete. Samia Kousar mentioned that the shopkeeper tried to help her by entering the combination of PIN code but it could not be verified.

After several attempts, the staff informed her that the PIN Code is incomplete and that she needs to get it replaced from BDC Collection Centre, BISP Tehsil Office, Dina. The shopkeeper provided her a slip of swipe machine and mentioned that this would help her in getting a new BDC PIN Code. From UBL Omni Shop, she came to BISP Tehsil Office and went to bank counter for resolution of her problem. The Bank staff informed her that they could not help her in this regard and advised her to go to Assistant Director BISP, who may be able to resolve this issue.

4. Processing of the Case

4.A Providers' Version

UBL Counter at BDC centre of Tehsil Dina verbally received complaint of Samia Kousar on October 02, 2012. They forward this complaint to BISP Tehsil Office and mentioned to Samia Kousar that they could not help her in this regard and advised her to go to the Assistant Director BISP, who may be able to resolve this issue. BISP Assistant Director verbally asked from Bank Staff about the resolution of her problem but Bank Staff mentioned that they are not allowed to keep complaint with them as per instruction of their higher management. However she may contact UBL Helpline or some permanent UBL employee to solve her problem. The Assistant Director intimated Samia Kousar about these instructions to solve her problem. She tried many times to contact UBL helpline but her attempts failed. She revisited BISP Tehsil Office on November 15, 2012 and tried to register her complaint. This time BISP Assistant Director registered her complaint on excel sheet by giving complaint serial number 02 to this complaint. This Application is still pending at BISP Tehsil Office and has not been sent to any payment agency for further enquiry.

4.B Client's Version

Samia Kousar visited BISP Tehsil Office twice, both times she went to lodge her complaint and each time she went by foot by covering a distance of 0.5 KM. She was unsatisfied with the behaviour of BDC staff and she was not happy with complaint resolution process. She considers that Pakistan Post is the most suitable option for the delivery of BISP cash grants at her door step. She was not happy and satisfied with the delivery of cash grant through BDC as she has not received any cash grant through BDC till now. Despite considerable delay in her complaint resolution, she is still hopeful to get the BISP cash grant; however she is confused also as she mentioned that 'did I contact the right office for my complaint resolution? Or do I need to go to some other office to get my complaint addressed?'

5. What We Learned?

- Samia Kousar's complaint is still pending at BISP Tehsil Office since October 2012 and the Office does not know when this complaint will be resolved.
- BISP Instalment of Rs.3,000 of Samia Kousar has been generated to be drawn through BDC but due to wrong BDC Pin Code she is unable to receive it.
- The beneficiary did not receive complaint acknowledgement/ reference number from the BISP Tehsil Office.
- There is no mechanism at BISP Tehsil Office to deal with the BDC related complaints and proper record of such complaints. The BDC complainants are sent to the bank counter verbally for complaint redressal.

6. Recommendations

- BISP Tehsil Office should be provided a mechanism for handling and processing of the BDC related complaints coupled with staff training on dealing with BDC related complaints.
- Bank Counter should come up with efficient complaint redressal system compatible with BISP Case Management System for timely resolution of BDC related complaints.
- BISP should enhance CMS capabilities to address BDC/ payment related complaints.
- Problems of PIN Code are usually addressed by a call to the helpline. BISP or bank staff should help the beneficiaries in calling the helpline for redressal of their complaints.

Payment Case Study Number:	P-Q3-Upper Punjab-10
Nature of Case:	Non-Payment due to Deactivation of Benazir Debit Card due to multiple tries
Complainant/ Beneficiary:	Samina Akhtar
Wife of:	Tariq Mehmood
Complainant, if not beneficiary	Tariq Mehmood
Address:	Village Lungah, Tehsil & District Chakwal.
CNIC Number:	37201-2309798-0
PSC form number:	24201797, 24212259
Date Study Completed	21 st December 2012

1. Receiver Woman/ Complainant's Profile and Background

Samina Akhtar wife of Tariq Mehmood is a 41 years old illiterate woman. She is a mother of eight children including five sons and three daughters. Her five children including three sons and two daughters are attending the school while her two children are too young to attend the school. Her husband works as a security guard in a garments factory and gets Rs.8,000 per month. One of her sons is learning welding from a nearby workshop and he gets Rs.3,000 per month. Samina Akhtar herself is not involved in any income generation activity to support her family and stays at home to look after her children and to perform domestic chores.

She lives with her family in a five Marla self-owned pacca house which consists of three rooms, a washroom and an open kitchen. The locality where she lives is situated on Chakwal-Lillah road. The streets are paved with open drainage system. Almost all the houses in their locality are occupied by the labour class having same socio economic status.

2. Receiver Woman / Complainant's Relationship with BISP

Samina Akhtar has been declared BISP beneficiary under phase-II of the programme after the Poverty Score Card (PSC) survey. The household's PSC survey was conducted at her door step in February 2011 by a survey team. After completing her survey form, she was given a survey receipt for future reference. She also possessed a valid CNIC at the time of PSC survey that she shared with the enumerators. She did not receive BISP letter regarding her eligibility or discrepancy in BISP. She does not know much about BISP but considers that BISP cash grant has been provided by the Pakistan People's Party to oblige the poor people so that people may cast their vote to PPP in upcoming election. So far, she had received Rs.22,000 and had utilized that amount for the purchase of groceries and also to clear the outstanding bill of grocery store.

In March 2012, she received a BISP money order from the postman who informed her regarding change in payment mode from Pakistan Post to Bank through Benazir Debit Card (BDC). She was advised by the postman to visit the BISP Tehsil office to collect her BDC otherwise BISP would stop generating cash grant in her name. A week later, the beneficiary along with her eldest son visited the BISP Tehsil office situated at a distance of around 35 Kms from her locality. She went to the BISP office, covering some distance by walking and further by van and incurred a cost of Rs.180 for the round trip. In BISP office, she after going through the whole process got her BDC and also withdrawn a BISP instalments on the same day from a Telenor franchise. After getting the cash grant she entrusted her BDC to her husband so that he could check and withdraw next cash grant while moving to city area for his work.

3. How did the Complaint Emerge?

In November 2012, Samina Akhtar learnt about the issuance of next BISP instalment; she asked her husband to confirm and withdraw the amount, two days later when her husband while going to join his duty at the factory went to Bank Alfalah ATM and requested the Bank security guard to help him in withdrawing BISP amount. The guard took him to the ATM and explained how to use it. During a transaction process the ATM produced a slip with a message regarding card deactivation. Upon receiving the ATM slip, the security guard advised him to discuss the situation with the Bank staff. On sharing the slip, the Bank staff informed him about the deactivation of BDC account probably due to frequent wrong entry of Pin Code. He was advised by the Bank staff to visit the BISP office for the registration and resolution of complaint. From Bank Alfalah, he went to the BISP office situated at a distance of around two kilometres on foot.

4. Processing of the Case

4.A Providers' Version

Upon reaching the destination, he met with the BISP Assistant Director (AD) whom he found courteous and cooperative. After listening to his complaint, AD referred him to the Bank counter for registration and resolution of complaint where the staff advised him to wait for about one month for the resolution and reissuance of a new BDC. AD also checked his CNIC and matched it with the poverty score card for authentication.

On the same day, AD emailed the complaint to BISP HQ for re-activation of Samina Akhtar's BDC. AD also received a delivery report with a message regarding successfully lodging of complaint into the system. Till the date of TPE team visit, the AD did not receive any update about resolution of complaint. The said complaint was lodged in November 2012 but was not resolved till March 3, 2013.

4.B Client's Version

The beneficiary and her husband visited the BISP Tehsil office thrice and had spent around Rs.1,000 on transport for the registration and resolution of her complaint. During each visit she was informed that her complaint is in resolution process and advised not to visit the office frequently as the office would inform her regarding status of her complaint.

Samina Akhtar was disappointed over the delay in resolution of her complaint. She considers that probably BISP do not have any complaint redressal mechanism. She expressed her annoyance saying "she was smoothly receiving BISP instalments through postman but BDC has given her trouble in the delivery of BISP instalment". She was not satisfied over the delivery of BISP cash grant through BDC. In this context, she mentioned that she needs to spend around Rs.200 on transportation for the withdrawal of BISP amount through BDC which is hard to afford. She considers that Pakistan Post is the most suitable option for the delivery of BISP instalments at the beneficiaries' door step.

5. What We Learned?

- At the time of second BISP installment withdrawal her husband with the assistance provided by the bank security guard tried to withdraw BISP amount. But, he was informed that BDC account has been deactivated probably due to frequent entry of wrong Pin Code.
- It has been observed that the Pin Code that was issued to the beneficiary was faded. It was quite difficult to read the numeric figure/code printed on the paper. During interview,

beneficiary's husband mentioned that the bank security guard frequently tried for the withdrawal of cash grant installment which indicates that the complaint triggered probably due to the frequent wrong entry of Pin Code.

- It has been observed that the beneficiary has been surveyed twice by the enumerators. In both PSC forms she has been declared eligible with discrepancy. While observing the Poverty Score Card number (2412259) it has been observed that this survey was held in May 2011 and the editing for the form has been done in April 2011. However, the generation of payment started against the PSC form number (24201797).
- The BISP staff has maintained an excel sheet for the recording of BDC related complaints. Till December 12, 2012, BISP Tehsil office received around 800 BDC related complaints and most of these are in resolution process. According to AD and Partner Bank representative, Tameer Bank for BDC related complaint (like lost Pin Code, exchanged BDCs, lost and captured BDCs) would reissue a BDC and send it to the BISP office. The BISP staff would contact and further inform the beneficiary regarding resolution of complaint.

6. Recommendations

- BISP should send payment schedule to the beneficiaries so that the beneficiaries may not visit ATM/POS before the time of payment generation. This would also help the beneficiaries in chalking out their expenditure plans.
- BISP management should take some immediate measures for the resolution of BDC related complaints. BISP management should also sensitize and mobilize the Partner Bank for the launching of a comprehensive complaint redressal system to facilitate the beneficiaries and resolve their complaints.
- BISP and Bank staff should properly guide and sensitize the beneficiaries regarding use of BDCs and security of PIN Codes.
- Problems regarding multiple retries could usually be corrected through the helpline and BISP or bank staff should help the beneficiaries to address their problems through bank helpline.

Payment Case Study Number	P-Q3-Upper Punjab-11
Nature of Case	BDC not issued due to mismatch of finger prints
Complainant/ Beneficiary	Shakoori
Widow of:	Khair Din
Complainant, if not beneficiary herself	-
Address	Village Shamir Pur, Kaalar Wala, Tehsil Pasrur, District Sialkot.
CNIC Number	34602-3844471-6
PSC form number	25615331
Date Study Completed	22 nd December 2012

1. Receiver Woman / Complainant's Profile and Background

Shakoori is a 87 years old blind widow living with her eldest son in Tehsil Pasrur. She has seven children including three sons and four daughters. All of her children are married and presently she is living with her eldest son who is the sole bread earner in the house, he works as a security guard in a sports factory at night while at day time he works as labourer with a mason. By both means he earns around Rs.15,000 per month.

She lives in a three Marla semi pacca house which comprises of two rooms, open kitchen and a washroom. There is an old soling street with open drainage system leading to her house.

There are also three more beneficiaries existing in the same household, but, at the moment two of them living separately although in the same locality.

2. Receiver Woman / Complainant's Relationship with BISP

Shakoori mentioned that her PSC survey was undertaken in January 2011 at her door step. After filling the PSC form the survey team issued her a survey receipt and advised her to keep it safe for future reference. She further added that the survey team had also mentioned to her that she would get 'money' on PSC form. After becoming the BISP beneficiary, she did not receive any letter from BISP confirming her eligibility in the programme. She informed that she came to know about getting the Benazir Debit Card (BDC) from the area postman of her village.

She was unaware of the BISP eligibility criteria and how she got selected in the programme. She thinks the programme is owned by the Pakistan People's Party (PPP) to help and support the poor people. She informed that she had used the previous BISP instalments of Rs.15,000 partially for the purchase of groceries and partially for her own treatment.

In October 2012, Shakoori was informed by the area postman regarding change in payment mode with advice to visit the BISP Tehsil office immediately and get her BDC for further withdrawal of BISP cash grant. She was informed that if she failed to collect her BDC, BISP would stop generating cash grant in her name. A week later, her eldest son took her to the BISP Tehsil office situated at a distance of around 70 KM from her locality. They covered some distance by Ching Chi rickshaw and further by bus and incurred a cost of Rs.250 for the round trip.

3. How did the Complaint Emerge?

At BISP office, the BISP staff checked her online tracking information and referred her to the NADRA counter for the issuance BDC. At the NADRA counter, the staff observed that due to old age the finger prints of Shakoori had almost faded and the system failed to identify the thumb

impression of the beneficiary. At this, the NADRA official gave her a NADRA reference slip/token and advised her to visit the NADRA office for her record verification. The official explained to her that in order to get BDC Token Number, the system needs to verify the beneficiaries thumb impression and without verification the system cannot issue a token number”.

Shakoori along with her eldest son went to NADRA office, where the staff helped by registering her as ‘Amputated’ and applied for her new CNIC. Shakoori received her new CNIC from NADRA in November 2012 having some vague and feeble thumb impression and took it to the NADRA counter at BISP Tehsil Office. However, she once again faced a refusal from the NADRA staff mentioning that ‘NADRA did not receive any instructions to process BDC beneficiary request without thumb verification and that system would not allow to do so’. Discontented Shakoori returned back home and did not know where to go for getting her problem resolved.

4. Processing of the Complaint

4.A Providers’ Version

Her complaint was filed and recorded by the staff of BISP Tehsil office, Pasrur on a register maintained for the recording of different grievance related complaints. Her complaint has been discussed and highlighted individually by the concerned Assistant Director (AD) and NADRA site In-charge with their management. The concerned NADRA District Manager informed that to process such cases, NADRA’s database available in BISP office for BDC distribution required some modification for the identification and verification of beneficiaries. AD was advised by the BISP HQ to keep this case separate and deal with the remaining BDC cases separately. AD was further advised that NADRA management would develop a mechanism to tackle and resolve such cases on the achievement of around 90% BDC issuance target throughout Pakistan.

4.B Client’s Version

She was not frustrated regarding failure to get the BDC, however, she feared that BISP may stop sending cash grant in her name as informed by the area postman. She informed that there is no ATM/ Point of Sale (POS) available even in her adjacent village and after collecting BDC her eldest son would need to visit the Pasrur city to get her cash grant.

She informed that they do not have any other source of income except her eldest son’s income and she does not want to become a burden upon her son who has eight children to feed. In this context, she mentioned that being an aged BISP beneficiary, cash grant has helped her in supporting her and she is much obliged to Shaheed Benazir Bhutto for introducing such a programme for poor and deserving people. She is quite hopeful that BISP would continue sending her cash grant in future through Pakistan Post.

5. What We Learned?

- The beneficiary’s thumb impression has faded due to her old age. Although, the beneficiary has got a new CNIC with new finger prints but NADRA database available in BISP office again failed to verify the beneficiary’s record. The beneficiary does not want to get a BDC for the withdrawal of BISP cash grant and consider it difficult to obtain or use. She was quite happy to receive BISP cash grant through postman and considers it the most suitable mechanism for the delivery of BISP cash grant.

- BISP staff has started to record BDC related complaints on a register maintained for the recording of different beneficiary's payment related complaints. Till December 11, 2012 the office has received around 75 different BDC related complaints, out of these 25 complaints have been resolved while the rest are in resolution process. The BISP staff has also resolved around 200 Pin Code related complaints through partner Bank's helpline. In this context, the BISP AD informed that earlier partner Bank helpline was available and functional to register and resolve the complaint, but, now the phone banker usually do not entertain the beneficiaries and ask them to visit the nearest UBL branch with their complaints.
- The concerned BISP Tehsil office has received and registered three cases where beneficiaries arms/ hands were amputated. All of these got stuck in BISP office due to unclear BISP/NADRA policy regarding issuance of BDC in such cases.
- To facilitate such beneficiaries BISP has designed a certificate which will soon be circulated to all BISP Tehsil Offices in order to verify beneficiaries whose thumb(s) could not be verified due to: i) age, ii) accident, iii) physical disability, iv) work or v) some other reason(s). The certificate will require filling the relevant information of the beneficiary, duly testified by some local person essentially from the beneficiary's locality and having valid CNIC. The BISP Assistant Director of concerned Tehsil will put his/her signatures and stamp on the certificate verifying that the information regarding BISP beneficiary and the person testifying are both correct. After necessary verifications, the AD will give a receipt to the beneficiary only for submission at the NADRA counter to by-pass Thumb Verification on the NADRA system for obtaining BDC.
- In this BISP Tehsil office there is no computer system for the Bank staff and they were manually recording the BDC issuance record on a register.
- There is no Omni shop in Tehsil Pasrur and the beneficiaries are advised to visit some other Tehsil for the withdrawal of BISP cash grant where the Omni shops are available. AD informed that one Omni franchise could not disburse instalments to more than 33 beneficiaries (not more than one hundred thousand rupees) in a day as per contract of UBL with Omni franchises. Accordingly AD suggested for the induction and launching of more Omni shops for disbursement to beneficiaries with ease and comfort.

6. Recommendations

- The Beneficiaries Verification Certificate circulated to BISP Tehsil Offices to facilitate beneficiaries like Shakoori [whose thumb(s) could not be verified due to: i) age, ii) accident, iii) physical disability, iv) work or v) some other reason(s)] to their BDC should be filled and pursued by BISP staff so that women with "thumb impression" problems could get their CNIC/ BDCs..
- BISP should update the Case Management System (CMS) with new capability of dealing with BDC related complaints.
- BISP staff training on dealing with BDC related cases their recording, handling and processing is required.
- BISP Tehsil staff should be provided clear policy on dealing with BDC related complaints.

Payment Case Study Number	P-Q3-Upper Punjab-12
Nature of Case	Non Payment due to Deactivated BDC due to wrong PIN Code
Complainant/ Beneficiary	Zaitoon
Wife of:	Mirza Jahangir
Complainant, if not beneficiary herself	-
Address	Mughalabad, Tehsil & District Jhelum
CNIC Number	37301-1566822-6
PSC form number	17193495
Date Study Completed	30 th November 2012

1. Receiver Woman/ Complainant's Profile and Background

Zaitoon wife of Mirza Jahangir is a 57 years old illiterate housewife living in Mughalabad, Tehsil & District Jhelum. She has one married son and one widow daughter. She stays at home and looks after domestic chores. Her husband is blind from one eye and works as a labourer. He earns about Rs.4,500 per month.

She lives in a five Marla semi pacca house comprising three rooms and an open kitchen. The locality "Mughalabad" where she lives is deprived of basic infrastructure and does not have even open drainage system.

2. Receiver Woman / Complainant's Relationship with BISP

Zaitoon was declared a potential BISP beneficiary after the Poverty Score Card (PSC) survey. Her household's PSC survey was conducted in November 2010 at her door step. She doesn't know about the BISP eligibility criteria and how she had been selected for the BISP cash grant in phase-2. BISP survey team, who visited her house, filled a PSC survey form of her household and issued her a survey receipt for future reference. She came to know about BISP through the people of her area.

During an interview with the BISP TPE team, she quoted that, "*If she gets BISP cash grant, she will spend it on household expenses*". She considers that Pakistan People's Party (PPP) is the owner of this programme, which has been started to help poor and needy people. She received her BISP money orders of Rs.12,000 till June 2012 through Pakistan Post. Her daughter Naila Tabasum is also a BISP potential beneficiary being a widow; she is living with her mother in the same house.

3. How did the Complaint Emerge?

After getting her BDC on 11 October 2012 from BDC Centre, BISP Tehsil Office, she went to the UBL Omni Shop, Dina on October 12, 2012 along with her daughter and received her BISP cash grant through it. Her daughter also received her BDC and went along with her to UBL Omni Shop for receiving her cash grant.

At UBL Omni Shop, when the shopkeeper opened sealed PIN Code slip of her daughter's BDC, he used BDC of Zaitoon and Pin Code of her daughter's BDC due to which BDC of Zaitoon was deactivated. Although BISP cash grant of Zaitoon was withdrawn earlier but for future her card was deactivated. The shopkeeper had noticed and informed her that her BDC is not activated yet and after several attempts, the staff informed her that may be the PIN Code was incorrect and that she needs to get it replaced from BDC Collection Centre (BISP Tehsil Office Dina). The

shopkeeper provided her a slip of swipe machine and mentioned that this would help her to get a new PIN Code. From UBL Omni Shop, she went to the BISP Tehsil Office and to the bank counter for resolution of her problem. The bank staff informed her that they could not help her in this regard and advised her to go to the Assistant Director BISP, who may be able to resolve this issue.

4. Processing of the Case

4.A Providers' Version

UBL Counter at BDC Centre, Tehsil Dina received complaint of Zaitoon on October 12, 2012. They forwarded the complaint to BISP Tehsil Office and mentioned to Zaitoon that they could not help her in this regard and advised her to go to the Assistant Director BISP, who may be able to resolve this issue. Assistant Director (AD) verbally asked from Bank Staff about the resolution of her problem but Bank Staff mentioned that they were not allowed to receive such complaints as per instructions of their higher management. However she may contact UBL helpline or permanent UBL employee to solve her problem.

The Assistant Director intimated Zaitoon about these instructions to solve her problem. Zaitoon Bibi tried many times to contact UBL Helpline but her attempts failed. She revisited BISP Tehsil Office on November 15, 2012 and tried to register her complaint. This time BISP Assistant Director registered her complaint on excel sheet by giving complaint serial number 01 to her complaint.

4.B Client's Version

Zaitoon visited BISP Tehsil Office twice. Both times she went to lodge her complaint and each time she went on local van by covering a distance of 15 kms and spending Rs.60. Zaitoon was unsatisfied with the behaviour of the BDC staff and she was not happy with complaint resolution process.

5. What We Learned?

- OMNI shop told her that (i) her card had not been activated till the date she went to the shop; and (ii) the PIN Code was wrong. Actually it appears that she went to the shop immediately after she received her BDC and till that time the card was not activated.
- Her payment detail shows that the amount had been fraudulently withdrawn from an ATM, but this has not been mentioned in her complaint.
- There is no mechanism at BISP Tehsil Office to deal with the BDC related complaints and proper record of such complaints. The BDC complainants are straight away sent to the Bank counter verbally for complaint redressal.

6. Recommendations

- The awareness and understanding level of community should be considered and preferred rather than use of technology for the Underprivileged beneficiaries.
- Bank Counter should come up with efficient complaint redressal system compatible with BISP Case Management System for timely resolution of BDC related complaints.
- BISP should enhance CMS capabilities to address BDC/ and other payment related complaints.

- BISP staff should help the beneficiary in filing the correct “grounds of complaint” as in this case the real issue was fraudulent withdrawal of her cash grant but the complaint filed was regarding de-activation of card.

Payment Case Study Number	P-Q3-Upper Punjab-13
Nature of Case	Non Payment due to wrong BDC Pin Code Number
Complainant/ Beneficiary	Rani Bibi
Wife of:	Yaseen
Complainant, if not beneficiary herself	-
Address	Basti Sohan, Tehsil Pattoki, District Kasur
CNIC Number	3510313825972
PSC form number	28024693
Date Study Completed	22 nd December 2012

1. Receiver Woman/ Complainant's Profile and Background

Rani Bibi w/o Yaseen is a 34 years old, illiterate BISP beneficiary living in Basti Sohan, Tehsil Pattoki, District Kasur. She has three children including one son and two daughters. Her one daughter and one son are school going. Her husband is a labourer and earns about Rs.4,000 per month. She is a house wife and looks after the domestic chores.

She lives in a 2 Marla old Mud (Katcha) house. The house is given to her family by a landlord on temporary basis. Her house comprises one room and an open kitchen. The locality where she lives comprises low income households belonging to same caste and mostly associated with the labour work and agriculture work. Basti Sohan is located at a distance of 2.5 KMs from BISP Tehsil Office. All the streets in their area are unpaved having open drainage system.

2. Receiver Woman / Complainant's Relationship with BISP

She was declared a BISP beneficiary during Phase-I (Parliamentarian Phase) and sustained her position in Phase-II after the Poverty Score Card (PSC) survey. Her cash grant has been generated by BISP since June 2009. While mentioning about her PSC survey, she described that, the survey of her household was conducted in February 2011, when a survey team visited her house and filled the survey form. After completing the survey, the survey team issued her a survey receipt for future reference. She learned about BISP from other neighbouring women of her locality; however she was unaware of the BISP eligibility criteria, BISP complaint registration and redressal mechanism and how she has been selected to get the cash grant.

She considers Pakistan People's Party (PPP) the owner of BISP and hopeful for its continuation after the upcoming (national) elections. Rani Bibi obtained her Benazir Debit Card from BISP Tehsil Office Pattoki after covering a distance of about 2.5 KMs from her village on foot on 30th April 2012 and withdrew her first payment of Rs.3,000 on 02 May 2012 by using an ATM in Pattoki. Her second instalment was generated by BISP on October 22, 2012.

3. How did the Complaint Emerge?

Rani Bibi mentioned that in November 2012 she came to know that her second BISP Instalment of Rs.3,000 had been deposited in her account by BISP. She went to the Bank Alfalah ATM alone on foot, covering a distance of about 2.5 KMs. At ATM, the Bank guard helped her in withdrawal of BISP cash grant by using her BDC along with her Pin Code. But he inserted wrong BDC Pin Code number. He noticed and later informed her that her BDC Pin Code is wrong. Rani Bibi mentioned that the Bank guard tried to help her by entering different combinations of the PIN Code but it could not be verified. After several attempts, he informed her that the PIN Code is incorrect and that she needs to get it replaced from the BDC Collection Centre (BISP Tehsil

Office Pattoki). From Bank Alfalah ATM, she went straight to BISP Tehsil Office and registered her complaint on 21st November 2012.

4. Processing of the Case

4.A Providers' Version

Rani Bibi shared her complaint with the Assistant Complaint (AC), who asked her to note down number of her CNIC for complaint redressal. The BISP Tehsil Official referred Rani Bibi to Bank Alfalah Branch for complaint resolution. She went to Bank Alfalah, Pattoki and met with Branch Officer for resolution of her complaint. Bank Alfalah Officer dialled Bank Alfalah Helpline (111-225-111) and after verification of the complainant status, the complaint was resolved.

4.B Client Version

Rani Bibi was satisfied with the behaviour of the BISP/Bank staff and the way bank representative solved her problem. She mentioned that, “because there is no ATM available at a closer distance and someone either herself or other have to travel to Pattoki which is 2.5 KMs away from her locality to get BISP cash grant”.

5. What We Learned?

- The complaint of Rani Bibi has been resolved and after getting new BDC Pin Code she received BISP installment Of Rs.3,000 on 5th December 2012.
- No orientation or training has been provided to the BISP Tehsil Staff for handling, processing and resolution of BDC related complaints.
- The quick resolution of this case shows that Bank Alfalah has an efficient complaint redressal system and is therefore able to resolve such type of complaints in reasonable time. Rani Bibi's complaint was resolved on the spot on the same day.

6. Recommendations

- BISP should update the CMS with new capability of dealing with BDC related (and other payment) complaints.
- BISP and bank staff training on dealing with BDC related cases their recording, handling and processing is required.
- Bank staff should guide the beneficiaries on using the BDC because most of the beneficiaries are illiterate and providing the printed instructions only would not serve the purpose.

Payment Case Study Number	P-Q3-Upper Punjab-14
Nature of Case	Non-Payment due to Lost BDC PIN Code
Complainant/ Beneficiary	Rasoolan Bibi
Wife of:	Qadeer Ahmad
Complainant, if not beneficiary herself	-
Address	Anwar Colony, Tehsil Pattoki, District Kasur
CNIC Number	35103-2837555-6
PSC form number	28041161
Date Study Completed	22 nd December 2012

1. Receiver Woman/ Complainant's Profile and Background

Rasoolan Bibi w/o Qadeer Ahmad is a 37 years old illiterate BISP beneficiary living in Anwar Colony, Tehsil Pattoki. She has five school going children include three sons and two daughters. Her husband Qadeer Ahmad is a labourer and earns about Rs.5, 000 per month. She is a house wife and looks after domestic chores. The new-pacca house of Rasoolan Bibi is spread over 5 Marla that comprises two rooms, one wash room and an open kitchen and is located about one kilometre from BISP Tehsil Office. The place where she lives comprises mix castes associated with labour work and small scale business. All streets in her locality are paved and having developed drainage system.

2. Receiver Woman / Complainant's Relationship with BISP

Rasoolan Bibi was declared eligible for BISP cash grant after the Poverty Score Card (PSC) survey which was held in her locality in January 2011. While sharing her PSC survey experience with TPE team, she mentioned that a survey team visited her 'Colony' (locality) and filled a PSC survey form of her household at her door step. After filling the survey form, they provided a survey receipt to her to keep it safe for future reference. She considers Pakistan People's Party (PPP) the owner of the BISP, which has been started to help poor and needy people like her. She came to know about her eligibility through postman. After her eligibility, she received Rs.9,000 worth of BISP money orders from Pakistan Post. She obtained her Benazir Debit Card (BDC) from BISP Tehsil Office in April 2012. Her first payment of Rs.3,000 on the debit card was withdrawn by her through ATM in Pattoki on May 02, 2012.

3. How did the Complaint Emerge?

In November 2012, when Rasoolan Bibi went for the second time to withdraw BISP cash grant from the ATM she couldn't find the BDC PIN code in envelope. She mentioned that the bank guard tried to help her by entering different combinations of the PIN Code but it could not be verified. After several attempts, he informed her that the PIN Code is incorrect and that she needs to get it replaced from BDC Collection Centre, BISP Tehsil Office Pattoki. From Bank Alfalah ATM, she went to BISP Tehsil Office and registered her complaint on November 21, 2012.

4. Processing of the Case

4.A Providers' Version

Rasoolan Bibi explained her complaint to the AC who asked her to note down number of her CNIC for complaint redressal. The BISP Tehsil Official referred her to the Bank Alfalah Branch for complaint resolution. She went to Bank Alfalah Branch, Pattoki and met with Branch Officer for resolution of her complaint. The Bank Officer dialled Bank Alfalah

Helpline (111-225-111) and after verification of complainant status from Rasoolan Bibi the representative of Helpline issued a new BDC Pin Code Number to her on the spot.

4.B Client's Version

Rasoolan Bibi was satisfied with the behaviour of the BISP/Bank staff and the way Bank representative resolved her problem. She received her second BISP Instalment through BDC on 5th December 2012.

5. What We Learned?

- The Bank Counter at BISP Tehsil Office closed its operation on July 30, 2012 and has been shifted to Chunian BISP Tehsil Office. Due to which BISP Tehsil Office, Pattoki has to refer its beneficiaries to BISP Tehsil Office Chunian or Bank Alfalah Branch at Pattoki.
- This case shows that Bank Alfalah has an efficient complaint redressal system and therefore able to resolve such type of complaints in reasonable time. Rasoolan Bibi's complaint was resolved on spot within minimum time.
- The complaint of Rasoolan Bibi has been resolved and after getting new BDC Pin Code she received her BISP instalment of Rs.3,000 on December 05, 2012.

6. Recommendations

- BISP should update the CMS with new capability of dealing with BDC related complaints.
- Bank staff should guide the beneficiaries properly on using the debit card because most of the beneficiaries are illiterate and providing the printed instructions only do not serve the purpose.

Payment Case Study Number	P-Q3-Upper Punjab-15
Nature of Case	Non Payment due to Snatching of Benazir Debit Card
Complainant/ Beneficiary	Rehmani
Wife of:	Ramzan
Complainant, if not beneficiary herself	-
Address	Bhaseen Chak Number 47, Tehsil Pattoki, Kasur
CNIC Number	3610374201890
PSC form number	4505165
Date Study Completed	22 nd December 2012

1. Receiver Woman/ Complainant's Profile and Background

Rehmani w/o Ramzan is a 67 years old illiterate BISP beneficiary living in Bhaseen Chak 47, Tehsil Pattoki and District Kasur. She lives with her family in a joint family system. She has thirteen children including five married sons and six married daughters. Her husband Ramzan is a labourer. He earns about Rs.10,000 per month. Her three sons work as labourers and contribute Rs.5,000 towards monthly household expenses. The semi-pacca house of Rehmani is spread over 1.5 Kanal that comprises two rooms, one wash room and one kitchen and located 16 KMs from BISP Tehsil Office. The place where she lives comprises same caste villagers who are associated with labour work and agriculture. All streets in her locality are unpaved with open drainage system.

2. Receiver Woman / Complainant's Relationship with BISP

Rehmani was declared a BISP beneficiary during Phase-I (Parliamentarian Phase) and sustained her position in Phase-II as well after the Poverty Score Card (PSC) survey. Her cash grant has been generating by BISP since January 2009. While mentioning about her PSC survey, she described that, the survey of her household was conducted in December 2010, when a survey team visited her house and filled the survey form. After completing the survey, the survey team issued her a receipt for future reference. She learnt about BISP from BISP Poverty Survey Team; however she was unaware of the BISP eligibility criteria, BISP complaint registration and redressal mechanism and how she has been selected to get the cash grant.

She considers Pakistan People's Party (PPP) as the owner of BISP and hopes for its continuation. She received BISP money orders totalling Rs.35,000 in thirteen BISP instalments through Pakistan Post. Later on, when postman came to deliver her last BISP money order, he advised her to get her BDC from BISP Tehsil office as soon as possible because her payment mode had been changed from Pakistan Post to Bank through BDC.

Rehmani obtained her Benazir Debit Card from BISP Tehsil Office, Pattoki after covering a distance of about 16 KMs from her village on a bus after spending Rs.50 for the round trip on May 15, 2012 and withdrew her first instalment of Rs.3,000 on May 17, 2012 by using an ATM in Pattoki.

Rehmani's two unmarried daughters have also been declared as potential BISP beneficiaries with discrepancy in CNICs because they didn't have their valid CNICs at the time of Poverty Score Card (PSC) survey; however they both don't know about the nature of discrepancy (i.e. missing CNIC in BISP record) and therefore their cash grant is yet to be generated. Furthermore, she also got selected for Waseela-e-Haq scheme and received her first instalment of Rs.150,000 on June 22, 2012. She spent this grant on purchasing live stock for income generation.

3. How did the Complaint Emerge?

On May 17 2012, when Rehmani received her first BISP Instalment through BDC, an unknown person snatched her BDC and ran away. She came back home disappointed and discussed the matter with neighbouring receiver women. However, till November 2012, she was ill and so couldn't visit BISP Tehsil office for resolution of her complaint. She went to the BISP Tehsil office on November 15, 2012 and registered her complaint.

4. Processing of the Case

4.A Providers' Version

Rehmani met with Assistant Director BISP at BISP Tehsil Office and explained the snatching of her BDC. BISP Tehsil Official recorded her complaint on register and referred her to the Bank Alfalah Counter at BISP Tehsil Office Chunian for her complaint redressal.

Bank representative at Chunian Office received her complaint and kept it in his record. Bank Alfalah Helpline blocked her BDC after verification of her particulars. The complaint was sent to Main Branch of Bank Alfalah for final processing/ decision. Bank representative advised Rehmani to revisit the BISP Tehsil Office Chunian after 20 days to receive her new BDC. He further mentioned to the complainant that bank would contact her telephonically if new BDC arrived at the office before 20 days.

New BDC for the complainant reached Bank Alfalah counter in BISP Tehsil office Chunian after 15 days and it was given to Rehmani on December 05, 2012.

4.B Client's Version

Rehmani was satisfied with the behaviour of the Bank staff and the way Bank representative resolved her problem but she was not happy due to excessive travelling between her village and Chunian Office. Each time she went to BISP Chunian Office with her son on bus covering a distance of 30 kms and spend Rs.100 per round trip. She believes that Pakistan Post was a better option for BISP cash grant delivery. She mentioned that, "Because there is no ATM available at closer distance and someone has to travel to Pattoki which is 16 KMs away from her locality to get BISP cash grant".

5. What We Learned?

- Rehmani's lost BDC complaint was resolved in about 15 days. She went through the normal standard procedures to get her problem resolved.
- No complaint acknowledgement was given to the complainant for future reference. This leaves Bank representative not liable to resolve the complaint as complainant has no proof in hand for complaint registration.
- There is no mechanism at BISP Tehsil level to deal with the BDC related complaints. BISP Tehsil staff believes that the Bank being the payment agency need to resolve all BDC related complaints, and complaint registration, handling and processing is their responsibility.
- Online payment details of the beneficiary are showing that, after receiving her first bank payment on May 17, 2012, BISP has generated no more instalments.

6. Recommendations

- BISP should enhance CMS capabilities to address BDC/ payment related complaints.

Payment Case Study Number	P-Q3-Upper Punjab-16
Nature of Case	Non-Payment due to Lost Benazir Debit Card
Complainant/ Beneficiary	Asmat Tahira
Widow of:	Muhammad Asif
Complainant, if not beneficiary herself	-
Address	Village Virkan, Tehsil Nowshera Virkan & district Gujranwala.
CNIC Number	34103-5353750-4
PSC form number	25830497
Date Study Completed	12 th February 2013

1. Receiver Woman / Complainant's Profile and Background

Asmat Tahira widow of Muhammad Asif is a 41years old primary literate working woman, living with her family in Tehsil Nowshera Virkan. She has eight children including three sons and five daughters. Five of her daughters and a son are attending the school while her two sons work as labourer with mason and gets Rs.15,000 per month. She also works as housemaid and gets Rs.3,000 per month.

She lives with her family in a five Marla semi pacca self-owned house comprising three rooms, an open kitchen and a washroom. The streets of her village are paved but with open drains.

2. Receiver Woman / Complainant's Relationship with BISP

Asmat Tahira informed that PSC survey in her area was undertaken in January 2011 at her door step. After filling the PSC form, the survey team issued her a survey receipt and advised her to keep it safe for future reference. After becoming the BISP beneficiary, she did not receive any letter from BISP confirming her eligibility in the BISP programme. She further mentioned that she came to know about change in payment mode, and also how to get the Benazir Debit Card (BDC) from the village postman. Asmat Tahira was unaware of the BISP eligibility criteria and how she got selected in the programme. She considers the programme is owned by the sitting government to help and support the poor people. She informed that she had used the BISP instalments of Rs.25,000 received till November 03, 2012 for purchasing groceries and other household items.

According to the beneficiary, in the second week of April 2012, the village postman visited her house and informed about change in payment mode from Pakistan Post to Bank through BDC, he advised her to visit the BISP Tehsil office and get her BDC for the withdrawal of BISP amount. A week later, she visited the BISP Tehsil office situated at a distance of about 30 KM from her locality. She covered some distance on foot and further by wagon and spend Rs.130 for the round trip of BISP office.

At BISP office, the staff after checking her online tracking information referred her to NADRA counter for getting her BDC and after going through the whole process Asmat Tahira got her new BDC. At that time she was advised by the bank staff to visit the Omni franchise after 72 hours to get the cash grant instalment through BDC. After getting her BDC, she placed it in her hand bag and returned home.

3. How did the Complaint Emerge?

Two days after getting her BDC, when she decided to visit the Omni franchise for the withdrawal of BISP amount she couldn't find her BDC envelope in her hand bag. She did not know what to do for the registration and resolution of complaint. In June 2012 village postman delivered her BISP money orders at door step. She shared her problem of lost BDC with the postman and asked for his help. Postman advised her to visit BISP office for the registration and resolution of her complaint. On the same day, her knee got fractured and she couldn't visit the BISP Tehsil office. After her knee recovered, she visited BISP Tehsil office in October 2012 and met the Assistant Director (AD).

4. Processing of the Complaint

4.A Provider Version

Upon sharing her complaint, AD, BISP through NADRA database checked her online status of payment and found that the money was still lying in her account. AD referred her to Assistant Complaint for registration of her complaint regarding lost BDC. AC wrote a complaint on her behalf, then AC advised her to visit the UBL Bank, Wazirabad and submit this complaint along with a photocopy of her CNIC. Her complaint was also registered in Tehsil complaint register for BDC complaints; however the complaint has no reference number and filing date.

4.B Client Version

Asmat Tahira visited the BISP Tehsil office twice, first time to register her complaint while the second visit she did for follow up of her complaint. During her second visit in the last week of October 2012, she was informed by AD that the BISP staff does not know about the resolution of her complaint. She was further advised by BISP staff that she does not need to visit the office frequently as the UBL would inform her about the resolution of complaint.

Although, she was happy and satisfied with the attitude and treatment of the BISP staff, however, she is unsatisfied with the delivery of BISP amount through BDC. In this context, she mentioned that being illiterate, she does not know how to use the BDC and she withdrew BISP amount from HBL Bank ATM. She further informed that she made the last withdrawal through a bystander, who could have defrauded her and she has no one at home who knows how to use an ATM.

Her complaint has been resolved and she got a new BDC. She withdrew her two BISP instalments of Rs.6,000 (Rs.3000 each) on November 03, 2012 from UBL ATM.

5. What We Learned?

- The beneficiary was completely unaware about BISP complaint resolution mechanism. Then, with a lapse of three months, she gathered from village postman about BISP complaint redressal system. But, due to knee fracture she could not file her complaint in timely manner and lodged it in October 2012 in BISP Tehsil office which resolved it in about one month in November 2012.
- The beneficiary's complaint was processed by UBL Wazirabad and after a telephonic call from UBL Wazirabad the beneficiary covered a distance of about 70-80KM and collected her new BDC with Pin Code.

- In Tehsil Nowshera Virkan, the partner bank is UBL Bank, but, at the moment no Branch of the partner bank is functioning in concerned tehsil. Accordingly, the BISP staff following the instructions of the Bank and BISP management referred the beneficiaries to UBL, Tehsil Wazirabad situated at a distance of about 40 KM from Tehsil Nowshera Virkan. AC helps the beneficiaries in drafting written complaints and advised them to visit tUBL Wazirabad with a photocopy of their CNICs.
- According to AD, although they are recording the BDC complaints on a register, but after the processing of complaints through UBL Wazirabad the BSIP Tehsil staff had no information about number of complaints that have been resolved/ or are under process etc.

6. Recommendations

- Proper communication between complainants/ beneficiaries and the BISP is recommended.
- BISP Tehsil office staff needs to issue a reference slip to BDC complainants having complete name of Bank, complete address and telephone number of Bank so that the beneficiaries can easily approach the Bank.
- The partner Bank should inform on weekly or monthly basis and share with BISP Tehsil office the number of complaints received/processed or resolved. BISP Tehsil office should also follow-up the complaint being the beneficiaries' first/ preferred point-of-contact.

Payment Case Study Number:	P-Q3-Upper Punjab-17
Nature of Case:	Non-Payment due to Lost BDC Pin Code
Complainant/ Beneficiary:	Gulshan Shaheen
Wife of:	Sher Bahadar
Complainant, if not beneficiary	-
Address:	Village Peer Jangla, Tehsil Talagang, District Chakwal.
CNIC Number:	37203-1386479-8
PSC form number:	24254764
Date Study Completed	10 th February 2013

1. Receiver Woman/ Complainant's Profile and Background

Gulshan Shaheen is a 49 years old illiterate married woman. She is a mother of six children including one son and five daughters. Five of her daughters are attending the school while her son is not of school going age. Her husband works as electrician in an electric store and gets Rs.9,000 per month. There is no other source of income for the household.

She lives with her family in a four Marla self-owned semi-pacca house having three rooms, a Baithak, a washroom and an open kitchen. The streets of her village are paved with open drainage system. Almost all the houses in her locality are dwelled by the labour class having same socio economic status.

2. Receiver Woman / Complainant's Relationship with BISP

Gulshan Shaheen has been declared an eligible beneficiary under phase-II of the BISP after the Poverty Score Card (PSC) survey. The household's PSC survey was conducted at her door step in January 2011 by a survey team. After completing her survey form, she was given a survey receipt for future reference. During interview Gulshan Shaheen mentioned that at the time of survey she possessed a valid CNIC which she shared with the enumerators. The beneficiary did not receive BISP letter regarding her eligibility in the programme. She does not know much about BISP but considers that BISP cash grant has been provided by Pakistan People's Party to help the poorest of the poor through cash grant. She had spent BISP instalments to dismount the bill of milkman and also for purchasing groceries.

In May 2012, the village postman visited her house and informed her about change in payment mode with advice to visit the BISP Tehsil office and get her Benazir Debit Card (BDC) for the withdrawal of next BISP instalments. A day later, she along with her husband visited the BISP Tehsil office situated at a distance of about 20 KM from her locality. She covered the distance by Ching Chi rickshaw and van and spent Rs.140 for the round trip. She took her CNIC and PSC survey slip at the time of visit to BISP Tehsil office.

In BISP office, the staff after checking her online tracking information referred her to the NADRA counter for further processing. After getting her BDC from the Bank counter, she went to the Telenor franchise and obtained her first BISP instalment of Rs.3,000. She came back home and placed her BDC envelope in the cupboard.

3. How did the Complaint Emerge?

Afterwards, in the first week of November 2012, she was informed by the neighbouring beneficiaries about release of second instalment. Two days later, Gulshan Shaheen alone visited the Telenor franchise and provided her BDC envelope to the franchise staff. The franchise staff

when opened the envelope couldn't find BDC Pin Code slip and asked her for that. However, she informed him that everything she had was in the BDC envelope. The franchise staff informed her that although a BISP instalment had been transferred into her BDC account but she could not get it until she provides BDC Pin Code. She was advised to visit the BISP Tehsil office for the registration and resolution of her complaint. From franchise, after covering about one kilometre she reached BISP office.

4. Processing of the Case

4.A Providers' Version

At BISP office she met Assistant Director and shared her complaint about the lost BDC Pin Code. For the registration and recording of her complaint, she was referred to Assistant Complaint who entered her complete name, address, CNIC number and contact number on a Tehsil BDC complaint register. She did not receive complaint acknowledgement slip for future reference, however, advised by the AC to revisit the office after one month.

On November 16, 2012, the AD emailed her complaint to BISP HQ and received a delivery report with a message that complaint has been successfully lodged into the system. Till March 05, 2013, AD did not receive any update on the complaint which is still pending.

4.B Client's Version

The beneficiary visited the BISP office twice, first time to register her complaint and the second visit was for the complaint follow up. During the last visit in early December 2012, she gathered from BISP staff that her complaint was not resolved and was in the resolution process. She was advised by the BISP staff that she does not need to visit the office frequently as the office would inform her about the resolution of her complaint.

Gulshan Shaheen was disappointed over the delay in resolution of her complaint. Although she beneficiary was satisfied with the attitude and treatment of the BISP staff but she was not satisfied with the complaint redressal system. She considers that Pakistan Post is the most suitable department for the delivery of BISP instalments at the beneficiaries' door step.

5. What We Learned?

- The complaint was filed in BISP Tehsil office in November 2012, and forwarded to BISP HQ for further processing; however it was pending when last checked on March 05, 2013.
- In Tehsil Talagang, the partner bank is Tameer Bank, but, presently no branch of partner bank is functioning in Tehsil Talagang. The BISP AD also mentioned the inaccessibility and unavailability of partner bank's helpline.
- At the moment there are only two Telenor franchises functioning to disburse 3,369 BISP beneficiaries. While there is no Point of sale (POS) or ATM available for the beneficiaries living in remote areas of Tehsil Talagang. According to AD, the field area of Tehsil Talagang is spread over 70 kilometres. This means that a beneficiary may have to cover a distance of about 60-70 KM for withdrawal of BISP instalments.

6. Recommendations

- BISP staff should properly guide the beneficiaries about the usage of BDCs and importance of Pin Code.

- Normally complaints regarding PIN Code are addressed almost on the same day by contacting the bank helpline. BISP should request the partner bank for the availability and functioning of customer services helpline so that the beneficiaries or BISP staff launch and register their complaints with ease.
- BISP management should take some immediate measures for the resolution of BDC related complaints. BISP management should also sensitize and mobilize the partner bank for the launching of a comprehensive complaint redressal system to facilitate the beneficiaries and address their complaints.

Payment Case Study Number:	P-Q3-Upper Punjab-18
Nature of Case:	Non-Payment due to Lost Benazir Debit Card
Complainant/ Beneficiary:	Ijaz Begum
Wife of:	Muhammad Aslam
Complainant, if not beneficiary	-
Address:	Mohalla Rehman Abad Tehsil Talagang District Chakwal.
CNIC Number:	37203-8963403-6
PSC form number:	24253660
Date Study Completed	10 th February 2013

1. Receiver Woman/ Complainant's Profile and Background

Ijaz Begum w/o Muhammad Aslam is a 45 years old illiterate working woman. She has five children including three sons and two daughters. Three of her children including two sons and a daughter are attending the school while her two children are too young to attend the school. Her husband works as a labourer with a mason and earns about Rs.9,000 per month. Ijaz Begum also works as housemaid and earns about Rs.2,000 per month.

She lives with her family in a three Marla semi-pacca house which consists of two rooms, a washroom and an open kitchen. Most of the streets including the one leading to her house are unpaved with open drainage system.

2. Receiver Woman / Complainant's Relationship with BISP

Ijaz Begum was the BISP beneficiary during the parliamentary phase and she has been declared eligible under phase-II of the programme as well after Poverty Score Card (PSC) survey. The household's PSC survey was conducted at her door step in January 2011 by a survey team. After completing her survey form, she was given a survey receipt for future reference. She possessed a valid CNIC at the time of PSC survey which she shared with the enumerators. She did not receive BISP letter regarding her eligibility in the programme.

She does not know much about BISP but believes that the BISP instalments are provided by the Pakistan People's Party and they are helping the poor people through cash grant. She spends BISP amount for purchasing groceries and other household items.

According to her, in April 2012, the area postman visited and informed about the change in payment mode with an advice to visit the BISP Tehsil office to get her Benazir Debit Card (BDC). A week later, Ijaz Begum alone visited the BISP Tehsil office situated at a distance of 10 KM from her locality. She covered the distance by Ching Chi rickshaw and spent Rs.80 for the round trip.

At BISP Tehsil office, the staff after checking her online tracking information referred her to the NADRA counter for further processing. After receiving her BDC, she obtained her BISP instalment of Rs.3,000 from the Telenor franchise. Later she gave her BDC to her husband to keep it in safe custody and got busy in routine work.

3. How did the Complaint Emerge?

In the first week of November 2012, Ijaz Begum gathered from neighbouring beneficiaries about release of second BDC instalment. She informed her husband and asked him for the withdrawal of BISP instalment. However, when her husband opened the BDC envelope, he couldn't find it in the envelope. He became worried and started searching the BDC; however all his efforts went in

vain and they decided to take help from the BISP Tehsil office. Ijaz Begum went to BISP Tehsil office alone and met the Assistant Director. She shared her problem with the AD who referred her to Assistant Complaint for complaint registration.

4. Processing of the Case

4.A Providers' Version

AC recorded her complete name, address, CNIC number and contact number on a BDC complaint register. She did not receive complaint acknowledgement slip for future reference; however AC advised her not to visit the Tehsil office repeatedly and that she would be informed when her complaint is resolved.

On November 07, 2012, AD emailed her complaint to BISP HQ. In response AD received a delivery report with message that the complaint has been successfully lodged into the system. The complaint was then processed by the BISP HQ and Ijaz Begum received a new BDC from the Bank counter at BISP Tehsil office on December 03, 2012.

4.B Client's Version

The beneficiary visited the BISP office twice, once to lodge her complaint and the second time to collect her BDC. However, she was unhappy with the delivery of BISP instalments through BDC. In this context, the beneficiary informed that at the time of receiving her BDC there was some issue regarding its activation which took about one week to resolve and now her lost BDC complaint was resolved after 15-20 days. She believes that had her payment mode be Pakistan Post, she would not have faced this situation.

Her complaint was addressed when she received her new BDC. She made a withdrawal from an ATM with the help of the Bank's security guard and received her second BISP instalments of Rs.3,000 on the same day.

5. What We Learned?

- The complaint was registered at BISP Tehsil office and sent to BISP HQ for further processing. It was resolved in 15-20 days and the complainant received a new BDC with a Pin Code and received her BISP instalment through an ATM.
- Beneficiaries do not know how to use the BDC for withdrawing cash transfer, and hand over her BDC and PIN Code to some person for withdrawing cash transfer from an ATM. At the ATM she was helped by the bank security guard to withdraw her 2nd BISP cash grant.

6. Recommendations

- BISP management should negotiate with the higher authorities of partner Bank and ask them for the launching and functioning of customer services helpline for the quick and prompt registration of complaints.
- Bank should come up with efficient complaint redressal system compatible with BISP Case Management System for timely resolution of BDC related complaints.
- BISP should enhance CMS capabilities to address BDC/ payment related complaints and to keep track of the resolution of complaints.



بینظیر انکم سپورٹ پروگرام
حکومت پاکستان

Payment Case Studies

Section 1B



KPK

Case study Number	P-Q3-KPK-01
Nature of Case	Non Payment due to Exchanged BDC
Complainant/ Beneficiary	Jan Saba
Wife of:	Muhammad Rozi
Complainant, if not beneficiary herself	Muhammad Rozi
Address	Village Jambal, KohayAloch Puran Shangla, Post office: Aloch, Puran, Malakand
CNIC Number	1550533964490
PSC form number	29092186
Date Study Completed	30 th December 2012

1. Beneficiary/complainant's Profile

Jan Saba w/o Muhammad Rozi, 26, is a resident of village Jambal, Kohay Aloch Puran Shangla, Post office Aloch Puran, Malakand. She is an illiterate mother of two sons and two daughters, one of her sons go to a government school in the village while the others are minors, therefore they remain at home. She is living in a joint family system and sharing the house with her parents-in-law, three married brother-in-laws and their families, in total twenty eight persons are living in the house.

Jan Saba and her family live in an eight marlas katcha house, having 5 rooms, a makeshift kitchen and a corner for open defecation. The family fetches drinking water from the nearby fresh water spring which is at 25 minutes walking distance. Her husband is a farmer and the family has a very small piece of agricultural land but there is no other regular source of income.

Jambal is a small village of about ten to fifteen houses located at a distance of around 5 km from the main village of Aloch as well as from the main road. To reach her house tractor was used as there is no road or street leading to her house. Her village Jambal was at a distance of 5 km from Aloch. Primary Schools of boys and girls and a high school for boys are available in Aloch. BHU is available at one and a half hour walking distance. The house did not have basic civic amenities like, drainage system, gas and drinking water.

2. Relationship with BISP

Neither the beneficiary nor someone else in the house was included under Parliamentary Phase of BISP cash grant. An enumerator of SRSP had filled her Poverty Score Card (PSC) form at her doorstep in the end of 2010 and its acknowledgement slip was also issued to the beneficiary. As a result of the survey, the beneficiary was declared eligible for the scheme.

The beneficiary had no information about BISP, but she considered it as help for poor families. She had no idea about the eligibility criteria of BISP cash grant scheme and considered it as a financial aid for poor and needy families and so would be the selection criteria.

She did not know about the complaint redressal mechanism but she came to know about it after mismatch of her BDC and pin code, her father in law visited BISP Tehsil office, Aloch, where he lodged a complaint.

After being declared an eligible household Jan Saba received three BISP installments of Rs 6,000 through Pakistan Post since 28th October 2011 till 28th March 2012. For BISP installments, her mode of payment changed from Pakistan Post to Bank through BDC in March 2012. She received her BDC in end June 2012 as stated by her.

The amount, she received so far from BISP cash grant, was used for purchasing a goat and groceries for the house.

3. How did the complaint Emerge?

In July 2012 Jan Saba's father in law, Saleheen, went to the Ufone franchise to receive her first installment of Rs 3,000. He was told that the CNIC number and BDC do not match and probably her BDC has been exchanged. He went to the BISP Tehsil office Aloch. They told him that he should visit the franchise after some days to receive the beneficiary's installment.

4. Process of the complaint

4.A Providers' Version

The complainant lodged a complaint at the BISP Tehsil, Aloch for non-payment of Rs3,000 by the Ufone franchise, on 2nd October 2012. The complaint was registered manually. The complainant said that the franchise personnel informed that the beneficiary data is unavailable.

Assistant Director, BISP Tehsil Office, Aloch, did not forward the complaint to the Divisional Director, BISP, Malakand for further necessary action because he started making efforts to retrieve the amount. The Tameer Bank representative showed his ignorance in this particular case and said that the amount had been received by the beneficiary.

4.B Client's Version

Saleheen, Jan Saba's father in law, who was handling her case, asked the Ufone franchise staff regarding the cash transfer. The staff told him that there was no amount in her account as the BDC and CNIC numbers do not match. Saleheen told Assistant Complaints, Aloch that something is wrong with the BDC and that he had been informed by the franchise staff that "he has not received any amount on the beneficiary's CNIC". The complainant did not know about the problem of BDC.

Assistant Director assured him for the resolution of his complaint by issuance of the installment in near future. Around one week later, he went to BISP Tehsil office, Aloch but problem was not resolved.

The beneficiary visited the BISP Tehsil office Aloch thrice. The office was at a distance of 5 km which cost her Rs50 per round trip through public transport besides a walk of 30 minutes. The village is in the middle of mountains, and there are only few public transport vehicles that leave from the stand in the morning. The issue was unresolved till 2 January 2013. The complainant was satisfied with the officials' behaviour but is not satisfied with the complaint redressal mechanism.

5. What we learned?

- Beneficiary's father in law, Saleheen, asked the franchise owner regarding the generated amount repeatedly but he told him that no amount had been received.
- The actual problem that has neither been highlighted in the complaint nor addressed/ investigated is that as shown by her Payment Detail, Rs.3,000 had been fraudulently withdrawn from a franchise by using her BDC on 19th July 2012, which the beneficiary denies withdrawing.

- The standard complaint registration and resolution mechanism was not followed at the bank Counter of the BDC Centre.
- At BISP Tehsil Office no one even knows that what is the real problem with her BDC? Whether it is an exchanged card case or theft case.
- When the complaint at BISP Tehsil Office was submitted, the complainant did not receive any acknowledgement. There was no proper record of the case kept at BISP Tehsil Office Aloch.
- The beneficiary did not receive SMS alerts for transactions.

6. Recommendations

- BISP staff should help the beneficiaries in identifying the real problem (like illegal withdrawal of Rs.3,000 in this case) so that correct complaint is lodged and investigated.
- In order to minimize the process time of payment complaints, BISP should improve its software and its registration should be through CMS.
- In order to inform the beneficiaries, SMS alerts for deposits and withdrawal should be sent to the beneficiaries..
- In order to avoid the confusion due to mixing of BDCs of different beneficiaries, personalized cards showing names and CNIC may be issued. In case these personalized cards are too costly then, at the time of issue at BDC Distribution Centre, at least beneficiary's name or CNIC may be written on the BDC by using a permanent marker so that they can identify their cards.

Case study Number	P-Q3-KPK-02
Nature of Case	Non-payment of 6 MOs of Rs.12,000
Complainant/ Beneficiary	Fatima Bibi
Wife of:	Azim Khan
Complainant, if not beneficiary herself	
Address	Village Gul-e- Imam Tehsil & District Tank
CNIC Number	1220160575164
PSC form number	5391993
Date Study Completed	21 st December 2012

1. Beneficiary/complainant's Profile

Fatima Bibi w/o Azim Khan, 28, is a resident of village Gul-e- Imam, Tehsil and District Tank. She is an illiterate housewife and remains busy in the household chores. The beneficiary has 5 children including three daughters and two sons. Beneficiary's children are enrolled in a Government Primary school of the village.

She lives in a 4 Marla house, in which a single katcha room is reserved for her family; her husband's brother family is sharing the house with her. The house has a kitchen, a bathroom, an installed water tap within the house for the household usage. Beneficiary's husband owns a camel, which is used for loading purposes on commercial basis, through which he is earning around Rs 200-Rs 300 per day and this is their only source of income.

Village Gul Imam is located at a distance of 15 kms on the eastern side of Tank and around one km from the Pezu road. Beneficiary's house is situated at the centre of the village and the street leading to her house is unpaved and narrow. Village has a primary and a high school for boys and girls; a boys College and a Basic Health Unit (B.H.U), but do not have proper drainage system, and gas connections.

2. Relationship with BISP

She was not included for BISP cash grant scheme under Parliamentarian Phase. Her Poverty Score Card (PSC) form was filled by the survey organization (SRSP) in the end of 2010 at her door step. After filling her form the enumerator had handed over the acknowledgement slip to her. As a result of the survey the beneficiary was declared eligible for the scheme.

The beneficiary and her family knew that BISP is for poor families like theirs. She had no information about the detailed mandate of BISP; however, she was satisfied with her BISP instalment @ Rs.1,000 per month.

The beneficiary did not know about the complaint redressal mechanism. She came to know about the complaint redressal process and embezzlement of her installments during her visit to the BISP Tehsil office, Tank.

The BISP installments were used on the daily food stuff and in future it would be used for the same purpose.

3. How did the complaint Emerge?

The beneficiary had the knowledge of her inclusion in the PSC Phase of BISP cash transfer scheme, as she checked her status in a net café.

Five consecutive MOs for Rs.2,000 each, were generated on 25th April 2011, while the 6th MO for Rs.2,000 was generated on 12th August 2012, which are shown as delivered on 30th July and 1st October 2012 respectively. Though the beneficiary neither received the amount nor knew that her installments have been generated. The concerned postman denied her MOs despite her repeated visits to the Post office, the postman told her that he did not receive any MO for her.

It was pointed out to her during her visit to BISP Tehsil office Tank by Assistant Director after checking her payment status that her 6 MOs for Rs.12,000 have been embezzled by the postman. Thus the beneficiary came to know regarding the non-payment for which she lodged a complaint.

4. Processing of the complaint

4.A Providers' Version

The complaint for non-payment by the postman was received by the Assistant Director, BISP Tehsil office, Tank, however, no written complaint was received from the complainant, and BISP office entered the verbal information in a manual register. Assistant Director, BISP, Tehsil Office, Tank directed the concerned postman on phone to release the embezzled amount for Rs.12,000. The postman paid the embezzled amount to the beneficiary, which was confirmed later by the beneficiary through telephone.

The charge against the postman had been proved beyond doubt but neither any formal enquiry was conducted nor any punitive action was taken against him, however, the amount has been recovered and delivered to the beneficiary thus the issue stands resolved, and the process completed in a week time.

4.B Client's Version

The beneficiary visited BISP Tehsil office, Tank and lodged a verbal complaint and requested for the release of her embezzled amount in June 2012. Though no written complaint was submitted but her complaint was recorded upon verbal information. The Assistant Director directed the concerned postman telephonically to make the payment. The beneficiary was advised that postman would deliver the embezzled amount at her home. She was not issued any acknowledgement slip for the complaint registration.

After some days, the postman visited her house and paid the embezzled amount of Rs.12,000. The issue was resolved by getting the embezzled amount and the whole process took about 15 days. The beneficiary was satisfied with the BISP staff as well as BISP complaint redressal mechanism.

BISP Tehsil office Tank was at a distance of 15 km and she incurred Rs.100 as her travelling cost on her visit.

5. What we learned?

- Before lodging her complaint, the beneficiary demanded the generated amount repeatedly from the postman, but failed to get that from the postman. The Assistant Director, BISP pointed out the embezzlement by the post man during beneficiary's visit to his office. The case was registered and Assistant Director on telephone directed the concerned postman to make the payment immediately. The concerned Postman visited the beneficiary's house and delivered her embezzled amount. The case was disposed of and further proceedings of the case were closed.

- Assistant Director BISP Tehsil office Tank neither forwarded the complaint to the BISP higher offices nor to Pakistan post for enquiry into the matter and as the embezzlement was proved beyond doubt, no suggestion for an exemplary punitive action against the postmen was proposed resultant no disciplinary action against the post man could be taken. Thus he deviated from the BISP established rules and procedure. The postman was not questioned that why he showed the amount as delivered? In reply of the question that why he did not forward the complaint for enquiry? He justified that he received a verbal complaint, which could not be processed. But why he did not advised the beneficiary to submit a written complaint? He had no justification for actions regarding closing the case.
- The beneficiary visited in June 2012, her payment status was checked and only six MOs have been generated which were shown as delivered at BISP website. Though at that time three more MOs for Rs.7,000 were shown as delivered but the Assistant Director did not point it out to her. Neither BISP official told her about the further three MOs for Rs.7,000 which were shown delivered till June 2012 nor did the beneficiary knew regarding the said amount.
- Her payment mode is still Pakistan post, because BDC Centre was not operative in her District Tank, though a blank Bank payment is shown at the BISP website on 2 January 2013.
- Proper record of the case was not maintained at BISP Tehsil Office Tank, because neither receiving nor disposal dates were found at the office, though it was registered in a manual register.
- The beneficiary was satisfied with the BISP staff as well as showing satisfaction with BISP complaint redressal mechanism.

6. Recommendations

- Each Payment Complaint must be sent formally to Pakistan Post for conducting an Enquiry, so that where required, appropriate action may be taken against guilty postman. BISP officials should be bound to process the non-payment complaints in line with BISP rules and it should be forwarded to Pakistan post for enquiry.
- In order to minimize the process time of non-payment complaints, BISP should create check & balance besides systemized complaint redressal mechanism, BISP should improve its software and at least its registration should be through CMS.
- BISP should ensure BDC Distribution at Tank, which would ensure transparency.
- Complaints should not be resolved informally and should be addressed through formal enquiries. Though in this case, the complainant received her money through informal redressal but the postman was not penalized for his misappropriation. The informal redressal of complaints provides an immediate solution to the individual complainant but does not promote improved governance within Pakistan Post.

Case study Number	P-Q3-KPK-03
Nature of Case	Non Payment due to Exchanged BDC
Complainant/ Beneficiary	Wasam Dara
Wife of:	Nasrullah Khan
Complainant, if not beneficiary herself	
Address	Village Sikandar Bhart, Bannu
CNIC Number	1110153217174
PSC form number	29078364
Date Study Completed	12 th December 2012

1. Beneficiary/complainant's Profile

Wasam Dara w/o Nasrullah Khan, 40, is a resident of Sikandar Bhart, Bannu. The beneficiary is an illiterate housewife who remains busy in her household chores. She is a mother of three children; a son and two daughters. Her son is enrolled at a Government school in the village, while daughters are not getting education as both are not of school going age.

Her husband is the only bread winner of the house and works as a labourer on daily wages and receives Rs.200-300 per day. The family has neither agricultural land nor any other regular source of income except his daily wages.

Her family dwells in a nine Marla katcha house which has three katcha rooms, without bathroom and kitchen facilities. The family has an installed hand pump at the courtyard from where they take water for household usage.

Village Sikandar Bhart is located at a distance of around 15 km from Bannu city, and its link road is a single lane black top road. The streets are constructed of bricks. Separate Primary and high schools are available for boys and girls in the village. The village is having a Basic Health Unit (B.H.U) for basic health treatment. The village did not have proper Sewerage system or Gas connections though they do have electricity connections.

2. Relationship with BISP

She was included from this household under Parliamentary Phase for BISP cash grant scheme but she did not receive any benefit at that time. During Poverty Score Card (PSC) survey, her form was filled in the end of 2010 by an enumerator of Sarhad Rural Support Programme, at her door step. She received the acknowledgement slip. As a result of this survey she was included as a potential beneficiary for BISP cash grant scheme. There is no other potential beneficiary in this household, except Wasam Dara, who is receiving BISP cash grant. She uses BISP cash grant amounts for her children educational expenses.

Beneficiary's husband considered BISP as a cash grant scheme for the poor households of Pakistan, but they had no idea about the criteria of being an eligible beneficiary for the scheme.

The beneficiary and her family were unaware regarding complaint redressal mechanism but she was guided by a bank official that her card had a PIN Code problem therefore she needs to visit BISP office for filing a complaint. Thus she visited BDC distribution centre located at BISP Divisional office Bannu and registered her complaint.

Earlier she was receiving the MOs through Pakistan Post regularly. She was shifted to BDC mode of payment in June 2012 for which she did not receive any formal letter. She received her BDC

from BDC centre BISP Divisional Office Bannu.

3. How did the complaint Emerge?

The beneficiary visited an ATM booth in Bannu city for withdrawal of the amount, but failed to do so, because her BDC was probably exchanged. Bank official guided her to visit BISP office as her card had some problem.

4. Processing of the complaint

4.A Providers Version

She visited BISP Divisional office Bannu where it was found at BDC distribution centre that her BDC No. 6393902000365819 was exchanged with someone else. Complaint regarding exchanged BDC was received by data entry operator (Bank representative) at BDC distribution centre which is located in BISP Divisional Office Bannu. The complaint was registered manually in BDC complaint register maintained by bank representative.

No written material was received from the complainant but just verbal information was recorded in manual complaint register and her BDC was kept at BDC centre. Her complaint was forwarded to BISP headquarters as well as Tameer Bank (Partner bank) headquarters via email by Assistant Director BISP Tehsil office Bannu. The beneficiary was advised that when the other beneficiary (with whom her card was exchanged) contacts the office for returning Wasam's BDC, it would be returned to her.

4.B Client's Version

The beneficiary herself visited and lodged a verbal complaint at BDC distribution centre for the Exchanged BDC at BISP divisional office Bannu in August 2012. Data Entry Operator of the partner bank counter received the information and entered in manual register which is maintained by him. She did not receive the acknowledgement. The beneficiary was advised that her issue would be resolved, whenever the other beneficiary contacts this office for same problem.

In order to pursue her complaint, the beneficiary visited thrice at BDC distribution centre by public transport and per visit travelling cost was Rs.200.

The issue was resolved partially as she received her own card at her third visit to BDC distribution centre but it was deactivated. Due to non-activation of the card she was unable to withdraw the amount. The card is yet to be re-activated though beneficiary was happy that at least she has recovered her BDC back.

5. What we learned?

- The actual issue (that her amount was fraudulently withdrawn from her account through BDC) was neither highlighted nor investigated by the bank. Her BDC was issued in June 2012. The website shows that the cash transfer of Rs.3,000 were credited on 26th June 2012 and also withdrawn on the same date after one and a half hour via ATM. The beneficiary denies that she has withdrawn this amount, which means that the beneficiary with whom her BDC was exchanged has withdrawn the amount. This aspect was not highlighted probably because Payment Detail was not accessible till September 2012.
- Her BDC was exchanged with someone else and it was blocked as the PIN code didn't match.

The beneficiary did not know that how and where the card has been exchanged. She submitted her card on her first visit and she was told by the officials that she needs to re-visit after a month. She collected her own card on her third visit at BDC distribution centre but it was deactivated.

- Though the complaint was forwarded to both BISP as well as the partner bank headquarters for redressal but it is still pending, as she could still not withdraw her instalments. During this period, three instalments of Rs.3,000 each have been credited to her.
- The complaints relating to BDCs could only be lodged at BDC distribution centre located at BISP Divisional office Bannu and there is no other complaint receiving centre.
- The partner bank (Tameer Bank) does not have a single branch in the entire district to cope with the situation but has only one representative at BDC distribution centre who just receives the complaints and has no authority and mechanism to solve the issues. He was of the view that he is keeping such BDCs, which have been exchanged, than on contacting by the real owners, he would deliver their cards.
- Repeated replacement cost of BDCs may result in increasing the delivery cost. Currently the partner banks are replacing the BDCs free of cost but due to repeated replacement BDCs the partner banks may start demanding some replacement cost from BISP.

6. Recommendations

- In order to avoid the confusion due to mixing of BDCs of different beneficiaries, personalized cards showing names and CNIC may be issued. In case these personalized cards are too costly then, at the time of issue at BDC Distribution Centre, at least beneficiary's name or CNIC may be written on the BDC by using a permanent marker so that they can identify their cards.
- the real issue was illegal withdrawal of amount from beneficiary's account through her BDC but the complaint filed was about replacement of BDC/ PIN. BISP staff should help the beneficiary by reviewing her Payment Detail and advising the complainant to file the correct grounds of complaint.
- The issue could have been resolved by sending a blocking request to the head office on telephone, and then issuance of a new BDC. Exchange of BDCs was not her fault and so she should not have been asked to wait for the other woman and complain about exchanged BDC. In order to minimize the process time of non-payment complaints, BISP should improve its software and at least its registration should be through CMS.
- The CMS should be upgraded that at least block BDCs or the bank representative must be having the complaint ID for pursuing such complaints from BDC centre.

Case study Number	P-Q3-KPK-04
Nature of Case	Non Payment due to Lost BDC
Complainant/ Beneficiary	Khyal Marjana
Wife of:	Shah Jahan Badshah
Complainant, if not beneficiary herself	Shah Jahan Badshah
Address	Village Kotki Payan, Tehsil and District Hangu
CNIC Number	1410109277864
PSC form number	30461694
Date Study Completed	25 th December 2012

1. Beneficiary/complainant's Profile

Khyal Marjana w/o Shah Jahan Badshah, 39, is the resident of village Kotki Payan, Tehsil & District Hangu. She is an illiterate housewife and mother of four sons, she stays at her home while taking care of her sons and doing domestic chores.

She lives in a joint family at her parents in law home, the extended family consists of 14 persons who are living in a 10 Marla house, having three katcha rooms, a kitchen and a bathroom in a corner of the courtyard. The family has dug a well in the court yard and uses water of that well. Beneficiary's two elder sons are enrolled at a Government high school and the two younger are in the primary school in their village.

Beneficiary's husband is a tailor, who has a tailoring shop in Hangu city, his monthly income is around Rs.8,000. Her husband's brother is a daily wager who earns Rs.200-Rs 300 per day. The family has neither agricultural land nor any other regular resource of income.

Her village is at a distance of 6 km from Hangu city, and her house is located on the left side of the main Tall road. Her village has primary schools for boys and girls. The village did not have a health facility therefore they take their patients to Hangu when required. Sewerage system and Gas is not available in the village, though they are having electricity connections.

In addition to Khayal Marjana two other potential beneficiaries namely Saira Rizwan and Maira also belongs to this household.

2. Relationship with BISP

Khyal Marjana was a beneficiary under parliamentary phase of the programme. When her Poverty Score Card (PSC) survey form was filled by SRSP enumerator in end 2010 she was again declared a potential beneficiary. Her PSC form was filled at her door step and she received an acknowledgement slip from the survey team.

The beneficiary and her family did not know details about BISP; but they knew it is a cash grant scheme for the poor introduced by the government. The family had no understanding of the criteria for being an eligible beneficiary for the programme, however, they considered BISP as a financial support for the poor and needy families like theirs.

The beneficiary and her family were unaware about the complaint redressal mechanism but when BDC was lost and her husband visited the BISP Tehsil office, Hangu, he was guided how to lodge her complaint.

She received Rs.35,000 in Phase 1, and, in Phase 2, Rs.10,000 through Pakistan Post and Rs.3,000

through BDC. The BISP amount she received so far was used for food stuff, and in future, it would be used for her family's food and other basic needs.

The beneficiary did not receive any letter regarding change in payment mode from Pakistan Post to bank through BDC, but someone in the village informed her about issuance of the BDCs, she visited BDC Distribution Centre located at BISP Tehsil office Hangu and collected her BDC.

3. How did the complaint Emerge?

Her husband kept the BDC in the front pocket of his shirt and lost it in Hangu while coming back to the village. She visited the BDC Distribution Centre, Hangu and reported loss of her BDC. The complaint was registered for blockage and re-issuance of the Lost BDC.

4. Processing of the complaint

4.A Providers Version

BDC lost complaint was received by the Data Entry Operator (Bank representative) at the BDC Centre, BISP Tehsil Office, Hangu. The complaint was registered manually in the BDC complaint register maintained by The Bank representative on 27th September 2012. Her complaint was forwarded to the BISP Headquarters, Islamabad, as well as Tameer Bank (Partner Bank) Headquarters via email by the Assistant Director, BISP Tehsil office, Hangu on 4th October 2012. A reminder was sent to the above mentioned offices through email on 18th October 2012, but they had no response so far from either of the two offices. However, the beneficiary was advised that the issue would be resolved soon.

Only one installment was generated by BISP as shown in the beneficiary's account details at the BISP website i.e. the amount of Rs.3,000 was deposited on 10th July 2012, which she withdrew on 11th July 2012. No further amount has been deposited till 3rd January 2013.

4.B Client's Version

Beneficiary's husband visited and lodged a verbal complaint at BDC Centre Hangu for the lost BDC at the BISP Tehsil office Hangu in September 2012. The applicant requested for the blockage and issuance of a new BDC. Data Entry Operator at the Partner Bank Counter received the information and entered in the manual register maintained by him at the counter but failed to issue its acknowledgement to the beneficiary for future reference. The beneficiary was advised that her issue would be resolved soon but did not give her any time frame of its resolution. In order to pursue the complaint, the applicant visited twice at BDC Centre through public transport and his per visit travelling cost was Rs.20.

The issue is yet to be resolved as the complaint is pending since September 2012. He was satisfied with BDC Centre staff's cooperation and behavior as well as showed satisfaction over BDC complaint redressal mechanism and hopes that his issue would soon be resolved.

5. What we learned?

- The actual problem that has neither been highlighted in the complaint nor addressed/ investigated is that as shown by her Payment Detail, Rs.3,000 have been fraudulently withdrawn from a franchise by using her BDC on 28th August 2012, which the beneficiary denies withdrawing.
- Her BDC was lost by her husband and he immediately approached BISP office and requested

for its blockage and re-issuance of a new card. The complainant did not know that how and where the card had been lost.

- The complaint was registered by Bank representative while forwarded via email by Assistant Director BISP and a reminder was also sent but the issue is still pending since September 2012 for resolution at the partner bank headquarters.
- Though the complaint was forwarded to both BISP as well as to the partner bank headquarters for redressal but it is still pending. Reminders have not been sent for quick processing of this complaint.
- The complainant was not issued any acknowledgment for filing her complaint.
- The complaints relating to BDCs could only be lodged at BDC Distribution Centre located at BISP Tehsil office, Hangu and there is no other complaint receiving Centre.
- The partner Bank does not have a single branch in the entire district to cope with the situation but only have one representative at the BDC Distribution Centre who just receive the complaints and has no authority to solve the issues.
- The beneficiary was satisfied with the cooperation and dealing of the BDC Distribution Centre staff but was dis-satisfied with BDC complaint redressal mechanism because her complaint has not been addressed.

6. Recommendations

- The payment generation should be consistent. i.e. Rs.3,000 issued every quarter so that the beneficiary does not have to wait and guess when she may get the next installment. Since July 2012 no further deposits have been made in her account till February 2013.
- Bank representative should have online access to BISP beneficiaries' data base and authority to process complaint online.
- The concerned BISP staff should coordinate with bank staff appointed at BISP offices to observe the nature of the complaints and how the bank staff is handling these, so that they have some idea about the nature of complaints and processing time.
- In this case, the real issue was illegal withdrawal of amount from beneficiary's account through her BDC but the complaint filed was about replacement of lost BDC. BISP staff should help the beneficiary by reviewing her Payment Detail and advising the complainant to file the correct grounds of complaint.
- At the time of lodging a complaint, the complainant should be given an acknowledgement.
- In order to minimize the process time of nonpayment complaints, BISP should improve its software and at least its registration of such complaints should be through CMS.
- BISP should update the Case Management System (CMS) with new capability of dealing with BDC related complaints.

Case study Number	P-Q3-KPK-05
Nature of Case	Non Payment due to Blocked BDC (repeated tries)
Complainant/ Beneficiary	Zubaida Bibi
Wife of:	Khalil Ullah
Complainant, if not beneficiary herself	
Address	Village Awan, Tehsil Pahar Pur, D.I.Khan
CNIC Number	1210314486718
PSC form number	7239802
Date Study Completed	10 th December 2012

1. Beneficiary/complainant's Profile

Zubaida Bibi w/o Khalil Ullah, 54, is a resident of village Awan, Tehsil Pahar Pur, District, D.I.Khan. She is an illiterate housewife and remains busy in her household chores. The beneficiary is having no kids of her own, though she has two step sons and four step daughters from second wife of her husband. Beneficiary's step sons and step daughters are enrolled in the Government schools in the village.

The family dwells in a five Marla house having a single katcha room without a kitchen and bathroom. The family use water from a hand pump which is installed at the court yard. Beneficiary's husband is the sole bread earner, who is working as a chowkidar (Guard) in Karachi and earns Rs.6,000 per month. The family has neither agricultural land nor any other regular source of income.

Her village is at a distance of 15 km from Paharpur and 30 km from D.I.Khan. Her house is located in the centre of the village. The street that is leading to her house is very narrow and katcha. The link road to the village is a single lane black top road. Primary & middle for girls, while primary & high schools for boys are available in the village. The village has a Basic Health Unit (B.H.U) for basic health treatment. The village has a poor drainage system, no gas connection though they do have electricity connections.

Her husband's second wife is another potential beneficiary in the same household.

2. Relationship with BISP

She was not a beneficiary under the Parliamentary Phase for BISP cash grant scheme. An enumerator of Sarhad Rural Support Programme had filled her Poverty Score Card (PSC) survey form in the end of 2010, and its acknowledgement slip was issued to her at her door step. As a result of the survey the beneficiary was declared an eligible beneficiary for BISP cash grant scheme.

The beneficiary and her family did not know about BISP's various programmes. They considered it as a Pakistan People's Party (PPP) cash scheme for poor families, which she heard in her locality. She had no idea about the criteria of being an eligible beneficiary for the scheme.

The beneficiary was unaware regarding complaint redressal mechanism. When she visited HBL for withdrawal of the amount and failed to receive, bank officials told her that her BDC was blocked due to mismatching of BDC pin code.

Earlier she was regularly receiving the payments through Pakistan Post. She was shifted to BDC in June 2012 though for the change in payment mode she did not receive any formal letter from

BISP. She collected her BDC from BDC centre BISP Division Office DI Khan.

BISP cash grant is used for groceries and other basic needs of her family.

3. How did the complaint Emerge?

She visited Habib Bank Limited at D.I.Khan city, but failed to draw the amount as her BDC No.6006 4813 0465 5007 was blocked. She enquired regarding her payments from a bank official, who told her that her card has been blocked due to mismatching of its pin code and her repeated tries for withdrawal of her instalment from ATM. The bank official registered her complaint on a proforma. Thus a complaint was registered for re-activation of BDC which was blocked due to mismatching of its pin code.

4. Processing of the complaint

4.A Providers Version

The complaint was received by an official of the Partner bank for reactivation of her BDC as that had been blocked, at a branch of Habib Bank Limited D.I.Khan city on 5th July 2012. The complaint was registered manually in BDC complaint register maintained by the bank branch on the same date. A proforma which had full details of the complaint along with a copy of beneficiary's CNIC was received, though no acknowledgement was issued to the beneficiary. Her complaint was forwarded via email to Habib Bank Limited headquarters in Karachi for the reactivation of her BDC. The beneficiary was advised that her complaint would be resolved soon and she could enquire regarding its reactivation after a month.

The complaint was forwarded to HBL headquarters in Karachi in July 2012, but the BDC was not reactivated till interview of the TPE team with partner bank focal person in D.I.Khan. On the other hand BISP website shows generation of two further installments also but the payments could not be withdrawn as her complaint has not been addressed despite the passage of eight months.

4.B Client's Version

The beneficiary Zubaida Bibi, herself visited Habib Bank Limited Branch at D.I.Khan city and submitted her complaint for reactivation of her BDC, by submitting a proforma with a copy of her CNIC in July 2012. The official at partner bank counter received her information and entered in manual register which is maintained by him.

The official advised her that her complaint would be resolved within a month. The beneficiary visited again after a month but it was not resolved and was pending. The beneficiary has been paying regular visits in order to pursue her complaint.

The issue is yet to be resolved and the complaint is pending since July 2012. On the other hand, the complainant visited thrice and her per visit travelling cost was Rs.120.

5. What we learned?

- Her complaint regarding blocked BDC (due to repeated tries of PIN Code) was registered by the bank branch and was forwarded to bank headquarters in Karachi for its reactivation. Despite the passage of eight months it has not been reactivated.
- Receiving complaints at the different branches is considered a good practice on the part of the

partner bank but reactivation takes abnormally long time. Many partner banks usually re-activate the card after calling the helpline and verification of some information from the beneficiary.

- The beneficiary was satisfied with the cooperation and dealing of BISP staff, but was dissatisfied with the complaint redressal mechanism as she could not get any satisfactory and positive response from bank representative.
- The BDC was issued in June 2012, three instalments have been deposited but she couldn't withdraw as her BDC has not been reactivated.

6. Recommendations

- Payment complaints of blocked BDC should immediately be reactivated by contacting the bank helpline. Taking eight months to resolve such a simple complaint forces the beneficiary to start thinking that maybe the money orders were a better mode of delivery.
- Partner bank should be bound that the re-activation of the blocked cards should take place within a specific time. In order to minimize the process time of non-payment complaints, BISP should improve its software and at least its registration should be through CMS.

Case study Number	P-Q3-KPK-06
Nature of Case	Non-Payment due to blocked PIN Code (due to repeated tries)
Complainant/ Beneficiary	Maja Bina
Wife of:	Sahib Daraz Khan
Complainant, if not beneficiary herself	
Address	Mohallah Karam Khel, Isa Khel Post Office Pahar Kati Khel, Tehsil and District Nowshera
CNIC Number	1720166633618
PSC form number	7294548
Date Study Completed	15 th December 2012

1. Profile of the beneficiary/complainant

Maja Bina (CNIC Mahjabina) wife of Sahib Daraz Khan is a 46 years old woman. She is a resident of Mohallah Karam Khel, village Isa Khel, Post Office Pahar Kati Khel, Tehsil and District Nowshera. She is an illiterate housewife and mother of eight children including six sons and two daughters. She is going through a trauma as one of her sons died on 27th of September 2012 in an accident while another is having a kidney stone.

Her husband is a daily wager who earns Rs.300 per day if there is any work opportunity otherwise he stays at home.

She lives in a four Marla house consisting of one pucca room. The boundary wall is katcha and there is no kitchen and toilet in the house.

The village where she lives has rural setting. Her house is located on a small hill which is some 200 feet away from road side. BHU and Government Primary School is at a distance of 2 kilometers. Electricity is available in the house.

2. Relationship with BISP

Maja Bina was not a beneficiary in the parliamentary phase of BISP. Two years ago the BISP Poverty Score Card (PSC) survey team visited her home; her PSC form was filled at her doorstep and an acknowledgment slip was issued to her on the spot.

She considers BISP as a government scheme for poor people and so would be the selection criterion. Her husband checked her eligibility status through internet in Nowshera and found that she was eligible for the BISP cash transfers. She has not been given any IEC material and all she knows about BISP is through inter-personal contacts.

She intended to utilize the BISP cash grant on treatment of her son for which she would be indebted to BISP for the rest of her life. Previously she was receiving payments through Pakistan post and had received Rs.9,000 of the generated Rs.12,000. She received BDC (6271-0080-0134-3512) on 29th of August 2012 when it was introduced in District Nowshera. She was not delivered any letter for the change in her payment mode. She visited BDC Centre as other women of her village were visiting the said Centre for issuance of her BDC.

3. How did the complaint emerge?

Maja Bina received BDC from BDC Centre Pirpyai on 29th August 2012. She checked her payment at ATM but she was not successful to withdraw her instalment. She visited the BDC Centre, Pirpyai and informed the Bank representative, who told her that there was some problem in her BDC and it would start work automatically therefore she needs to check it again after few days. The next visit to ATM also proved fruitless. She visited again the same BDC Centre bank representative, who informed her that BDC Pin Code was not working, therefore she needs to get a new Pin Code. They asked her to call on the Bank phone helpline, she tried but the Bank record name was not matching with the one she had on her CNIC therefore the customer service did not process her complaint and asked her to first correct her name in her CNIC therefore she went again to the BDC Centre for resolution of her complaint.

4. Process of the complaint

4.A Providers' Version

Maja Bina visited the BDC Centre Pirpyai on 17th of October 2012. The Bank representative called the Bank helpline and let her talk for verification, the helpline representative asked her to say her name, she responded accordingly and said "Mahjabeena". The helpline representative (HBL customer service) informed the Bank representative to convey to the woman that she has to correct her name in the CNIC because the data they have (from BISP) does not match with the data (in CNIC) provided by the woman.

The Bank representative called the helpline again and directed her to say "Maja Bina" rather Mahjabina. The helpline representative (HBL customer service) verified her and allowed her to choose a new Pin Code. The bank representative helped her in this regard thus she received a new Pin Code.

The Bank representative has no record of complaints lodged in his office. After getting the new Pin Code she had withdrawn the cash transfer on the same day as shown by the BISP website.

4.B Client's Version

Maja Bina visited Bank representative in the BDC Centre Pirpyai and informed him about the problem in her BDC. The bank representative asked her to wait for few more days and informed that automatically the problem would be fixed. After waiting some days and tried her luck again on the ATM but failed again, therefore, she visited BDC Centre again. On this visit she was informed that her BDC Pin Code was faulty and asked her to talk to HBL helpline representative for verifications, but in that attempt the problem of her name cropped up. She told the bank representative that the customer service did not recognize her due to difference of name in her CNIC, the bank representative called the helpline for her from his registered mobile and processed the case of her Pin Code and when the beneficiary was asked about her name, she stated as was written in her CNIC. Then the customer service told the bank representative to ask her to change her name, again he tried and this time told the beneficiary to pronounce the name as is written in the BISP roster.

She visited seven times and on each round trip she incurred Rs.280. Finally she was given a new Pin Code through which she received her payment from an ATM on the same day at Nowshera. She was satisfied with the cooperative and helpful efforts of the BDC Centre Bank

representative but not with the complaints redressal mechanism as a simple Pin Code she received in two months.

5. What We Learned?

- It is observed that the beneficiary received payment at 48th day after receiving her BDC. The problem was pending for 40 days till its resolution.
- The problem was simply that of Pin Code blocked due to retries, and this kind of issue was previously resolved very quickly and successfully by this BDC Centre on helpline. A new dimension of the problem was revealed when the helpline representative informed that a change in the name of the beneficiary is needed (because she pronounced it in a different way).
- The TPE Team was observing the situation on spot. There was a slight difference in the pronunciation of two names (the name at CNIC and at BISP roster / Bank data). The beneficiary first attempted name was “Mahjabeena” which the helpline refused to confirm. The bank representative was advised by the TPE Team that if the beneficiary tell the helpline the name as “Maja Bina” as given in the BISP roster it could earn results. The same was tried and the helpline asked to save a new Pin Code through IVR.
- It was observed that the bank helpline was stressing on the data with the bank as the source or primary data and the NADRA data as of secondary level thus he informed the beneficiary to modify the data (her name) in NADRA records.
- In the instant case, the beneficiary was declared an eligible beneficiary but the same was not communicated to the beneficiary via a letter of eligibility through Pakistan Post.
- During the survey, no IEC material provided to the beneficiary by the survey organization. The same might have been published for distribution in the community but it is wastage of public funds if material not delivered accordingly. It might have not been given to the survey organization for distribution or it might have been destroyed by the survey organization. In both the situations it is a matter of concern.
- The beneficiary does not have sufficient information about the survey the burden of which lies upon both the survey organization and the BISP.
- No acknowledgement slip was being issued to any beneficiary regarding their complaints.

6. Recommendations

- When BISP approves the discrepancy in the name of beneficiary by accepting the request, a subsequent change must made in the record available on BISP tracking website and also with the bank.
- Beneficiaries should be trained how to use BDC, it would help reduce flow of complaints regarding BDCs.
- BISP should ensure timely delivery on BISP intimation letters to the beneficiaries through Pakistan Post.
- BISP should ensure the distribution of IEC material so that the beneficiary could be mobilized and educated about the programme.
- BISP should ensure the provision of acknowledgement slips to beneficiaries while complaints are being lodged so that the date of complaint could be traced at beneficiary’s end. This will also help the Assistant Complaints in dealing with visiting beneficiaries/ complainant.
- The payments should consistently be generated as since August 2012 no further deposits have been made in her account till end February 2013.

Case study Number	P-Q3-KPK-07
Nature of Case	Non Payment due to Exchanged BDC
Complainant/ Beneficiary	Bibi Qamit Jan
Wife of:	Shamsher
Complainant, if not beneficiary herself	
Address	Mohallah Chaonian, UC Sikanderpur, Tehsil and District Haripur.
CNIC Number	1330204444118
PSC form number	6212228
Date Study Completed	2 nd December 2012

1. Profile of the beneficiary/complainant

Bibi Qamit Jan, wife of Shamsher, 42, is a resident of Mohalla Chaonian, UC Sikanderpur, Tehsil and District Haripur. She is an illiterate housewife having five sons and two daughters. Only one of her children is going to a government primary school. Her husband is a Suzuki driver and earning Rs.4,500 per month. The family actually belongs to Kohistan but shifted to Haripur for better life since long. She lives in a joint family system where she and her children are living with her mother in law and 4 sisters in law.

She lives in a three rooms 15 Marla house. They have rented this house on Rs.4,000 per month, it has a make shift kitchen and a latrine for open defecation. They do have electricity connection, but there is no provision of Sui gas, clean drinking water is available from the tap which is installed within their house.

Her village is located at a distance of 10 KM from Haripur city and have approximately 170 houses, scattered over a plain field. There is a primary school for boys and girls near her house. There is no other beneficiary in the household.

2. Relationship with BISP

Bibi Qamit Jan was eligible beneficiary for the cash grant scheme during the Parliamentarians' Phase of the programme. Later she was entertained by the programme during the Poverty Score Card phase of the scheme, following her participation in the survey in July 2010.

An enumerator of the survey organization had filled her PSC survey form and handed over the acknowledgement slip on spot at her door step. She received an intimation letter from BISP through which she was informed that she has been declared a potential beneficiary.

She had some knowledge of the programme and her selection as a beneficiary, she understood that BISP is a cash grant scheme initiated by the PPP and aimed at the poorest of the poor in Pakistan. She said that she had been selected because her family is poor.

She had been receiving payments since June 2009 and had received Rs.40,000 through Pakistan Post in 12 installments. She was shifted to the Bank Debit Card (BDC) system on 8th July 2012 when the BISP Tehsil Office Haripur issued her a BDC # 6271008001327768. She received a message on mobile that the amount has been transferred to her account; she visited Tehsil Office, Haripur and they said she should withdraw the amount from the ATM. She had been spending the BISP cash grant on utilities, grocery and medicines for her family.

3. How did the complaint emerge?

She was advised to retrieve her instalment from a franchise or by using ATM after three days of receiving her BDC.

After three days, she went to the BISP Tehsil office Haripur. She was asked to go to the ATM. It was a new system for her. At ATM she asked someone to withdraw amount for her but after checking with the ATM he informed that no instalment has been credited to her account or there is some problem with the Pin Code and returned her BDC to her. She had no idea that BDC is personal property of the beneficiary and it shouldn't be given to strangers. She went to the Bank where she had checked with the ATM. At bank she was told that the BDC has no problem and she need to go to BISP so that the problem could be tackled; she rushed back to the BISP Tehsil office and they told her that she shouldn't worry. She submitted copy of her CNIC with the bank representative at the BISP Tehsil office, Haripur. She was told that her BDC had been exchanged with someone else's BDC.

4. Process of the complaint

4.A Providers' Version

On the 8th July 2012 she lodged a complaint that her personal data should be updated and for the issuance of duplicate Card to the bank at the BISP Tehsil Office, Haripur. The application was registered both manually and entered into an Excel file by the Alfalah Bank representative to whom they were referred by the BISP Assistant Complaints.

The complaint was submitted in writing along with a copy of her CNIC, BDC #6271008001327768, and a copy of the ATM transaction receipt as supporting documents. The complaint was forwarded to the Alfalah Bank Head Office on the same date, through email.

She went with her original CNIC gave a copy of CNIC and the PSC survey acknowledgement slip to the Bank representative. Alfalah Bank representative requested the customer service of the Bank to issue her a new BDC and she received her new BDC within 7 days of her complaint.

Her complaint was resolved and she received an amount of Rs.3,000 on 29 August 2012 through a franchise in Haripur.

4.B Client's Version

She visited the BDC Centre at the BISP Tehsil Office Haripur once since she lodged her complaint, as the office is near her house, she went there with her husband. They spent Rs.60 each to make the round trip to the Tehsil Office. The Assistant Complaints at BISP Tehsil office Haripur entered her complaint in the official records; however, she did not receive any acknowledgment.

She said "They telephoned me and told to collect my new BDC and I am satisfied with the complaints redressal process." The beneficiary was very happy with the way they were treated by the staff at the Bank and BISP desks. She was satisfied with the procedure of the Bank and the time it took, only 7 days to resolve her complaint and also withdrew the instalment of Rs.3,000 after getting the new BDC.

She does not know where and at what time her BDC was exchanged.

5. What We Learned?

- She had no idea where she had exchanged her BDC and when.
- The bank representative had no online access to her account they just guess that her BDC may have been exchanged and so processed the case for a new BDC.
- She had not received acknowledgement on submission of her complaint.
- The case has been resolved within a week and she withdrew the instalment of Rs.3,000 on 29 August 2012 which was generated on 4 July 2012. No further deposits have been made in her account since July 2012.

6. Recommendations

- Bank representative should have online access to the BISP beneficiaries' data base at the Bank HQ to process complaints online.
- Acknowledgement slips should be handed over to complainants at the time of registering complaints.
- The payments should consistently be generated as since July 2012 no further deposits have been made in her account till end February 2013.
- BISP should launch awareness campaign in which focus should be on the safety and security of BDCs and Pin Code.
- In order to avoid the confusion due to mixing of BDCs of different beneficiaries, personalized cards showing names and CNIC may be issued. In case these personalized cards are too costly then, at the time of issue at BDC Distribution Centre, at least beneficiary's name or CNIC may be written on the BDC by using a permanent marker so that they can identify their cards.

Case study Number	P-Q3-KPK-08
Nature of Case	Non-Payment due to blocked Pin code (locked due to repeated attempts)
Complainant/ Beneficiary	Khatam Gul Bibi
Wife of:	Akbar khan
Complainant, if not beneficiary herself	
Address	Mohalla New Aba Khel Nowshera City Tehsil and District Nowshera
CNIC Number	1720177209894
PSC form number	5226640
Date Study Completed	19 th December 2012

1. Profile of the beneficiary/complainant

Khatam Gul Bibi wife of Akbar Khan, 32, is the resident of mohallah New Aba Khel Nowshera City Tehsil and District Nowshera. She is an illiterate housewife and mother of 5 children including two sons and three daughters. Her eldest daughter (age 14 years) is mentally, physically and visually impaired (disable). She herself is a cardiac patient and incurs Rs 5,000 on her medicines per month. All her children go to school. Her husband is a mason and earns Rs 500 per day, however, his income is not sufficient to meet the expenses of the household, therefore, her brother-in-law helps her financially when requires.

Khatam Gul Bibi lives in a five marlas kaccha house being the property of her husband. There are 2 semi pakka rooms and a toilet with fair drainage. There is no kitchen in the house. Electricity and gas connections are provided in her house. Government Primary School is located nearby. The locals use to visit the nearby private medical practitioners or Government Hospital at Nowshera but Khatam Gul Bibi is receiving treatment from a doctor at Charsadda.

2. Relationship with BISP

Khatam Gul Bibi was declared as potential beneficiary in the parliamentary phase of BISP. After the devastating floods of 2010 in the province BISP survey was held. When the survey team was filling Poverty Score Cards (PSC) forms in the neighboring mohallah, her husband filled her PSC survey form there and obtained acknowledgement slip. When the team visited her house and requested information, the enumerator came to know that PSC for this household was previously filled by head of the family thus duplication was accordingly avoided.

Later on the local post man informed her that he has received MO for her which she received by visiting the Post Office. She considers BISP as Benazir Scheme. She is utilizing cash grant for her treatment and school expenses of her children. She was not informed about the change in mode of payment by BISP. When BISP introduced BDC, she obtained a BDC (6271-0080-0120-5093) from BDC Center Nowshera which was located in Government High School Watanr in August 2012.

She had received Rs 37,000 through Pakistan Post since April 2009.

3. How did the complaint emerge?

Khatam Gul Bibi received BDC in the month of August 2012 and she visited an ATM for the withdrawal of her BISP installment. Someone near the ATM helped her in the process but could not succeed as the Pin Code seemed to be doubtful. She visited again and tried the new Pin Code

with the help of someone at the ATM but this time the machine delivered a slip only, subsequently in the third, fourth and fifth visit the results were not different from the earlier attempts. A stranger near an ATM asked her if she want to solve her problem for Rs.100 but she refused. Next time she visited Bank Al-Falah where an official misbehaved with her and told her that her problem could not be resolved there.

In her sixth attempt she visited the BISP Tehsil Office, Nowshera but she could not make an entry into the office due to heavy rush. The seventh time she visited BDC Centre, Pirpyai but again could not succeed in resolving her problem due to rush. She visited BDC Centre for the eighth time but did not succeed to talk to the BDC Centre Bank representative. Finally on her ninth visit of BDC Centre Pirpyai, she was able to meet with the BDC Centre Bank representative and discussed with him her problem. She submitted to the Bank representative her BDC, copy of CNIC and BDC envelope.

4. Process of the complaint

4.A Providers' version

Khatam Gul Bibi visited BDC Centre, Pirpyai on 17th October 2012 and informed about her Pin Code problem. The BDC Centre bank representative made her talk with the bank helpline representative who verified the beneficiary and issued her a new Pin Code. The Bank representative helps her in generating her new Pin Code and the issue was resolved on the spot. The Bank counter has no record of the (resolved) complaints.

4.B Client's version

The beneficiary despite several attempts at ATM could not succeed in withdrawal of her BISP installment, each time she incurred Rs 50 for the round trip. She visited Bank Al-Falah, BISP Tehsil Office and finally BDC Centre, Pirpyai by Chingchi which cost her Rs.80 for the round trip. At third visit to the BDC Centre, Pirpyai she was able to talk to the Bank representative and informed the Bank representative about her problem. Then the Bank representative contacted Bank helpline and asked her to talk to the Bank helpline representative, who after necessary verifications issued her a new Pin Code. She withdrew her payment the next day. She was satisfied with the assistance which was extended to her by the BDC Centre bank representative. She has spent a lot of her precious time and around Rs 1,000 on the whole process (visits to ATM and various offices)

5. What We Learned?

- The beneficiary was given a Pin Code with BDC which was not properly printed. The beneficiary attempted several times at ATM which caused the Pin Code lock. The printed Pin Code was of temporary nature and automatically removed with the passage of time also.
- The Bank representative at BDC Centre, Pirpyai process the issues of Pin Code telephonically and gets them solved on the spot but the number of beneficiaries observed at the BDC Centre was quite high which could not be processed in a day and almost half of the beneficiaries or even more returns without resolution of their problems.
- The issue was resolved with the telephonic contact of the Bank representative with the Bank helpline and the beneficiary was able to withdraw her payment next day.
- No acknowledgement slip being issued to any beneficiary regarding any kind of complaint.

6. Recommendations

- BISP should ensure timely delivery on BISP intimation letters to the beneficiaries through Pakistan post.
- BISP should ensure the distribution of IEC material so that the beneficiary could be facilitated and educated about the programme.
- Almost all the beneficiaries have no idea of the basics of the programme, which is having a key role in the smooth implementation and success of the programme. The BISP should start a parallel programme for educating the beneficiaries about the basics of the programme. It would help reduce the pressure of work load on the BISP offices and unnecessary visits, complaints and queries of the beneficiaries. It would also help in saving the time and money of the beneficiaries which is one of the ultimate goals of the programme.
- BISP should ensure the provision of acknowledgement slips to beneficiaries while complaints are being lodged so that the date of complaint could be traced. Also it may help the Assistant Complaints in dealing with visiting beneficiaries.
- BISP should ensure generation of instalment regularly when due.
- BISP should ensure that the Pin Code given to the beneficiaries by the partner Banks should be of the permanent nature and the number of Pin Code could not be erased.
- The BDC Centre helpline should be free of cost if beneficiaries are making calls for inquiries from their registered/unregistered mobile numbers.
- BISP officials should be having registered lines with Bank customer service through which new Pin Code could be generated.
- BISP should register complaints for Pin Code request through CMS.
- The payments should be generated consistently, as since August 2012 no further deposits have been made in her account till end February 2013.

Case study Number	P-Q3-KPK-09
Nature of Case	Non Payment of 5 MOs for Rs.10,000
Complainant/ Beneficiary	Khalida Bibi
Widow of:	Abdul Sattar
The complainant, if not beneficiary herself	Khalida Bibi
Address	Mohalla Ghali, village Todo Mera, UC Pind kanrgrora ghali, Tehsil and District Abbottabad
CNIC Number	1310123899758
PSC form number	5310444
Date Study Completed	1 st January 2013

1. Beneficiary/complainant's Profile

Khalida Bibi widow of Abdul Sattar, 42, is a resident of Mohalla Ghali, Village Todo Mera, UC Pind Kanrgrora Ghali, Tehsil and District, Abbottabad. The beneficiary has three sons and two daughters, (eldest child is 10 year old and youngest is 1 year old). She lives in a house consisting of two katcha rooms, no kitchen or latrine facility. She fetches drinking water from a nearby well in the village. Only two of her sons are school going who are receiving education from the government school in the same village.

Her husband died of cancer. The family has neither agricultural land nor any other regular source of income. They are living on alms and Zakat of well off people of the village.

Todo Meira is a small village located at a distance of around 21 km from Abbottabad as well as from the main road. Primary Schools are available for boys and girls in the village though a high school is at a distance of 10 km. No health facilities are provided in the village, therefore, they have to go to Abbottabad for treatment. The house did not have basic civic amenities like; drainage system, gas and drinking water. There is no other potential beneficiary in the household.

2. Relationship with BISP

The beneficiary was not included under Parliamentary Phase for the BISP cash grant scheme. Her Poverty Score Card (PSC) survey form was filled at her doorstep by the end of 2010; and its acknowledgement slip was issued to the beneficiary on the spot. As a result of the survey, the beneficiary was declared eligible for the scheme.

The beneficiary had no knowledge about BISP's basic details as she did not receive BISP intimation letter. She does not have any idea about the eligibility criteria for the BISP cash grant scheme, though she considered it as a financial support for the poor and needy families.

She did not know about the complaint redressal mechanism but when the postman refused the payment, she visited BISP Tehsil office Abbottabad in August 2011, where she lodged a complaint. The amount, she received so far, was used for purchasing groceries for the house and paying medical bills.

3. How did the complaint Emerge?

After being declared as an eligible beneficiary, she kept on waiting for her MO's, but when she did not receive any installment for quite some time, she visited BISP Tehsil Office Abbottabad to check the status of her payment. At BISP Tehsil Office, she was told that 5 money orders worth Rs.10,000 had been generated from 28 February 2011 to 25 April 2011 and are shown as

delivered in her Payment Detail on the BISP website. BISP Tehsil Office guided her to lodge a complaint against the postman for the recovery of Rs.10,000.

4. Process of the complaint

4.A Providers' Version

The Beneficiary lodged a complaint for non-payment of five MO's worth Rs10,000 by the postman, at BISP Tehsil Office Abbottabad on 27th August 2011. The complaint was registered manually.

Assistant Director BISP Tehsil Office, Abbottabad forwarded the complaint to the Divisional Director, BISP Abbottabad for necessary action. The Divisional Director sent the complaint along with a covering letter to the Deputy Post Master General on 17th September 2011. The DPMG sent a letter to The Divisional Superintendent, Pakistan Post, Abbottabad on 18th November 2011 with the request to conduct an inquiry.

The joint inquiry was held and according to the Assistant Complaints, BISP Tehsil Office Abbottabad, informed that the embezzlement on behalf of the postman was reported but at times of enquiry the complainant submitted a hand written statement that she had received the amount and further process should be stopped.

4.B Client's Version

The beneficiary, asked the postman regarding the MOs but the postman straightaway denied and told her that there were no MOs received on her name. In the meantime, she went to the BISP Tehsil office, Abbottabad where she lodged a complaint for the recovery of Rs.10,000.

Supervisor BISP Tehsil office, Abbottabad assured her for the resolution of her issue by assurance for the recovery of embezzled amount in near future. Around one month later the postman had delivered the amount of Rs.10,000 at her house. She was called at BISP Tehsil office Abbottabad and was asked about the embezzled amount, she told them that she had received the amount and submitted a written statement in which she confirmed receiving the embezzled amount Rs.10,000 from the same postman. The beneficiary visited BISP Tehsil Office Abbottabad thrice. It was at a distance of 21 km from her village which is in the middle of mountains and except one public vehicle in the early hours of the morning no other transport is available, it cost Rs100/person; if there is an emergency, people has to hire taxi which cost them Rs.300 per visit.

She was satisfied that the issue was resolved and she received her embezzled amount from the postman.

5. What we learned?

- The beneficiary asked the postman regarding BISP installments repeatedly but he told that no amount has been received for her. BISP Supervisor came to know about the nonpayment of 5 MO's during her repeated visits to the BISP Tehsil Office Abbottabad. The case was registered and forwarded to the Pakistan Post for inquiry. It was observed that though the case was resolved and beneficiary received the embezzled amount, but no action is usually taken against the postman in such type of informal agreements reached between beneficiaries and postman.
- The whole process took around 3 months.

- The complainant did not receive any acknowledgement against the lodged complaint.
- The beneficiary was happy with the cooperation and dealings of the BISP staff as well as the complaint redressal mechanism, as her complaint was registered and resolved. Proper record of the case was kept at BISP Tehsil Office, Abbottabad.
- The beneficiary did not receive intimation letter from BISP through which she could be informed about her eligibility.
- Enquiries that only aimed at recovery of the embezzled amount do not discourage postmen from the malpractice as they are always left unpunished rather encourage others to follow suit.
- Her payment through BDC has been generated after 7 months in January 2013.

6. Recommendations

- In order to minimize the process time of non-payment complaints, BISP should improve its software and at least its registration should be through CMS. The staff does not know how to handle different issues in case management system.
- Complaints should not be resolved informally and should be addressed through formal enquiries. Though in this case, the complainant received her money through informal redressal but the postman was not penalized for his misappropriation. The informal redressal of complaints provides an immediate solution to the individual complainant but does not promote improved governance within Pakistan Post.
- The payments should consistently be generated as since June 2012 no further deposits have been made in her account till January 2013.

Case study Number	P-Q3-KPK-10
Nature of Case	Non-Payment due to Blocked BDC (multiple tries)
Complainant/ Beneficiary	Abida Shaheen
Wife of:	Mohammad Tamraiz
Complainant, if not beneficiary herself	
Address	Sector#4 adjacent Mohalla Khewa, Post office, Khalabat, Khalabat, Haripur
CNIC Number	1330289973320
PSC form number	6406441
Date Study Completed	4 th January 2013

1. Beneficiary/complainant's Profile

Abida Shaheen w/o Mohammad Tamraiz, 26, is a resident of Sector # 4 adjacent Mohalla Khewa, post-office, Khalabat, Haripur. She is an illiterate housewife with seven children; one son and six daughters. Five of her children are going to the nearby government school. She lives in a one room katcha house owned by her husband. The house has a makeshift kitchen and latrine facility for open defecation. Fresh drinking water is available within her house. There are seven families of close relatives who are living in the same vicinity.

Her husband is a drug addict and does not work. She stitches clothes and does embroidery for the neighbourhood women on payment. She normally earns Rs5,000 per month but such amount is not ensured for each month. The family does not have agricultural land or any other regular source of income. She is living in a joint family system and twenty eight other people are living in the house including parents-in-law, brothers-in-law and their families.

Khalabat is a small residential area which is considerably developed. The roads are good and educational institutes are available although located at a distance of around 5 km from her house as well as from the main road. Her house is at a distance of 12 km from Haripur. Primary and High Schools were available for boys and girls in Khalabat. Girls' school is at 45 minutes walking distance and boys at 20 minutes walking distance from her home. Health facilities are available on a walking distance. There is one other potential beneficiary in the family.

2. Relationship with BISP

Neither the beneficiary nor someone else from her house was included under Parliamentary Phase for the BISP cash grant scheme. A surveyor of SRSP filled her PSC survey form at her doorstep in end 2010; acknowledgement slip was given to the beneficiary. As a result of the survey, the beneficiary was declared eligible for the scheme.

The beneficiary had no knowledge about BISP's different programmes. She had no idea about the eligibility criteria, though she considered that BISP is designed for the financial aid of needy families like her family.

She did not know about the complaint redressal mechanism. The amount, she received so far, was used for purchasing groceries for her house and dowry for her two elder daughters.

She had received Rs.19,000 through Pakistan Post in 9 installments till her payment mode was changed to BDC in July 2012.

3. How did the complaint Emerge?

Her payment mode was changed from Pakistan Post to Bank through BDC in July 2012. She received her BDC in July 2012. On getting her BDC she went to an ATM to receive her cash transfer. She was informed by the bank staff that her BDC cannot be used as it has been de-activated. She told Bank staff that she was told by the Bank representative at the BDC Centre, Haripur to receive her instalment after three days. In response she was told that the CNIC number and BDC do not go together. She then went to the BDC Centre at BISP Tehsil office Haripur and complained about her problem. The Bank representative told her that she should visit the BISP Tehsil Office, Haripur after seven days to receive her new BDC.

4. Process of the complaint

4.A Providers Version

The complainant lodged complaint of blocked BDC number 6271008001331194 at BISP Tehsil Office Haripur on 16 July 2012. The complaint was registered manually.

The main reason for her blocked BDC was repeated wrong entries of the Pin Code at ATM. According to Alfalah Bank representative at the BDC Centre, Haripur, the Card can be re-activated only by the beneficiaries. The beneficiary was illiterate so she was not able to process the Card for herself at the ATM. The old Card was reported lost and new Card was requested, meanwhile the beneficiary was contacted several times to receive her new card but she came in August 2012. In those days Cards were to be received from BDC Centre Haripur but later beneficiaries had to visit Bank Alfalah Haripur Branch to collect their cards.

Assistant Director, BISP Tehsil Office, Haripur forwarded the complaint to the Bank Alfalah representative for further necessary action. The Bank Alfalah representative showed good response in this particular case and the new BDC number 6271008001417866 has been received by the beneficiary.

4.B Client's Version

Abida Shaheen asked Bank Alfalah representative regarding her BISP instalment. He told her that her BDC has been deactivated and she should visit the BDC Centre, BISP Tehsil Office, Haripur. She told Assistant Complaints, Haripur that something is wrong with the BDC. The beneficiary explained the details to the Bank staff said that she cannot receive any amount on this BDC.

The Assistant Director assured her about the resolution of her complaint by issuance of a new BDC soon.

The beneficiary visited once for follow up, to BISP Tehsil office, Haripur which is at a distance of 12 km which cost her Rs40 per visit by public transport besides an additional 20 minutes' walk. The issue was resolved in a week time. The complainant was satisfied with the officials' behaviour.

5. What we learned?

- Her complaint has been resolved and after receiving the new BDC she had withdrawn cash transfer of Rs.3,000.
- The bank representative at the BDC Centre and Bank Alfalah was reluctant in sharing the

record with TPE Team as according to them they received an official standing order from Bank Alfalah HQ Lahore not to share any data or information, despite assurance of the BISP Assistant Director that BISP partners have to cooperate with the TPE team.

- The beneficiary was happy with the cooperation and dealing of the BISP staff as well as the complaint redressal mechanism, as her complaint was registered and resolved. There was no proper record of the case kept at BISP Tehsil Office, Haripur as all the record was with bank Representative and he was not sharing the record.
- Bank staff is not trained and are mostly fresh employees. Date wise record was not being maintained.

6. Recommendations

- The number of complaints could be minimized if the name of beneficiary is printed on the BDC so that it cannot be exchanged.
- Bank staff should be trained as they have hired fresh employees rather their old staff who could understand the process easily.
- Bank and BISP should keep date wise record of each complaint.

Case study Number	P-Q3-KPK-11
Nature of Case	Nonpayment of 11 MOs worth Rs 31, 000
Complainant/ Beneficiary	Syeeda Bibi
Widow of:	Mohammad Arshad
The complainant, if not beneficiary herself	
Address	Village Sunder Gali Kargoo Khan, Union Council Pind kargoo khann Tehsil and District Abbottabad
CNIC Number	1310171921756
PSC form number	7905770
Date Study Completed	1 st January 2013

1. Beneficiary/complainant's Profile

Syeeda Bibi widow of Mohammad Arshad, 43, is a resident of Village Sunder Gali Kargoo Khan, Union Council Pind kargoo khan Tehsil and District Abbottabad. The beneficiary has 4 sons and 2 daughters, three of her sons go to a government school which is located in the same village while her elder son who is 20 years old is learning to become a barber.

Her family is living in a three room katcha house, which has a makeshift kitchen and a corner for open defecation. The family fetches drinking water from the nearby fresh water spring which is at 25 minutes walking distance.

Her husband was a barber in the same village and used to earn about Rs 100-150 per day. The family has neither agricultural land nor other regular source of income after the death of her husband. Now her son is trying to learn hair cutting following the profession his father pursued all his life.

Sundar Gali Kargoo Khan is a small village which is located at a distance of 35 km from Abbottabad as well as from the main road. Primary Schools are available for boys and girls in the village while a high school is at a distance of 10 km. The village did not have a health facility therefore in case of emergency patient has to be taken to hospital at Abbottabad. The house did not have basic civic amenities like drainage system, gas and drinking water.

2. Relationship with BISP

The beneficiary was included under Parliamentary Phase for BISP cash grant scheme. Her Poverty Score Card (PSC) survey form was filled by the end of 2010; its acknowledgement slip was issued to the beneficiary. As a result of the survey, the beneficiary was declared eligible for the scheme.

The beneficiary had no information about BISP's different programmes, she does not have any idea about the eligibility criteria for the BISP cash grant scheme, though she believes it is financial support for the poor and needy families.

She did not know about the complaint redressal mechanism but she came to know when the postman refused to give her installments and she visited BISP Tehsil office Abbottabad, where she lodged a complaint.

The BISP amount that she received was used for purchasing groceries for the house.

3. How did the complaint Emerge?

After being declared as an eligible beneficiary she kept on waiting for her MOs, but after passage of quite some time and numerous inquiries from the area postman and getting negative response from him, her son Nawaz visited BISP Tehsil Office, Abbottabad. There he was told that 11 money orders worth Rs.31,000 had been generated and shown as delivered between 12th March 2009 and 12th August 2011. The receipt of those MOs was denied by the beneficiary therefore at BISP Tehsil Office she was guided to lodge a complaint against non-payment by the postman. .

4. Processing of the complaint

4.A Providers Version

The complainant lodged the complaint at BISP Tehsil Office Abbottabad on 11th October 2011 for non-payment of 11 MOs (first 10 delivered MOs of Phase-1 and 1 MO of phase-2) worth Rs.31,000 by the postman,. The complaint was registered manually.

Assistant Director BISP Tehsil Office Abbottabad forwarded the complaint to Divisional Director BISP, Abbottabad for further necessary action. Divisional Director BISP Abbottabad sent a letter along with a copy of the complaint to Deputy Post Master General on 15th November 2011. The DPMG sent a letter to Divisional Superintendent Postal Services, Abbottabad on 2nd December 2011 with the request to conduct an inquiry. An enquiry was conducted by ASPO north Sub-Division Abbottabad; according to the record of Sundar Gali PO in account of Abbottabad GPO 12 BISP MOs amounting Rs 35,000 were received on behalf of Saeeda Bibi W/O Mohammad Irfan, Sundar Gali.

The joint inquiry was held and the BPM admitted his mistake and said that he has paid the entire amount to a wrong person. As a result of the enquiry the Assistant Director (Inv&Comp) on 20th January 2012, requested the DSPS Abbottabad for the removal of BPM Sundar Gali, from his duty as he failed to fulfil his duty honestly. On 20th January 2012 Rs.35,000 were handed over to the beneficiary. It took three months in handing over of the amount. Assistant Complaints BISP Tehsil Office Abbottabad informed that Rs.35,000 were handed over to the beneficiary (because by the time inquiry was finalized Rs.4,000 more were generated on 26 February 2011 and 12 August 2011).

4.B Client's Version

The beneficiary Syeeda Bibi, asked the postman regarding the MOs but the postman straightaway denied and told her that no MOs were received in her name. She went to the Tehsil office with her son, later on she received a call from Assistant Director BISP Tehsil office, Abbottabad who inquired that how much amount she has received from BISP so far. The beneficiary explained her ordeal in detail that the postman informed her that he had not received any amount in her name.

Assistant Director, BISP assured her about the resolution of her complaint by recovering the embezzled amount soon. About one month later, Syeeda Bibi's son Nawaz was called at BISP Tehsil office, Abbottabad. He submitted a written statement in which he confirmed receiving an amount of Rs.35,000 including the embezzled amount of Rs.31,000 (Installments of Rs.4,000 were generated later) from the same postman on behalf of his mother.

The beneficiary visited 3 times at BISP Tehsil office, Abbottabad, which is at a distance of 32 km and cost her Rs.130 for the round trip, per visit as the village is in the middle of

mountains. Except one public vehicle in the early hours of the morning there is no other transport for the rest of the day. The issue was resolved and the embezzled amount was received by the complainant from the postman.

5. What we learned?

- Supervisor BISP Tehsil Office Abbottabad came to know about the non-payment of 11 MO's during repeated visits by beneficiary's son to the BISP Tehsil Office Abbottabad. The case was registered and forwarded to Pakistan Post for inquiry. It was observed that though the case was resolved and beneficiary received the embezzled amount, the process took three months from 13th October 2011 to 20th January 2012.
- The complainant did not receive acknowledgement at the time of lodging her complaint.
- The beneficiary was happy with cooperation and dealing of the BISP staff as well as the complaint redressal mechanism, as her complaint was registered and resolved. Proper record of the case was kept at BISP Tehsil Office, Abbottabad.

6. Recommendations

- The process and complaint communication between various offices, before inquiry takes a long and unreasonable time, because of the communication gap between various stakeholders. Therefore the concerned Assistant Director may communicate to the concerned post master directly which would minimize the process time.
- Complainant should be given an acknowledgement at the time of lodging a complaint.
- In order to minimize the process time of non-payment complaints, BISP should improve its software and at least its registration should be through CMS. The staff does not know how to handle different issues in case management system.

Case study Number	P-Q3-KPK-12
Nature of Case	Deduction of Rs. 50 by the postman on every Money Order
Complainant/ Beneficiary	Sakeena Khatoon
Widow of:	Zain Ul Abidin
Complainant, if not beneficiary herself	
Address	Bihari colony, Zafarabad, Tehsil and District D.I.Khan
CNIC Number	1210125693826
PSC form number	7113435
Date Study Completed	22 nd December 2012

1. Beneficiary/complainant's Profile

Sakeena Khatoon widow of Zain Ul Abidin, 66, is a resident of Bihari Colony, Zafarabad, Tehsil and District D.I.Khan. She is an illiterate widow and a mother of four children (three daughters and a son); her daughters are married and live separately with their families. Her son is also married and lives with her, with his family; wife and three kids, however, her three grandsons are not of school going age.

She lives in a 4 Marla house which is having two small rooms and a bathroom but no kitchen. The family has an installed hand pump for water in their courtyard. Her husband died few years ago, after the death of her husband, responsibility to run the household fell on the shoulders of her son, who works as an electrician and earns approximately Rs.200 per day. The family has neither agricultural land nor any other source of income.

Bihari Colony is located at Zafarabad which is at a distance of 3 km from the main city of D.I.Khan. The street leading to her house is narrow and constructed with bricks. High and Primary Schools are available for boys and girls in her locality. A hospital was built in her locality but due to the non-availability of staff people take their patients to the main hospital in D.I.Khan which is not far off. Gas and sewerage system are also available in her area.

2. Relationship with BISP

Sakeena Khatoon was included under Parliamentary Phase for BISP cash grant scheme as an eligible beneficiary. In the second Phase, a member of the SRSP filled her Poverty Score Card (PSC) survey form at her door step in the end of 2010; its acknowledgement slip was issued to the beneficiary. As a result of the survey, the beneficiary was declared ineligible for the scheme as her PMT was much above the cut-off point i.e. 40.59.

The beneficiary had no knowledge about BISP's different programmes, but she knows that the basic programme is for the poor families and she heard it in her locality. She does not know about the eligibility criteria for being an eligible beneficiary for the BISP cash grant scheme, though she believes it as a financial aid to the poor and needy families like hers.

She did not know about the complaint redressal mechanism but she came to know about the details when she discussed her problem and was told in her village that BISP was issuing full amount but the postman was deducting an amount of Rs.50 per MO illegally and was advised to report it to GPO. She visited the GPO, D.I.Khan and submitted an application against the postman for deduction of Rs.50 from each MO.

The amount, she had received so far was used on her treatment and food stuff.

3. How did the complaint Emerge?

Though she did not know about her ineligibility in Poverty Score Card Phase, but was worried about not receiving any instalment for a long time. She was an eligible beneficiary under the Parliamentary phase and she was receiving its installments from the postman who deducted Rs.50 from every MO. She heard in the village that post man is deducting Rs.50 per MO illegally from other beneficiaries as well.

The postman was deducting Rs.50 per MO and his behaviour and dealing with the beneficiary was abusive. The complainant visited the GPO, D.I.Khan and submitted an application at the office of the Divisional Superintendent Postal Services against the postman of Zafarabad Post office for the illegal deduction from each MO and his abusive/rude behaviour.

4. Process of the complaint

4.A Providers Version

The beneficiary/ complainant lodged complaint against the partial payment and rude behaviour of the postman at DSPS office D.I.Khan on 12th May 2012. The complaint was registered with the diary No. 744 and was kept in a separate file.

DSPS Pakistan Post D.I.Khan vide letter No.G-1/27 dated 12th May 2012 marked the application to Assistant Superintendent Postal Services D.I.Khan Sub Division for conducting enquiry into the said allegation, who nominated an overseer of Pakistan Post as enquiry officer.

The enquiry proceedings took place at Post Office Zafarabad dated 16th May 2011, both the parties (Postman and beneficiary's son) attended the enquiry proceedings. The overseer submitted enquiry report, supported by the statements of postman and beneficiary's son as annexure to the Assistant Superintendent Postal Services D.I.Khan Sub Division on the same date.

The enquiry report was submitted to DSPS D.I.Khan vide letter No.A2/BISP/Zafarabad dated 20th May 2012, by the ASPOs D.I.Khan. The allegations levelled by the beneficiary against the postman were turned down as baseless and result of a misunderstanding. Further the enquiry report recommended the closure of the case though the concerned postman was transferred to a remote area, and requested for the closure of the case. The process took almost eight days.

4.B Client's Version

Beneficiary herself visited and launched a complaint by submitting a written application against the illegal deduction and rude behaviour of the postman at the office of Divisional superintendent Postal Services D.I.Khan Division on 12th May 2011. She stated in her complaint that the officials at Zafar Abad post office using delaying tactics while in paying of BISP amounts and it requires repeated visits to get an MO. Her complaint was received and registered though she did not receive its acknowledgement. She was assured that her issue would be resolved very soon.

Her son was called at the Zafarabad Post office for enquiry, he submitted a written statement in which he stated that his mother received the amount in his presence and the complaint she had lodged was a result of misunderstanding. He requested for the closing of the complaint.

The beneficiary pointed out that the postman paid the deducted amount as well as an MO amounting Rs.2,000 to his son during his visit to the Post Office for enquiry. She spent Rs.50 on her single visit to GPO D.I.Khan whereas Post Office Zafarabad is at a walking distance from her home.

The issue was resolved by paying the deducted amount and the beneficiary gave written statement for the closure of the complaint. The process took around eight days and the complaint was resolved.

5. What we learned?

- The beneficiary has lodged the complaint at the office of DSPS D.I.Khan Division. An enquiry was initiated and completed. The ASPOs submitted its finding and the allegations were turned down in the light of statements given by beneficiary's son, postman and a witness. The process was completed in eight days and proceedings were closed.
- It was pointed out to the TPE team during beneficiary's interview that the postman paid the deducted amount to the beneficiary's son during enquiry proceedings and thus he gave a statement in postman's favour.
- The complaint was lodged by the beneficiary herself but she was not called for enquiry and her son participated on her behalf, who pretended that she was out of the district.
- Though the enquiry report was in accused favour and the allegations were (officially) not proved and these were turned down as baseless but the postman was transferred to a remote area as his punishment. The question arises that if enquiry report was in his favour then why he had the punishment of transfer to a remote area? There seems to be an informal punishment based on the enquiry.
- It is observed that a lack of communication exists, BISP is the main stakeholder but totally ignored in the instant complaint; neither informed about the complaint nor the enquiry, even the enquiry report was not submitted to BISP.
- The beneficiary was happy with cooperation and dealing of the BISP staff as well as the complaint redressal mechanism, because her complaint was registered and immediate enquiry was conducted by GPO D I Khan.
- Proper record of the case was kept at Divisional Superintendent Postal Service D.I.Khan, separate file was prepared at the office.
- Though the beneficiary has been excluded from the programme after survey as her PMT was above the cut-off point but she was unaware regarding her ineligibility and exclusion.

6. Recommendations

- In order to take all the stakeholders on board regarding payment complaints, BISP should improve its software and at least its registration should be through CMS.
- BISP and Pakistan Post should ensure a strong and prompt exchange of information with each other, and the enquiries should be conducted jointly.

Case study Number	P-Q3-KPK-13
Nature of Case	Non-Payment due to blocked BDC (repeated attempts)
Complainant/ Beneficiary	Rubab Khatoon
Wife of:	Muhammad Asif
Complainant, if not beneficiary herself	Muhammad Asif
Address	Village Babar Mela, Hangu
CNIC Number	1410101073716
PSC form number	5337048
Date Study Completed	23 rd December 2012

1. Beneficiary/complainant's Profile

Rubab Khatoon w/o Muhammad Asif, 25, is a resident of village Babar Mela, Tehsil & District Hangu. She is a primary literate housewife and remains busy in her household chores. She has four children, two sons and two daughters. A daughter and a son are enrolled in the village school, whereas the younger two are not of school going age.

The family lives in a four Marla house, which is having a single katcha room, a kitchen and a bathroom in the corner of the house. The household uses water from a well which is located within the boundary walls of the house. Beneficiary's husband is a police constable in KPK police, posted at Hangu. He was receiving Rs.10,000 as his monthly salary. The family has neither agricultural land nor other regular source of income.

Her village Babar Mela is located at a distance of about one km from the main Hangu Tal road, however, the village is at a distance of 6 km from Hangu city. The village is connected through a narrow carpeted link road. The street leading to her house is narrow and katcha which could be used only by pedestrians. The village has primary and middle schools for girls and a primary school for boys. The village does not have a health facility and when required the villagers take their patients to Hangu. The village does not have a proper Sewerage system; gas, and electricity connections are available in the village. There is no other potential beneficiary in this household.

2. Relationship with BISP

She was not a beneficiary in the parliamentary phase, in the second phase the survey organization (SRSP) filled her Poverty Score Card (PSC) survey form in the end of 2010. An enumerator had filled the PSC form at her doorstep and gave her an acknowledgement slip on spot. As a result of the survey she was declared as a potential beneficiary for BISP cash grant.

Beneficiary and her family was not acquainted with the programme, they considered BISP as an NGO, who were distributing cash grants among the poor families. The source of such information was not authentic as she heard this from her neighbours, she had no idea about the criteria for being an eligible beneficiary for the cash scheme. She believes that BISP is providing financial support to the needy and vulnerable families like hers.

She was not familiar with the BDC complaint redressal mechanism but she was informed about the mechanism when she failed to draw her amount through her BDC.

She had received Rs.19,000 through Pakistan Post which she used in her children education and other basic needs of her family.

Initially, the beneficiary was not informed about the change in payment mode from Pakistan Post

to Bank through BDC and she did not know when the distribution of BDCs started. She came to know through other beneficiaries of her village when they were visiting the BDC Centre for collecting their BDCs. She also followed suit and visited the BDC Centre, BISP Tehsil Office, Hangu, and collected her BDC on 15th August 2012.

3. How did the complaint Emerge?

The beneficiary along with her husband visited Telenor franchise Hangu for withdrawal of her BISP instalment, but couldn't receive the amount. The man at the counter of the said franchise told that her BDC had a problem with its Pin Code and advised her to visit BISP office to solve her problem. Her husband visited BISP Tehsil office Hangu to register a complaint. He lodged a complaint at the bank counter of BDC Distribution Centre Hangu, and the complaint was registered for the reissuance of the BDC, blocked due to entering a wrong Pin Code repeatedly.

4. Process of the complaint

4.A Providers' Version

A verbal complaint was received by the Data Entry Operator (Bank representative) at the BDC Distribution Centre at BISP Tehsil Office, Hangu on 12th September 2012. The applicant complained the blocking of her BDC due to entering a wrong Pin Code repeatedly. The complaint was registered in the BDC complaint manual register maintained by the bank representative upon the verbal information received from the beneficiary. The complainant was informed that her complaint would be forwarded to the Bank headquarters and would be resolved soon.

Assistant Director BISP Tehsil Office Hangu forwarded the complaint to BISP headquarters as well as Tameer Bank (Partner bank) headquarters via email on 4th October 2012. An email as a reminder was also sent to the said offices on 18th October 2012, but no response had been received. The issue was pending till 11th January 2013 as the concerned partner Bank can only solve it at headquarter level.

4.B Client's Version

The beneficiary's husband visited BISP Tehsil office, Hangu and lodged a verbal complaint at BDC Distribution Centre against the blocking of his wife's BDC in September 2012. Data Entry Operator of the partner bank at the bank counter received the information and entered in a manual register, but did not issue an acknowledgement. The applicant was advised that the complaint would be forwarded to the bank headquarters and would be resolved soon. In order to pursue his case, the complainant visited BDC Centre Hangu four times through public transport and his travelling cost was Rs.50 per visit and thus he incurred Rs.200 during his four visits.

The BDC was issued in August 2012 and BISP website shows that the amount of Rs.2,000 was credited to her virtual account on 15th August 2012 and shown as withdrawn on 16th August 2012, just one day after its generation but the beneficiary denies withdrawing this amount. Due to non-activation of the Card she was unable to withdraw the amount and it is still pending. The BDC is yet to be re-activated but the complainant was satisfied with the BDC staff cooperation and behaviour, but showing dissatisfaction over BDC complaint redressal mechanism.

5. What we learned?

- In order to draw the amount, she visited Telenor franchise but failed to withdraw her instalment. Her BDC was blocked due to entering a wrong Pin Code several times. She lodged a complaint at BDC Centre in September 2012, but even after the passage of more than four months it is still pending.
- The Payment Detail on BISP website shows that the cash transfer was withdrawn via ATM on the next day after it was deposited, but the beneficiary denies having withdrawn this amount, which means that someone fraudulently withdrew the amount. This issue was neither raised in her complaint nor has this been investigated.
- Though the complaint was forwarded to both BISP as well as the partner bank headquarters for redressal but it is still pending.
- The partner bank does not have a single branch in the entire district to cope with the situation. It only has a representative at BDC distribution Centre, who just receives the complaints but has no authority and mechanism to solve the issue.
- The complaints relating to BDCs could only be lodged at BDC Distribution Centre located at BISP Tehsil office, Hangu and no other complaint receiving Centre exists in the entire district.
- The beneficiary was satisfied with cooperation and dealing of BDC Distribution Centre staff. She showed concern and dissatisfaction over BDC complaint redressal mechanism because her issue was still pending and the Card was not re-activated.

6. Recommendations

- Partner Bank should be bound to address BDC complaints promptly.
- In order to minimize the process time of non-payment complaints, BISP should improve its software and at least complaint registration should be through CMS.
- The CMS should be able to block BDCs or the Bank representative must have the authority to pursue such complaints from BDC Centre.

Case study Number	P-Q3-KPK-14
Nature of Case	Non Payment due to non-activation of BDC-Lost BDC
Complainant/ Beneficiary	Khyal Meena
Wife of:	Answar Ali
Complainant, if not beneficiary herself	Asim Raza (son)
Address	Village Ibrahim Zai, Tehsil and District Hangu
CNIC Number	1410107577460
PSC form number	5336770
Date Study Completed	24 th December 2012

1. Beneficiary/complainant's Profile

Khyal Meena w/o Answar Ali, 47, is a resident of village Ibrahim Zai, Tehsil & District Hangu. The beneficiary is an illiterate housewife, who remains busy in her household chores. The beneficiary is having a son and three daughters who are living with her while her four married daughters are living separately with their families. Her husband is a barber who has a makeshift shop at road side. He earns approximately Rs. 6,000 per month. The family neither has agricultural land nor any other regular source of income.

Her family dwells in a 5 Marlas katcha house, having a single katcha room, without having bathroom and kitchen. The family fetches water from the neighbour's house. Her son and daughters are studying in the village government schools.

Village Ibrahim Zai is located at a distance of about 10 km from Hangu city. The village is connected to the main road through a link road of 1½ km, which is a single lane blacktop road. The narrow streets are constructed of bricks and at some places cemented too. The village has Government Primary and High schools for boys and girls. The village has a Basic Health Unit (B.H.U) but in case of severe ailment or emergency villagers have to rush to hospital in Hangu. The village does not have a proper sewerage system, drinking water in each house and gas connections, but have electricity connections.

2. Relationship with BISP

She was a beneficiary in the Parliamentary Phase of the BISP cash grant scheme and received installments of Rs.31,000. During Poverty Score Card (PSC) survey in the end of 2010, an enumerator of Sarhad Rural Support Program had filled her Poverty Score Card (PSC) form at her door step, and its acknowledgement slip was issued to her on the spot. As a result of the survey she was declared a potential beneficiary. She was successfully shifted to score card phase from the Parliamentary phase. In the second phase she received Rs.9,000 through Pakistan Post then her mode of payment was changed from Pakistan Post to Bank through BDC in August 2012

Initially, she was not aware when BDC distribution started, but when other women were visiting BISP office for collecting BDCs, she also visited along with other beneficiaries from her village to the BDC Distribution Centre at BISP Tehsil office Hangu and collected her BDC on 27th August 2012.

Beneficiary and her family were not familiar with BISP various programmes; however she heard about it in her village that it is about cash transfers for the poor. Even they were having no idea about the criteria for being an eligible beneficiary for the programme. They consider BISP as financial support for the poor and vulnerable families like hers. The beneficiary and her family were unaware about the complaint redressal mechanism but she was guided by a bank official in

this regard. When the beneficiary receives her BISP cash grant amounts, it would be used for her family's food expenses.

3. How did the complaint Emerge?

On the 4th day of getting her BDC from BDC Centre, BISP Tehsil Office, Hangu, she visited a Bank ATM at Hangu, she tried to withdraw the instalment from the ATM but she failed to withdraw her instalment. She asked an official of that bank for help, the bank officer told her that her BDC was not activated therefore she needs to visit BISP office to get her card activated. She sent her son to the BISP Tehsil office, Hangu to resolve her problem. The complaint was registered for activation of her BDC.

4. Process of the complaint

4.A Providers Version

A verbal complaint against loss of BDC was received by the Data Entry Operator (Bank representative) at the BDC Distribution Centre, BISP Tehsil Office, Hangu on 26th September 2012. No written complaint was submitted by the complainant, the complaint was recorded in a manual complaint register. The applicant was advised that the complaint would be forwarded to headquarters and would be resolved soon.

Her complaint for re-issue of another BDC was forwarded to the BISP headquarters as well as Tameer Bank (Partner bank) headquarters via email by Assistant Director BISP Tehsil office, Hangu on 4th October 2012. An email as a reminder was also sent to both the offices.

4.B Client's Version

Beneficiary's son visited and lodged a verbal complaint at BDC Distribution Centre against the non-activation of BDC at BISP Tehsil office, Hangu in September 2012. When her son visited the Centre he was not allowed to enter the BDC Centre by the police constable posted there, who told him that only beneficiaries were allowed to enter the Centre, therefore, he handed over the BDC to the guard. After a while the guard came back and informed him that his mother's complaint has been lodged. The police constable further told him that the BDC was submitted to the BISP complaint officer as it is an official requirement. The complainant did not receive any acknowledgement slip. He was advised that he should revisit after 15 days and by that time his issue would be resolved.

When he revisited again after 15 days, Data Entry Operator denied receipt of the beneficiary's BDC and the police constable had been transferred from the office, thus the BDC was declared lost and a complaint of Lost BDC was registered. In order to pursue his complaint, the complainant visited the BDC Centre six times through public transport and incurred a cost Rs.70 per visit.

The issue is still pending and a new BDC has not been issued till now. Due to non-activation of her earlier card she was unable to withdraw any instalment. Though the complainant is still waiting for the resolution of her complaint, she was satisfied with BDC staff cooperation and behaviour.

5. What we learned?

- Her BDC was not activated in time. Her son visited BDC Centre and submitted the BDC

along with Pin Code through the police constable. There is no such protocol that non-activated cards are submitted at BISP office. Bank representative did not have any idea for the non-activation complaint nor have any idea that who received her BDC.

- Her Payment Detail on BISP website shows that the cash transfer of Rs.3,000 was withdrawn on 11th September 2012 through ATM, but the beneficiary denies withdrawing it. The police constable might have withdrawn the amount. . This issue was neither raised in her complaint nor has this been investigated.
- Complaint for lost Card was initiated in September 2012 but the complaint was only forwarded in October 2012 to Tameer Bank Lahore Office. Since then no feedback received by the complainant or by the BISP Tehsil Office. The beneficiary did not receive new BDC after complaint till 12th January 2013 and no other instalment was credited to her account till that date.
- The partner bank does not have a single branch in the entire district to cope with the situation. It only has a representative at BDC distribution Centre, who just receives the complaints but has no authority and mechanism to solve the issue.
- The complaints relating to BDCs could only be lodged at BDC Distribution Centre located at BISP Tehsil office, Hangu and no other complaint receiving Centre exists in the entire district.

6. Recommendations

- BISP should start public awareness campaign for the safety of BDCs and advice that not to hand over BDCs to anyone.
- BISP should ensure that security personnel at the gate should not deal with beneficiaries' complaints. They should not be allowed to take BDCs from beneficiaries.
- Partner Bank should be bound to address BDC complaints promptly.
- In order to minimize the process time of non-payment complaints, BISP should improve its software and at least complaint registration should be through CMS.
- The CMS should be able to block BDCs or the Bank representative must have the authority to pursue such complaints from BDC Centre.

Case study Number	P-Q3-KPK-15
Nature of Case	Non Payment due to Incorrect Pin Code
Complainant/ Beneficiary	Yasmin
Widow of:	Zaman Khan
Complainant, if not beneficiary herself	
Address	Mohalla Miagan Misri Banda Tehsil and District Nowshera
CNIC Number	1720164168252
PSC form number	7195227
Date Study Completed	17 th December 2012

1. Profile of the beneficiary/complainant

Yasmin widow of Zaman Khan, 42, is a resident of Mohalla Miagan Misri Banda Tehsil and District Nowshera. She is an illiterate working woman and stitches clothes on commercial basis. She is a mother of 8 children; three sons and five daughters, a daughter is married; five of her children are studying while two are unfortunately mentally retarded. She is the sole bread winner of the house and earns about Rs. 1,000 per month, she is helped by her married daughter by contributing Rs 1,000 per month from her earnings from a Tuition Centre. She is also helped by her brothers as for such a big family her earnings with support from her daughter do not cater even the basic needs of her household expenses.

The beneficiary lives in an 8 marla house, which consists of 2 rooms, a toilet but no kitchen. Gas, electricity and proper drainage is available. There is a tube well installed in the vicinity and they have a tap water connection in their house. The streets of the town are ill-designed and congested. Government Primary and High schools are established in her area. Civil Hospital Akora Khattak is at a ten minutes walking distance.

2. Relationship with BISP

She was a beneficiary in the parliamentary phase. When the second phase of BISP started with national roll out in 2010 soon after the deadly floods in KPK, Yasmin was visited by the survey team. One of her neighbour provided information of her household to the survey team. The survey team filled PSC survey card in her name and issued her an acknowledgement slip.

Later on when the people of the area started receiving payments through Pakistan Post Yasmin asked her son to check her payments from the Post Office. The postman informed her son to visit BISP Tehsil Office, Nowshera. The office informed her that she is an eligible beneficiary, she also asked her sister, a resident of Akora Khattak to check her eligibility status who also reconfirmed her eligible status. Yasmin is a beneficiary since the inception of BISP parliamentary phase but does not know much about the programme.

She was utilizing the BISP cash grants of Rs.35,000 for her various household expenditures. When BISP introduced BDC, she obtained her BDC (6271-0080-0134-5081) from BDC Centre, Pirpyai in August 2012. Yasmin was not informed by BISP regarding change in her payment mode.

3. How did the complaint emerge?

Yasmin obtained BDC from the BDC Centre, Pirpyai Tehsil Nowshera and the staff informed her to check her payment after a month. In the first week of October 2012, she visited an ATM in Nowshera and checked her payment through an unknown person as she does not know how to use BDC at the ATM. He informed her that there is no amount in her account. On 10th October 2012,

she again visited an ATM in Nowshera to recheck her payment status but again she was told by someone who helped her that there is no amount in her account. This time she was told to visit 3 days later and she visited an ATM for the third time on 17th of October 2012 but was again unsuccessful. On the same day she visited BDC Centre, Pirpyai and filed a complaint.

4. Process of the complaint

4.A Providers' version

The beneficiary visited BDC Centre, Pirpyai on 18th of October 2012 and complained about the non-deposit of any instalment in her BDC account. The Bank representative probed and found that her Pin Code was not working. The Bank representative dialled the Bank helpline and requested the beneficiary to talk to the helpline representative for verification. The Bank representative at the BDC Centre obtained a new Pin Code for her and advised her to go and withdraw the cash from an ATM. The Bank representative at the BDC Centre had no record of this complaint because they are resolving such complaints on the spot therefore not keeping record.

4.B Client's version

After repeated failure in obtaining her BISP instalment through ATM, the beneficiary visited BDC Centre, Pirpyai to get informed about the status of her payment. The BDC Centre's Bank representative asked her to talk to the Bank helpline representative who verified the beneficiary through asking different questions and then she handed over the cell phone to the Bank representative, who informed her that her problem would be solved immediately and then she can withdraw her payment. The same day the beneficiary visited a Bank ATM in Nowshera through public transport which cost her Rs.60 for the round trip. She withdrew her payment on 18th of October 2012. Her issue was resolved and she was satisfied with the complaint redressal mechanism as well as with the behaviour of the staff in the BDC Centre Pirpyai.

5. What We Learned?

- The beneficiary obtained BDC in August 2012. After four visits she could withdraw money by using her BDC on 18th October 2012 (two months later as the payment deposited on 28th August 2012 but the PIN Code was not working therefore she kept on trying.
- She visited BDC Centre Pirpyai, and lodged a complaint. The complaint was processed on the same day through a telephone call and acquired a new pin code telephonically.
- It was observed at the BDC Centre that around 50 beneficiaries were present who were complaining about different issues in their BDCs.
- The Tracking Home detail shows that the beneficiary was previously having discrepancy therein. The beneficiary is being shown eligible at potential beneficiary link (when clicked). This shows the previously the beneficiary had some discrepancy which was subsequently removed but there is no sign of any update in the roster (on the same webpage).
- In the instant case, the beneficiary was declared as eligible beneficiary but the same was not communicated to her by a letter of eligibility.
- She was successfully shifted from phase 1 to phase 2 and her payment was generated but still the payment box shows the message that the beneficiary is "**Block Due to Survey Completion**". As the complaints are addressed on the same date so there was no record in the BDC Centre regarding the complaints filed by the beneficiaries.
- The next payment has not been generated end February 2013.

6. Recommendations

- BISP should ensure timely delivery on BISP intimation letters to the beneficiaries.
- BISP should ensure the distribution of IEC material so that the beneficiary could be mobilized and educated about the programme.
- Beneficiaries should be informed through different programmes enabling them to process such complaints from their homes. Those beneficiaries who are calling the bank helpline should be provided free of cost service, even in case of a mobile phone. There should be no language barrier at the call centres and there should be pushto speaking attendants also.
- Almost all the beneficiaries have no idea about the programme. BISP should start a programme for educating the beneficiaries about the programme. It will help reduce the pressure of work load on the BISP offices and unnecessary visits, complaints and queries of the beneficiaries. It may also help in saving the time and money of the beneficiary which is one of the ultimate goals of the programme.
- The BDC Centre staff should maintain proper record according to the set standard.
- Payment should be generated and transferred to the beneficiaries' accounts at regular intervals.

Case study Number	P-Q3-KPK-16
Nature of Case	Non Payment due to in-active BDC
Complainant/ Beneficiary	Shamim
Wife of:	Dolat khan
Complainant, if not beneficiary herself	
Address	Mohalla Mayari Rashkai Tehsil and District Nowshera
CNIC Number	1720170467518
PSC form number	5139332
Date Study Completed	18 th December 2012

1. Profile of the beneficiary/complainant

Shamim wife of Dolat Khan, 42, is residing in Mohalla Mayari Rashkai Tehsil and District Nowshera. She is an illiterate woman and a mother of 10 children (4 sons 6 daughters). None of her children go to school. Her husband is a cardiac patient and works as daily wagger who earns Rs.200-300 per day.

She lives in a seven Marla katcha house which is her husband's property. There are two rooms in the house and no kitchen. Drainage is fair and a toilet is made in a corner of the house. Electricity connection is available in the house while there is no gas connection.

Government Primary School is at 10 minutes walking distance in Rashakai Bazar. Private medical practitioners are available. The house is located beside main GT Road near Rashakai at a distance of 5-10 minutes walking distance.

2. Relationship with BISP

Shamim was not declared a potential beneficiary in the parliamentary phase of BISP. Poverty Score Card survey was done in end 2010, soon after the devastating floods in the province. The survey team enumerators visited this area and surveyed the area. Her husband provided information to the enumerators regarding his household. The PSC survey form was filled at her doorstep and an acknowledgment slip was issued to her on the spot.

She does not know much about BISP, however, she was informed about BISP by the survey team as Benazir Scheme. As a result of the survey she was declared a potential beneficiary by BISP but she was not intimated via letter. She visited BISP Tehsil Office Nowshera and was informed that she was eligible. She is utilizing the BISP installments on various household needs.

She started receiving cash grant through Pakistan Post and received two installments then her payment mode changed from Pakistan Post to Bank in the end of August 2012. She received BDC (6271-0080-0134-5110) from BDC Centre, Nowshera which was located in Government High School.

3. How did the complaint emerge?

She visited different ATMs in Nowshera several times to try her luck but failed each time in withdrawing her BISP instalment. During one of her visits, a bank employee checked her BDC and informed that there is a problem with her BDC and it has probably not been activated. He gave her a slip mentioning "please activate her BDC" and told her to visit BDC Centre for the rectification of her complaint.

4. Processing of the complaint

4.A Providers' Version

The beneficiary visited BDC Centre, Pirpyai and requested to solve her problem of BDC. The Bank representative made a telephonic contact with the Bank helpline and asked her to talk to the helpline representative who verified the beneficiary's details and then talked to the Bank representative again. The bank representative at BDC Centre issued a new Pin Code instantly and wrote it on the beneficiary's BDC envelope. The complaint was resolved through one call to the Bank helpline within a very short span of time and the beneficiary withdrew her payment from an ATM. The bank staff at BDC Centre has no record of the complaint because when a particular complaint is resolved instantly, they don't consider it necessary to maintain any record.

4.B Client's Version

On 18th October 2012 she visited BDC Centre, Pirpyai and informed the Bank representative about her problem and gave the slip to him. The bank representative connected her on bank helpline and asked her to talk with a person who verified her details. The Bank representative then informed the beneficiary that her issue was resolved and wrote her new Pin Code on her BDC envelope, he also advised her that she could withdraw her payment anytime. On the same afternoon she withdrew her amount from an ATM. She was satisfied with the complaint redressal mechanism and behaviour of the staff at the BDC Centre, Pirpyai.

She spent Rs.60 on each visit to ATM. She visited different ATMs for more than 10 times on different days. While for filing a complaint and its redressal she visited the BDC Centre only once.

5. What We Learned?

- At BDC Centre, Pirpyai a large number of complainants were seen at the time of the TPE team visit. There was a single representative for all the BDC related complaints. A person was assigned particularly for the purpose of processing the issue which were related to BDC. In each case of Pin Code or lost BDCs complaint; they helped the complainant to talk to the bank helpline representative for issuing new Pin Code or BDC or blocking old BDCs (as the case demanded). Processing a single complaint i.e. making call to helpline and effective communication, was taking almost 10 to 15 minutes. Noise and disturbance in the room was another issue in communication. The result was that only a limited number of complaints could have been processed and the remaining complainants were advised to visit next day.
- Due to lack of education / training of the beneficiary she doesn't have an idea about how to use her BDC at an ATM, therefore she has to rely on others mostly strangers for withdrawal of cash grants.
- In this case the Pin Code was blocked due to repeated attempts or might be due to the reason that incorrect Pin Code had been tried several times (She claims to have visited different ATMs many times but couldn't withdraw her instalment). She filed a complaint, bank representative helped her talk on helpline and her complaint was addressed on the spot by issuing a new PIN Code.

6. Recommendations

- The number of staff could be increased so that a larger number of complaints could be processed.
- Training / awareness should be given to beneficiaries regarding the usage of BDC.
- Almost all the beneficiaries have no idea about the programme. BISP should start a programme for educating the beneficiaries about the programme. It will help reduce the pressure of work load on the BISP offices and unnecessary visits, complaints and queries of the beneficiaries. It may also help in saving the time and money of the beneficiary which is one of the ultimate goals of the programme.

Case study Number	P-Q3-KPK-17
Nature of Case	Non Payment due to Exchanged BDC
Complainant/ Beneficiary	Zafran Bibi
Wife of:	Syed Zari Shah
Complainant, if not beneficiary herself	
Address	Aso Khel Mohalla Mian Khel Kahe Post Office Nizampur Tehsil and District Nowshera
CNIC Number	1720195643974
PSC form number	30351196
Date Study Completed	20 th December 2012

1. Profile of the beneficiary/complainant

Zafran Bibi wife of Syed Zari Shah is a 52 years old illiterate housewife. She is a resident of Aso Khel Mohalla Mian Khel Kahe, Post Office Nizampur of Tehsil and District Nowshera. She is a mother of 9 children (3 boys 6 girls). Her husband is a labourer and works on daily wages in Pakistan Tobacco Company PTC for Rs.270 per day.

She lives in a 4 marla rented katcha house which consists of 2 rooms with no kitchen or toilet. The house has a poor drainage system. Electricity is available in the house.

The Mohalla where she lives, is newly constructed and at a small distance from the main GT road with paved streets. Government Primary School is near her house. The people of the area take their patients mostly to Civil Hospital Nowshera while some of them visit private medical practitioners practicing in the Colony.

2. Relationship with BISP

Zafran Bibi wasn't a beneficiary in the parliamentary phase of BISP. In the end of 2010 BISP Poverty Score Card (PSC) survey was conducted in the area. The survey team enumerator visited her house and asked for the household information to fill PSC form in her name. Her son Junaid provided information to the survey enumerator who filled the form for her mother and an acknowledgement slip was issued to her.

She did not receive any intimation letter from BISP. Her son visited BISP Tehsil Office Nowshera and was informed that Zafran Bibi was declared an eligible BISP beneficiary. There are two other potential beneficiaries in the same household. She considers BISP as a Government Scheme. She was not provided with any IEC material and all she knows about BISP is through survey team and people in the neighbourhood. She had received Rs 19,000 through Pakistan post as shown by the BISP website. She is utilizing the Cash Grant for food and clothes of her children. When BISP introduced BDC, she obtained one from BDC Centre, Pirpyai in August 2012.

3. How did the complaint emerge?

After obtaining a BDC in August 2012, Zafran Bibi visited an ATM in Nowshera Cantonment for withdrawal of her payment but she did not succeed. The bank staff informed her that probably her BDC has been exchanged. She visited another bank and received the same reply from there also.

4. Process of the complaint

4.A Providers version

Zafran Bibi visited BDC Centre, Pirpyai and complained that her BDC has been exchanged with some other beneficiary. The BDC centre bank representative asked her to submit her BDC and requested her to wait until the other beneficiary with whom her BDC had been exchanged comes to the Centre with the same problem. The beneficiary was told to come after a week.

The beneficiary visited BDC Centre but the issue was not resolved because the other beneficiary did not turn up by that time. She made repeated visits to the Centre and in December 2012 when the other woman came and reported about her Exchanged BDC, she got her Card back and withdrew her instalment deposited in August 2012 on the same date of the receipt of her Card.

4.B Client's version

The beneficiary visited BDC Centre Pirpyai for redressal of her problem. Due to heavy rush at the bank counter at BDC Centre, she was not able to reach the desk and (according to her) she could talk to the bank representative only on her 12th visit on 17th October 2012. She informed the bank representative about the exchange of her Card with some other beneficiary as advised by the staff of two banks after checking her BDC.

The BDC Centre bank representative asked her to submit her BDC in the office and come next week on the same day. The beneficiary visited after 7 days but the other beneficiary having Zafran Bibi's BDC did not visit the Centre by that time. Zafran Bibi was told to come again after 7 days (next week same day). The beneficiary visited again on the prescribed day (17th October 2012) but the issue was not resolved. After numerous visits, the beneficiary finally received her BDC on 12th December 2012 once the other woman also reported and submitted the exchanged BDC. She withdrew her payment of Rs.3,000 on the same date of receiving her BDC.

She was satisfied with the behaviour of the BDC staff but was not satisfied with the complaint redressal mechanism as a very long time was required for the resolution of her complaint (more than two months); numerous visits, every visit required Rs 60 as traveling cost.

5. What We Learned?

- The issue could have been resolved by sending a blocking request to the head office on telephone, and then issuance of a new BDC. Exchange of BDCs was not her fault and so she should not have been asked to wait for the other woman and complain about exchanged BDC.
- The record and date of complaint was not available at the Centre as they do not maintain record of the complaints of this nature. No acknowledgement slip is being issued to any beneficiary regarding any kind of complaint.
- Most of the beneficiaries' had no training about ATM usage thus they ask someone else at payment outlets for withdrawal of their cash grants. In the instant case, the beneficiary lost (exchanged) her BDC possibly when two or more beneficiaries asked the same person to help them at some outlet (ATM).

6. Recommendations

- BDC lost complaints should be processed at the earliest and speedily. The concerned bank should have followed the standard procedure of blocking her BDC and issuing a new BDC instead of asking her to wait for the other woman to come with a similar complaint of BDC exchange.
- Beneficiaries should be trained how to use BDC, it will help reduce much of the complaints regarding BDCs.
- Almost all the beneficiaries have no idea about the programme. BISP should start a programme for educating the beneficiaries about the programme. It will help reduce the pressure of work load on the BISP offices and unnecessary visits, complaints and queries of the beneficiaries. It may also help in saving the time and money of the beneficiary which is one of the ultimate goals of the programme.
- BISP should ensure the provision of acknowledgement slips to beneficiaries while complaints are being lodged so that the date of complaint could be traced at beneficiary end. This may help the Assistant Complaints in dealing with visiting beneficiaries and informing them about the progress of their case.
- In order to avoid the confusion due to mixing of BDCs of different beneficiaries, personalized cards showing names and CNIC may be issued. In case these personalized cards are too costly then, at the time of issue at BDC Distribution Centre, at least beneficiary's name or CNIC may be written on the BDC by using a permanent marker so that they can identify their cards.

Case study Number	P-Q3-KPK-18
Nature of Case	Non Payment due to Lost Pin Code
Complainant/ Beneficiary	Zahra Bibi
Wife of:	Mushtaq
Complainant, if not beneficiary herself	
Address	Machine Korona, Khweshgi Payan Tehsil and District Nowshera
CNIC Number	1720112127292
PSC form number	30263675
Date Study Completed	21 st December 2012

1. Profile of the beneficiary/complainant

Zahra Bibi wife of Mushtaq, is a 29years old illiterate housewife, she is a resident of Machine Korona, Khweshgi Payan Tehsil and District Nowshera. She is a mother of 8 children (4 boys 4 girls). Her husband is a labourer and works on daily wages and earns Rs 300 per day.

Zahra Bibi lives in a joint family with her in-law (parent and 7 brothers in law and their families) though with a separate kitchen. Two of her sisters in law, Gul Zarina and Nusrat are also BISP potential beneficiaries. She lives in a 40 Marla house which is the property of her father in law. There are 9 rooms though only one room is occupied by Zahra Bibi' family. The house has electricity connection but there is no gas facility in the area.

Government Primary School Khweshgi is at 15 minutes walking distance from her house. RHC is available, and people also visit private medical practitioners' when required. The house is located at a distance of 1 hour from Nowshera cantt. A mettle road leads to the area but there is no public transport available in the area.

2. Relationship with BISP

Zahra Bibi was not a beneficiary in the parliamentary phase of BISP. After the deadly floods in the province, when survey was done in the end 2010 she was declared as potential beneficiary in the second phase of the programme. The survey team visited her house to fill PSC form in her name. Her brother in law provided information to the survey team about her household. She was issued an acknowledgement slip after filling PSC survey form.

Later her brother in law visited BISP Tehsil office, Nowshera and he was informed that Zahra Bibi is an eligible BISP beneficiary. She considers BISP as a government scheme. A volunteer Zahoor is the source of information regarding BISP for the people of the area. Zahra Bibi knows that BISP eligibility criterion is poverty. She is utilizing the cash grant payments on food and clothes for her children. When BISP introduced BDC she was not informed through a letter regarding change in her payment mode. She came to know about BDC through a volunteer Zahoor. She visited BDC centre Pirpyai in the start of October 2012 and obtained BDC (6271-0080-0141-5160). BISP website shows that she had received Rs 9,000 of the generated amount of Rs 15,000 till 12 January 2013.

3. How did the complaint emerge?

Zahra Bibi visited an ATM in Nowshera cantonment for withdrawal of her instalment. She did not know how to use BDC through ATM thus she asked a person at the ATM for help but he did not succeed in withdrawing her cash grant. On 16 October 2012 she visited bank Alfalah in Nowshera

Cantt. The bank staff checked her BDC and informed her that there is some problem with the Pin Code. The bank staff gave her a slip for the BDC Centre with a message “Please issue new pin code” and advised her to visit the BDC Centre, Pirpyai for solving this issue

4. Process of the complaint

4.A Providers version

Zahra Bibi visited BDC Centre, Pirpyai on 17 October 2012 and presented the self-explanatory slip to the BDC Centre bank representative.

The BDC Centre bank representative requested her to talk with the bank helpline representative who verified the beneficiary’s details and asked the BDC Centre bank representative to issue her a new Pin Code and he issued a new Pin Code. Her complaint was resolved on the spot. The BDC Centre bank desk has no record of the complaints, they simply try to resolve complaints without keeping their record.

4.B Client’s version

Zahra Bibi visited BDC Centre, Pirpyai on 17 October 2012 through public transport which cost her Rs.160 for the round trip. She presented the slip given to her by the bank Alfalah staff along with her BDC and CNIC copy to the BDC Centre bank representative, who called the bank helpline and asked the beneficiary to tell her name to the helpline representative. Then he talked to the helpline representative and informed the beneficiary that her issue is resolved and she can withdraw her payment any time. Zahra Bibi visited ATM and withdraws her payment the same day. She received her cash transfer of Rs 3,000 and she was satisfied with the complaint redressal mechanism and the behaviour of the BDC Centre/bank staff.

5. What We Learned?

- The beneficiary is illiterate and does not know the use of a BDC.
- The Pin Code was blocked probably due to repeated attempts for withdrawal of her BISP instalment.
- The bank representative at BDC Centre Pirpyai process the cases of pin code issues with the help of bank helpline (on telephone) and get them resolved on the spot but the number of beneficiaries observed at the BDC centre was quite high. All complaints could not be processed in a day and almost half of the beneficiaries or even more than that have to return with their complaints un-addressed.
- The issue was resolved with a call to the bank helpline helped by the bank representative at BDC Centre and the beneficiary withdrew her payment the same day.
- No acknowledgement slip is being issued to any beneficiary regarding any kind of complaint.

6. Recommendations

- Beneficiaries should be trained to use BDC, it will help reduce most of the complaints regarding BDC.
- Most beneficiaries have no idea about the programme. BISP should start a programme for educating the beneficiaries about the programme. It will help reduce the pressure of work load on the BISP offices and unnecessary visits, complaints and queries of the beneficiaries. It may also help in saving the time and money of the beneficiary which is one of the ultimate goals of the programme.

- BISP should ensure the provision of acknowledgement slips to beneficiaries while complaints are being lodged so that the date of complaint could be traced at beneficiary end. This may help the Assistant Complaints in dealing with visiting beneficiaries and informing them about the progress of their case.
- Those beneficiaries who are calling the bank helpline should be provided free of cost service, even in case of a mobile phone. There should be no language barrier at the call centres and there should be pushto speaking attendants also.

Case study Number	P-Q3-KPK-19
Nature of Case	Non Payment due to Lost BDC (snatched by daughter-in-law)
Complainant/ Beneficiary	Mataba
Wife of:	Meer Doula Khan
Complainant, if not beneficiary herself	
Address	Village Kohey, Abakhel, Post office Jowar, Tehsil Daggar, District Buner.
CNIC Number	1510122255348
PSC form number	6680994
Date Study Completed	8 th January 2013

1. Profile of the beneficiary/complainant

Mataba wife of Meer Doula Khan, 52, is the resident of Village Kohey, Abakhel, Post office Jowar, Tehsil Daggar, District Buner. She is an illiterate housewife and mother of one son and four daughters. All of her children are married. She lives with her daughter, as her daughter-in-law have thrown her out of her house while her husband Meer Doula Khan is still living with their son and his family, therefore, she alone had to take shelter at her daughter's house. She is completely dependent on her daughter and BISP cash grant.

Her daughter's house is on 10 marla and has a make shift kitchen while a corner for open defecation. The house has electricity connection, but there is no gas. Clean drinking water is available from the main well of the village, from where they fetch water for the household usage.

Buner is one of major districts of Malakand division. She lives in village Kohey, Abakhel Post office, Jowar, which is 25 km away from Tehsil headquarters Daggar. Kohey is a rural area with approximately 85 houses. There is a primary school for boys and girls near her house. There is one other beneficiary in the family Rahem Zaroon, her daughter in law (with whom she is not living) who is eligible but has CNIC discrepancy.

2. Relationship with BISP

Mataba was not an eligible beneficiary for the BISP cash grant scheme during the Parliamentarians' Phase. Later she was included in the programme during the Poverty Score Card (PSC) survey phase of the scheme, following her participation in the PSC survey in October 2010.

A Poverty Score Card (PSC) enumerator filled Mataba's PSC form at her door step and gave her an acknowledgement slip, at that time she was living at her husband/son house. She received an intimation letter from BISP regarding her eligibility for the programme.

She had some knowledge of the programme that she is selected as a beneficiary. She understood that BISP is a cash grant scheme initiated by the PPP and aimed at the poorest of the poor in Pakistan. She said that she had been selected because of her abject poverty.

She collected the Benazir Debit Card (BDC) in May 2012 when the BISP Tehsil Office Buner issued her a BDC # 6393902000075467. She was told to receive her amount by visiting at an ATM or franchise after three days of receipt of her BDC. She plans to spend the BISP cash grant on utilities and medicines as she did previously.

3. How did the complaint emerge?

Once she received the BDC from the Bank Representative at BDC Centre, she was advised to wait for three days and then withdraw the cash transfer from any outlet of Ufone franchise. She visited a Ufone franchise and collected Rs 3,000 on 12th June 2012. When she came back home, her daughter in law took all her cash as well as the BDC and threw her out of the house. Mataba somehow secured the Pin Code from her daughter in law.

Mataba then took refuge in her daughter's house. On the same day i.e. 12th June 2012 she along with her daughter visited BISP Tehsil Office, Dagger, where she was guided to lodge a complaint for blocking her BDCg.

4. Process of the complaint

4.A Providers version

In June 2012 Mataba lodged a complaint, claiming someone has stolen her BDC with the bank representative at the BDC Centre, BISP Tehsil Office, Dagger. The complaint was registered both manually and entered into an Excel file by the Tameer Bank representative to whom they were referred to by the BISP Assistant Complaints.

The complaint was submitted in the form of an application along with a copy of Mataba's CNIC, and BDC # 6393902000075467 of the stolen card. The complaint was forwarded to the Tameer Bank Head Office Islamabad on the same date, via email. They have neither received any response from Tameer Bank nor have they sent a reminder.

4.B Client's version

Mataba and Naseeb Zadai (her daughter) have visited the BDC Centre at the BISP Tehsil Office Dagger seven times since 12th June 2012. They spend Rs.300 on every round trip to the Tehsil Office.

Despite repeated visits, no progress on the complaint has been observed since last more than eight months, therefore, she expressed complete dissatisfaction with the complaints redressal process. She was not happy the way she was treated by the BISP staff at different BDC Centre's counters, but reluctantly said that the bank staff was harsh on the beneficiaries. She was unsatisfied with the procedure of the bank and the time it is taking to resolve her complaint.

5. What We Learned?

- At the time of BDC issuance, beneficiaries are not properly briefed about the usage of BDC, they are just told to contact the Ufone franchise.
- The complaint lodged in June 2012 but not resolved although eight months have passed. She did not receive acknowledgment slip at the time of lodging her complaint.
- BISP AD was frustrated and discontented over the inefficient and inaccessible BDC complaint redressal system at the partner Bank's end (Tameer Microfinance Bank). In this context he mentioned that for the proper registration and resolution of BDC related complaints partner bank's helpline should be available for the ease and comfort of the beneficiaries and also for the staff.
- Her own BDC is in the custody of her daughter in law and she doesn't know whether the old BDC which is in the custody of her daughter in law got blocked or not.

- It has been observed from her Payment Detail that two BDC instalments have been transferred by BISP into the beneficiary's account and she is still waiting to get a new BDC to withdraw her instalment

6. Recommendations

- Eight months have passed and her complaint for replacing the lost BDC has not been addressed. BISP management should persuade the partner Bank for launching a comprehensive complaint redressal system to facilitate the beneficiaries.
- It is very important that partner banks adhere to the established protocols and provide a new BDC to the complainant so that they can continue to withdraw cash transfers. Any delay in addressing the complaints results in beneficiaries complaining against BISP (as they do not expect anything from banks but consider BISP as their main safety net provider).
- Due to delay in redressal of complaints, the beneficiaries are forced to think favourably about delivery of cash grants through Pakistan Post.
- Beneficiaries should also be trained/ guided to lodge their complaints through bank helpline, for which the helpline should be free of cost.
- Tameer Bank should have operational branches in those tehsils where they have issued BDCs.
- In order to minimize the process time of Payment complaints, BISP should improve its software so that such complaints could also be addressed through CMS. Currently work has started on developing a module for addressing different payment related complaints.

Case study Number	P-Q3-KPK-20
Nature of Case	Non Payment due to Blocked Mobile Banking Account
Complainant/ Beneficiary	Bus Bibi
Wife of:	Fazal Raheem
Complainant, if not beneficiary herself	
Address	Village Kakarshung, Tehsil and Batagram
CNIC Number	1320247606548
PSC form number	0542609
Date Study Completed	19 th December 2012

1. Profile of the beneficiary/complainant

Bus Bibi w/o Fazal Raheem, 28, is the resident of village Kakarshung, Tehsil and District Batagram. The beneficiary is an illiterate housewife and remains busy in her household chores and taking care of her children. The beneficiary is a mother of two sons and three daughters, all her children are enrolled in a religious school except her youngest daughter who is not of school going age.

She is living in a 6 Marla's house along with her family, who are registered with her on her PSC form. The house her family dwells in is having two parka rooms, a kitchen and a bathroom. Their house was having an installed water tap at their courtyard from where they are taking water for household usage.

Beneficiary's husband is a carpenter by profession; he makes furniture in his shop and earns approximately Rs.6,000 per month. The family is having no other sources of income, except her husband's income. There was no other potential beneficiary in the household for BISP cash transfer.

Village Kakarshung was located at a distance of one km from the main high way of Shara e Resham, connected via a black top link road. The village was at the distance of around 8 km from the main town of the district Batagram. The village is having primary and middle schools for boys and girls. A Basic Health Unit (B.H.U) is available in the village for basic health treatment though for severe ailment or in cases of emergency they have to travel to DHQ hospital Batagram. The village is not developed and had lacked the basic civic amenities like sui gas, and proper sewerage system.

2. Relationship with BISP

The beneficiary was not included for cash grant scheme under BISP during the Parliamentarians Phase. Though during Poverty Score Card survey, a member of the surveying organization, i.e. Pakistan Poverty Alleviation Fund (PPAF), had filled her Poverty Score Card (PSC) form at her door step in 2009. She had received the acknowledgement slip for the PSC form which was issued to the beneficiary on spot. As result of the survey, she was declared an eligible beneficiary for BISP cash grant scheme.

The beneficiary and her family considered BISP as cash grant scheme for poor families. She was of the view that being poor she was selected in the programme and so would be the selection criteria.

Her family did not know about mobile SIM distribution initially as she was not informed by BISP or Partner Organization, but she heard in her village that BISP was issuing mobiles to its

beneficiary therefore she too visited BISP Office and collected her mobile and SIM on her first visit.

She had received Rs.26,000 through Pakistan Post while received Rs.15,000 through Mobile Banking. The amount she received was spent on purchasing food items for her family and shall utilize in future in the same pattern.

3. How did the complaint emerge?

The problem arose when her husband entered some wrong pin code in the phone as neither she nor any member of her family are used to such a system. After that when she tried to check her payments by dialling *786# a message appeared at her mobile screen that “Access via this channel disallowed”, as her mobile banking account was blocked due to entering a wrong code. They tried to re-activate it but all in vain. Finally she visited BISP Tehsil Office, Batagram and lodged a verbal complaint against mobile banking account blockage.

4. Process of the complaint

4.A Providers version

A verbal complaint against account blockage was received by the Assistant complaints at BISP Tehsil office Batagram on 13th November 2012. The complainant requested for reactivation of her account. She was advised that she would have to call personally on Telenor helpline 345 for account's re-activation. The complaint was neither recorded manually in a register nor its acknowledgement slip issued to the complainant.

She was helped in re-activating her account by making a call from her cell to helpline and then she was guided about information to be given on the helpline. Her issue was resolved and her account was re-activated on a single visit.

4.B Client's version

Bus Bibi herself visited and launched a verbal complaint against the blockage of mobile banking account on 13th November 2012 at BISP Tehsil office Batagram. She was guided by BISP official that the beneficiary should have to call at Telenor help line (345) and thus the issue would be resolved. While following the instruction received from BISP official, the beneficiary called at the help line and she was assured that she would receive a confirmation message on her phone screen, and the issue was resolved after contacting at Telenor help line (345).

She received Rs. 3,000 from Telenor franchise on 13th December. The complainant visited once at BISP Tehsil Office Batagram, and spent Rs. 80 as travelling cost.

5. What We Learned?

- Her account was blocked and on entering *786# from her mobile, a message appeared at her mobile screen “Account via this channel disallowed”. She got her issue resolved after she visited BISP office and talked on Telenor Helpline. Her problem was resolved on the same day.
- The problems which are faced by the beneficiaries of Batagram were twofold, first neither Telenor franchise has a complaint redressal mechanism nor are complaints registered at the franchises. Secondly, most beneficiaries are facing language problem on contacting helpline

as they neither speak nor understand any other language except Pashto. Partner mobile company has provided Pashto service for consumers at its helpline which is available after 4:00 pm, which is the closing time of public offices in the country, and at that time beneficiaries could not be guided properly.

- It appears that in practice there is neither a properly defined mechanism for complaints regarding mobile banking nor any specified format for registering such complaints. Manual registers are not maintained and acknowledgment slips are not issued to the complainant.
- The payment complaints are not dealt through CMS.
- The beneficiary was satisfied with BISP staff behaviour and dealing as well as complaint redressal mechanism, as her issue was resolved on the same day and she received the cash transfer.

6. Recommendations

- A special counter should be reserved for guiding people regarding usage of mobile banking. There should be a complaint office through which such type of complaints is processed.
- In order to minimize the process time of Payment complaints, BISP should improve its software so that such complaints could also be addressed through CMS. Currently work has started on developing a module for addressing different payment related complaints.
- The partner mobile company should ensure 24 hour service in Pashto especially in Batagram.

Case study Number	P-Q3-KPK-21
Nature of Case	Non-payment of 6 MOS of Rs.12, 000 by Postman
Complainant/ Beneficiary	Bibi Ayesha
Wife of:	Abdul Ghafoor
Complainant, if not beneficiary herself	
Address	Village Gul Imam Tehsil & District Tank
CNIC Number	1220130997826
PSC form number	5391384
Date Study Completed	20 th December 2012

1. Beneficiary/complainant's Profile

Bibi Ayesha w/o Abdul Ghafoor, 20, is a resident of village Gul Imam, Tehsil and District Tank. She is an illiterate housewife who remains busy in her household chores. She has three children; a daughter and two sons. She is living in a joint family system, along with her family her parents-in-law and three brothers in law lives in the same house, the extended family consists of ten persons.

She dwells in an 8 Marla katcha house, which is having three katcha rooms, a kitchen and a bathroom. The house has an installed water tap which is located within the boundary wall of her house. Presently her children are not of school going.

Beneficiary's husband is a labourer and works on daily wages and earns Rs.300-400 per day. Her father in law works at a bricks kiln who also contributes approximately Rs.200-300 per day in the household budget. The family has neither agricultural land nor any other regular source of income other than the above mentioned.

Village Gul Imam is located on the eastern side of the main city of Tank, which is at a distance of 15 km from Tank and around one km from the main Pezu road. Beneficiary's house is situated at the centre of the village and the street leading to her house was katcha and narrow. Primary and High Schools for boys and girls are available within the village. A Boys College and a Basic Health Unit (B.H.U) is also available in the village. The village does not have proper drainage system and Sui gas.

Her mother in law is another beneficiary within the household who is receiving BISP cash transfer regularly.

2. Relationship with BISP

The beneficiary was not included under Parliamentary Phase for the BISP cash grant scheme. The survey was held at the end of 2010, her Poverty Score Card (PSC) form was filled by an enumerator of Sarhad Rural Support Program (SRSP) at her door step, and its acknowledgement was issued to her on the spot. As a result of the survey the beneficiary was declared eligible for the scheme.

She considers that BISP is for poor families (she heard this in her locality). She considered BISP as an economic help for the poor and needy families like hers. She has no idea about the criteria of becoming an eligible beneficiary for the scheme.

The beneficiary did not know about complaint redressal mechanism but she came to know about the process and embezzlement during her visit at the BISP Tehsil office Tank.

The amount, she has received so far is used on daily food stuff and in future it will be used for the same purpose.

3. How did the complaint Emerge?

The beneficiary was not aware of her inclusion in the PSC Phase for the BISP cash grant scheme nor of any payment which were generated before her visit to the BISP Tehsil Office, Tank.

Five consecutive MOs, for Rs.2, 000 each were generated on 25th April 2011, and shown as delivered on 30th April 2012. Another MO for Rs.2,000 was generated on 12th August 2012, which is shown as delivered on 17th October 2012. None of these were received by her and she was not aware that her payments were received by the postman and he was not delivering those to her. The non-payment by the postman was pointed out to her during her visit to the BISP Tehsil Office, Tank, when her payment status was checked by the Assistant Director. Thus the beneficiary about her selection in the programme as well as regarding the non-payment.

4. Process of the complaint

4.A Providers Version

A non-payment complaint was received by the Assistant Director, BISP Tehsil office, Tank. Though no written statement was received but complaint was registered on the verbal information of the beneficiary and recorded in the manual register. Assistant Director, BISP Tehsil Office, Tank called the concerned postman on telephone, who checked his record and informed that he has erroneously paid to another person instead of the beneficiary. The Assistant Director also took mobile number of the other person who got wrong payments from the postman and called him about the wrong delivery of MOs. The Assistant Director called both for a meeting at BISP Tehsil Office Tank. The concerned postman, the other person who had received beneficiary's MOs and the beneficiary attended the meeting. The wrongly paid amount was recovered and paid to the actual beneficiary i.e. Bibi Ayesha at the BISP Tehsil office Tank.

Though the omission on the part of the postman has been proved beyond doubts, but as the amount was recovered informally and delivered to the beneficiary, the issue was considered as resolved and no action was initiated against the postman.

4.B Client's Version

The beneficiary herself visited BISP Tehsil office, Tank, launched a verbal complaint and requested for release of the amount in May 2012. Though no written complaint was submitted but her complaint recorded upon verbal information. She was not issued any acknowledgement slip.

After some days, she was called on phone to visit BISP Tehsil office Tank. She visited there and received the amount which was recovered from the wrong receiver of the MOs, who impersonated as a BISP official and got her CNIC initially by deceiving her with the assurance that he would help resolve her issue and her payments would be released instead he misappropriated her MOs.

BISP Tehsil office Tank was at a distance of 15 km which cost her Rs.100 per visit, thus she incurred Rs.200 as her travelling cost on her two consecutive visits to the said office in order to follow up her complaint.

The issue was resolved by receiving the embezzled amount of Rs.12, 000, and the whole process took one week. The beneficiary was satisfied with the BISP staff as well as BISP complaint redressal mechanism.

5. What we learned?

- Being an uneducated and poor woman, the beneficiary and her family could not check her Payment Detail and had no idea regarding the generation of money orders. A person impersonating as a BISP official, fraudulently took her original CNIC by convincing her that her issue would be resolved and he would be needing her CNIC for this purpose. She handed over her original CNIC to him, and he illegally collected the amounts from the postman showing himself as beneficiary's family member. Thus he received Rs.12,000 fraudulently. Finally the beneficiary herself visited and got checked her status at BISP tehsil office Tank and pointed out that Rs.12,000 has been generated and shown as delivered but she has not received the amount. Assistant Director called the concerned post man and the wrong payee at his office, the amount was recovered and paid to the beneficiary.
- BISP did not forward the complaint to Pakistan Post for formal enquiry. The AD considered it appropriate to deal informally with the postman and persuaded him to return the misappropriated amount. Such quick fix solutions may be beneficial for quick recovery of complainant's money but does not help in addressing the organizational problem of Pakistan Post.
- As no Enquiry has been conducted by Pakistan Post, therefore, no disciplinary action can be taken against the guilty postman. This is the major repercussion in case a complaint is handled informally by BISP staff.
- The person, who committed fraud and deceived the beneficiary as well as the postman by receiving the amount on her behalf, was not handed over to the police and other security agencies. No legal proceeding was initiated against him.
- Her payment mode is still Pakistan post, because BDC Centre was not opened in District Tank.
- Beneficiary's mother-in-law Naseem Bibi is another beneficiary from this household, who has the same story as of Bibi Ayesha. Her amount was also received by the same person, amount was same and even the process was same.
- Proper record of the case was not maintained at BISP Tehsil Office Tank, because neither receiving dates were available nor disposal dates were found at the office, though it was written in a manual register.
- The beneficiary was satisfied with BISP staff as well as showing satisfaction with BISP complaint redressal mechanism.

6. Recommendations

- BISP officials should be bound to process the non-payment complaints in line with BISP rules and it should be forwarded to Pakistan post for enquiry.
- Each Payment Complaint must be sent formally to Pakistan Post for conducting an Enquiry, so that where required, appropriate action may be taken against guilty postman.
- Regular visits by the BISP staff to far flung areas help in identifying cases of non-payments or partial payments, and remedial steps can be taken. This also helps those people who are unable to visit BISP offices from their villages located far away.
- In line with BISP guidelines for Pakistan Post (Sub-Annex C2 Enrolment and Payment Process) as well as the standard procedure of Pakistan Post, a money order should be delivered only to the beneficiary in whose name it has been generated, and, at beneficiary's doorstep.

- Complaints should not be resolved informally and should be addressed through formal enquiries. Though in this case, the complainant received her money through informal redressal but the postman was not penalized for his misappropriation. The informal redressal of complaints provides an immediate solution to the individual complainant but does not promote improved governance within Pakistan Post.

Case study Number	P-Q3-KPK-22
Nature of Case	Non Payment due to Blocked BDC (repeated tries wrong PIN)
Complainant/ Beneficiary	Rasai Bibi
Widow:	Karim Bakhsh
Complainant, if not beneficiary herself	
Address	Basti Tariq Abad, D.I.Khan
CNIC Number	1210115954132
PSC form number	7076567 & 30660998
Date Study Completed	11 th December 2012

1. Beneficiary/complainant's Profile

Rasai Bibi widow of Karim Bakhsh, 53, is a resident of Basti Tariq Abad, D.I.Khan. She is an illiterate woman who works as a sweeper in a private school and receives Rs.1,000 per month.

The beneficiary has five sons and a daughter; two of her sons live separately. The rest of her three sons and a daughter live with her in a single room house of three marla. The house does not have kitchen but a toilet is available in a corner of her house. The family use water of the hand pump which is installed at their courtyard. Beneficiary's daughter and a son are enrolled at the Government school, which is located in the village.

Beneficiary's husband died some years back and the responsibility of the household fell on her sons. Two of her sons are working on daily wages and earn approximately Rs.200-300 each as their daily wages. The family has neither agricultural land nor other regular source of income.

The family is settled on the southern side of the city. Her house is located at the end of the street and the street that is leading to her house is very narrow though cemented. The street had a runnel for rainy water drainage and sanitation. Due to urban location of her house, health and education facilities are available at walking distances. Gas is not available in her Colony (Mohalla), though they are having electricity connections.

There is no other potential beneficiary in the household.

2. Relationship with BISP

She was not included under Parliamentary Phase for BISP cash grant scheme and did not receive any benefit in Phase one. An enumerator of SRSP filled her Poverty Score Card (PSC) form at the end of 2010, and its acknowledgement slip was issued to the beneficiary at her door step. As a result of the survey she was declared as a potential beneficiary for BISP cash grant scheme.

The beneficiary and her family considered that BISP is a cash grants scheme for poor families, which she heard in her locality. She had no idea about the criteria for being an eligible beneficiary for the scheme. She considered BISP as an economic help to the poor and needy families like hers. BISP cash grant would be used for purchasing groceries and daily usage items for her family.

She was receiving MOs through Pakistan Post regularly. She was shifted to BDC, for which she was not formally communicated through a letter. She received her BDC from the BDC centre, BISP Divisional Office DI Khan in April 2012.

3. How did the complaint Emerge?

She visited Habib Bank Limited at D.I.Khan city, but failed to draw the amount as her BDC No. 6006 4811 7509 5002 was blocked due to entering wrong PIN Code as she had lost the real pin code. It was pointed out during her visit at HBL Ashyana Branch, D.I.Khan that her pin code has been lost and she would have to file a complaint for its reactivation. Thus a complaint was registered for re-activation of her BDC.

4. Processing of the complaint

4.A Providers Version

The complaint against the blockage of her BDC was received by an official of Habib Bank Limited Ashyana Branch D.I.Khan. The complaint was registered manually in BDC complaint register maintained by bank official on 20th June 2012. A proforma, having full details of the beneficiary along with a copy of her CNIC was received and kept in a complaints file. Her complaint was forwarded via email to Habib Bank Limited Head Quarters in Karachi for the re-activation of her BDC. The beneficiary was advised that her BDC would be re-activated soon and she could enquire regarding it after one month.

The issue has not been resolved till now.

4.B Client's Version

The beneficiary visited and launched a complaint for reactivation of her BDC at Habib Bank Limited Ashyana Branch D.I.Khan city in early June 2012. The official at the partner bank received her complaint and entered in a manual register maintained by him at the counter.

The beneficiary was advised that she could enquire about the reactivation of her BDC after one month. The complainant has been paying continuous visits to pursue her complaint as she is in dire need of the BISP cash grant. The issue has not been resolved yet. She visited for more than 12 times and per visit travelling cost is Rs.30 through public transport.

The beneficiary does not know that although she has not received the replacement BDC but three instalments have been withdrawn from her account. She denies having withdrawn these amounts.

5. What we learned?

- She visited the concerned partner bank for withdrawal of the amount, but it was found in the bank that she has no pin code for the card, though her complaint was taken on spot by the official. But the beneficiary pointed out that she did not receive a pin code for her BDC at all as the coupon provided at the centre was blank and pin code was not written on it.
- Though her complaint was taken on the spot by the partner bank in early June 2012, and forwarded to its headquarters in Karachi, but still it is not resolved.
- In the meantime her Payment Detail shows that three instalments of Rs.3,000 each have been withdrawn from her account. She denies having withdrawn these amounts. It appears that even after filing her complaint for a blocked card it was not “actually blocked” by the bank and continued to be misused.
- The beneficiary was dissatisfied with the behaviour and dealing of partner bank staff, as well as showed dissatisfaction over BDC complaint redressal mechanism as she could not get any satisfactory and positive response from bank representative. She was of the view that Pakistan

Post was better than BDC, because at least the payment was delivered at the doorstep without visiting to banks.

- Beneficiary's CNIC appeared in two forms, though the family was declared eligible in both of the forms, due to eligibility in both of the forms, her family was not marked in the category of duplication.

6. Recommendations

- Such cases of blocked BDCs should be addressed at the time of filing through the helpline. There is no justification of such complaints being kept pending for eight months.
- It should be ensured at the time of delivery of BDC that the PIN code is present in the BDC envelope.
- In order to minimize the process time of non-payment complaints, BISP should improve its software and at least its registration should be through CMS. The CMS should be upgraded to register such type of complaints.

Case study Number	P-Q3-KPK-23
Nature of Case	No Deposit by BISP, No Payment through BDC
Complainant/ Beneficiary	Amreza
Wife of:	Abdul Latif
Complainant, if not beneficiary herself	
Address	Mohalla Musa Khel Adena, Tehsil and District Swabi
CNIC Number	1620288262656
PSC form number	6131754
Date Study Completed	1 st January 2013

1. Profile of the beneficiary/complainant

Amreza Bibi wife of Abdul Latif, 49, is a resident of Mohalla Musa Khel Adena, Tehsil and District Swabi. She is an illiterate house wife having 6 children including two boys and four girls. Her husband works as cobbler having a shop near his house and earns Rs.350 per day. She doesn't afford to provide education to her children and they mostly remain at home.

She lives in a 3 marla house consisting of one room, there is no kitchen or toilet in the house. The drainage system is very poor. Electricity connection has recently been provided to the house. Government Primary School Jamal Garhi is located nearby. Few medical practitioners (dispensers) are available in the village as there is no other health facility. There is no transport facility in the village therefore people use to travel on foot to reach the wagon stand from where they could travel to Swabi/elsewhere.

2. Relationship with BISP

Amreza was declared a beneficiary in the BISP parliamentary phase. The Poverty Score Card survey was held in Jamal Garhi in the start of 2011. The survey team enumerator visited her house to fill her PSC form. Her son provided information about the household. The enumerator filled the PSC form and issued the acknowledgment slip on the spot.

Later her husband visited BISP Tehsil Office Swabi to enquire about her status, he was informed that Amreza is an eligible beneficiary. She considers BISP a government scheme of cash assistance to the poor which she learnt from the survey team.

Amreza is utilizing the cash grant for various household needs. She obtained electricity connection with the help of first BISP instalment. She received Rs.35,000 through Pakistan Post in both phases of BISP. When BISP introduced BDC, she visited BDC Centre, BISP Tehsil Office Swabi in August 2012 and obtained BDC bearing number 5058-1601-0000-0109-846.

She was not informed by BISP about change in payment mode from Pakistan Post to bank through BDC. She saw other beneficiaries in the areas visiting BDC Centre to get BDCs, so she also visited BDC Centre and got her BDC.

3. How did the complaint emerge?

Amreza collected her first BDC instalment on 3rd April 2012. She kept on checking her payment repeatedly but each time she got same response i.e. no instalment deposited in her BDC account. As six months had passed and there was no deposit in her BDC account, therefore she decided to contact BDC Centre Swabi and sent her husband to the BDC Centre, BISP Tehsil Office Swabi to inquire about the problem. He was advised to visit UBL main branch Swabi bazar.

4. Process of the complaint

4.A Providers version

The beneficiary visited UBL main branch, BDC help desk on 10 October 2012 and informed about an issue in her BDC. UBL after necessary verification blocked the previous BDC and issued her a new BDC. The UBL is maintaining record of complaints in a manual register and note the name, CNIC and BDC number. The office facilitates beneficiaries' who lost or get damaged their BDCs by issuing fresh BDCs on the spot.

4.B Client's version

Her husband visited UBL main branch Swabi bazar on the advice of the BDC Centre, bank representative. He travelled to UBL main branch through public transport which cost him Rs.50 for the round trip. He submitted copy of his wife's CNIC. The representative in the bank issued a new BDC and collected the old one. The complainant checked the new BDC but there was no payment in it on 21 October 2012. The beneficiary was not satisfied as she did not receive her next instalment.

Later a deposit was made on 24 October 2012 and she withdrew the amount of Rs.3,000 on 26 October, 2012, as shown in her Payment Detail.

5. What We Learned?

- The provider informed that the beneficiary visited for filing her complaint while the beneficiary stated that her husband visited. This confusion is created because the Assistant Complaints in UBL main branch Swabi bazar do not maintain the record to the effect as to who visited for filing a complaint.
- The complaint was lodged on 10 October 2012 and a new BDC was issued on the same day within 10 minutes. The second cash transfer deposit was made on 24 October 2012. The Payment has been withdrawn on 26 October 2012 from a franchise. This shows that replacement of card was having no logic as none of the stake holders checked that the BDC was not delivering the payment because there was no payment credited to her account till that time. This indicates that at time of lodging complaints partners are not checking payment details of the beneficiaries from the BISP website. If by such way new cards are issued to every beneficiary even without checking their real problem, it would cause a huge cost burden on the payment partner.

6. Recommendations

- Bank help desk representative should be provided internet facility so that he can check the payment detail of a beneficiary.
- The staff of BDC should check the payment status before receiving any complainant.
- Repeated replacement cost of BDCs may result in increasing the delivery cost. Currently the partner banks are replacing the BDCs free of cost but due to repeated replacement BDCs the partner banks may start demanding some replacement cost from BISP.

Case study Number	P-Q3-KPK-24
Nature of Case	Non Payment due to Lost BDC
Complainant/ Beneficiary	Meroza
Wife of:	Dilawar Khan
Complainant, if not beneficiary herself	Dilawar Khan
Address	Mohalla Jalo Banda Hund, Tehsil Lahore District Swabi
CNIC Number	1620120455334
PSC form number	5070992
Date Study Completed	2 nd January 2013

1. Profile of the beneficiary/complainant

Meroza wife of Dilawar khan, 55, is the resident of Mohalla Jalo Banda Hund Tehsil Chota Lahore District Swabi. She is an illiterate housewife and mother of 8 children; six boys and two girls. Her husband is an agricultural labourer and works on daily wages since last year and earns Rs 300-Rs 400 per day. Before this he was having on lease the lands of a land owner Nisar Khan but two of his married sons got separated therefore he cannot continue to look after the land. There is another BISP potential beneficiary Amraj Bibi living with Meroza who is her daughter in law.

Meroza is living in an 8 marla house owned by Mian Laiq Shah Badshah without rent. There are two katcha rooms in the house but no kitchen or toilet. Electricity is available. Drainage system is poor being katcha. A dug well near the house is the only drinking water source from where the household fetch water for daily usage. Chingchi is the only transport facility. Government High School Hund and Government Primary School Jalo Banda are the education institutions where her children are enrolled.

2. Relationship with BISP

Meroza was not a beneficiary in the parliamentary phase of BISP. Around a year back, BISP Poverty Score Card survey was conducted in the area. The survey team visited Hujra of Nisar Khan in Jalo Banda and asked the neighbouring people to come to the Hujra. The PSC form of Meroza was filled by her husband in the said Hujra and the survey team issued him an acknowledgement slip on the spot.

Meroza did not receive any letter of intimation from BISP. Her husband visited an internet cafe in Swabi bazar where he was informed that Meroza was declared as a potential beneficiary. Meroza considers BISP as Benazir scheme. Whatever she knows about BISP is through local people. No IEC material has been provided to her. She knows the BISP eligibility criterion as would be state of poverty of a household. She is utilizing the cash grant on her children education food and clothing. She obtained BDC from BDC centre, chota Lahore when BISP introduced the BDC. Her current mode of payment is BDC. She did not receive any payment through Pakistan post but she received only one instalment through BDC.

3. How did the complaint emerge?

In mid-August 2012 her husband was traveling to BISP Tehsil Office Swabi for knowing the eligibility status of his daughter in law, Amraja. During travelling he lost some documents including his family members' CNICs and BDCs. He visited a nearby UBL branch but there his problem was not resolved. Then he lodged a FIR in a nearby Police Station in Khunda. The

complainant visited BDC Centre Swabi where the staff informed him to visit UBL main branch located at Swabi bazar.

4. Process of the complaint

4.A Providers version

The beneficiary visited UBL main branch BDC help desk on 9 October 2012 and informed about the loss of her BDC. The office after necessary verification blocked the previous BDC and issued her a new BDC. The office is maintaining the record of complaints in a manual register where the name of beneficiary, CNIC number and BDC numbers are registered. They are facilitating the beneficiaries who lost or damaged their BDCs by issuing fresh BDCs on the spot.

4.B Client's version

The complainant's husband visited UBL main branch at Swabi bazar where he was told to obtain fresh CNIC from NADRA. He was also given a toll free number with the advice to call on and request for blocking the lost BDC. But they could not process anything as the beneficiary was neither having her CNIC nor BDC, so could not process the complaint online and waited for her fresh CNIC. The complainant obtained fresh CNIC from NADRA and again visited UBL main branch on 9 October 2012 through public transport which cost him Rs.50 for the round trip. The help desk representative at UBL main branch then issued him a new BDC on the same day within 5 minutes. The grievance has been resolved, new BDC has been issued and the beneficiary is satisfied with the complaint redressal mechanism.

5. What We Learned?

- The provider informed that the beneficiary visited for filing her complaint while the beneficiary stated that her husband visited. This confusion is created because the Assistant Complaints in UBL main branch Swabi bazar do not maintain the record to the effect as to who visited for filing a complaint.
- There has been an improvement in addressing BDC complaints by UBL. It was observed that UBL main branch very quickly issue new BDC to beneficiaries who lost their BDCs. Though earlier that they could not retrieve the beneficiary data therefore could not process the complaint and was advised to come up with either CNIC or BDC.
- The complainant visited UBL local branch, BDC Centre, BISP Tehsil Office and finally reached UBL main branch at Swabi bazar. This shows lack of awareness about where to file a complaint.
- BISP declared the beneficiary as eligible but the same was not intimated to her through letter of intimation. BISP introduced BDC but did not inform its beneficiaries in the change of their payment mode.

6. Recommendations

- Proper record keeping should be ensured by the bank help desk.
- BISP should train and educate its beneficiaries about its complaint redressal mechanism.
- BISP should inform the beneficiary through letters or any other feasible medium about any policy shift or introduction of something new.
- Awareness sessions at union council level should be organised to let the beneficiary know about the basics of the programme. Many of the issues cropped up due to the low level of awareness of the beneficiaries.

- Repeated replacement cost of BDCs may result in increasing the delivery cost. Currently the partner banks are replacing the BDCs free of cost but due to repeated replacement BDCs the partner banks may start demanding some replacement cost from BISP.

Case study Number	P-Q3-KPK-25
Nature of Case	Non Payment due to Exchanged BDC
Complainant/ Beneficiary	Lal Shadi
Wife of:	Rauf Khan
Complainant, if not beneficiary herself	
Address	Village Peer Khel, Kaki, Bannu
CNIC Number	1110191485086
PSC form number	28958213
Date Study Completed	12 th December 2012

1. Beneficiary/complainant's Profile

Lal Shadi w/o Rauf Khan, 37, is the resident of village Peer Khel Kaki, Tehsil and District Bannu. She is an illiterate housewife who remains busy in the household chores. She has four children; two sons and two daughters. Her children are not enrolled in any school, as they are not of school going age.

The beneficiary dwells in an eight Marla house along with her family members, who are registered with her on PSC form. The house has four katcha rooms, a kitchen, and a bathroom in the corner of her house. Water hand pump was installed in the courtyard of her house. Beneficiary's husband is having a chai khana (Tea Hotel) in the local market and his monthly earning is approximately Rs.5, 000 per month. The family has neither agricultural land nor any other regular source of income except his small hotel.

Her village Peer Khel is located on a walking distance from Sub Tehsil Kaki. The street leading to her house is narrow and katcha. It is at the distance of 14 km from the main city of Bannu. The village is located at a populated area of Sub tehsil and the houses are very congested. Separate schools for boys and girls, college and hospital are in the area. Sewerage system is available but gas supply is not available in the village, though they are having electricity connections.

2. Relationship with BISP

The beneficiary was not included for BISP cash grant scheme under Parliamentary Phase. Her Poverty Score Card (PSC) was filled at her doorstep by an enumerator of Sarhad Rural Support Program at the end of 2010. She received the acknowledgment on the spot. As a result of the survey she was declared as potential beneficiary for BISP cash transfer. There is no other potential beneficiary in this household.

Beneficiary and her family were not acquainted with BISP programmes. They considered BISP as an NGO that is helping the poor through cash transfer. Even they were having no idea about the criteria of being an eligible beneficiary for the cash scheme. They considered BISP as a financial support of the poor and vulnerable families like theirs. She was not familiar with BDC complaint redressal mechanism.

She did not receive any letter for change in payment mode, she visited when she saw other beneficiaries visiting BDC centre. She had received Rs.7,000 through Pakistan Post before she got her BDC on 26th June 2012 from BDC centre, BISP Divisional Office, Bannu.

3. How did the complaint Emerge?

After getting the BDC she had withdrawn the cash transfer of Rs.3,000 on 26th June 2012. In

August 2012 (she did not recall the exact date) the beneficiary along with her husband visited ATM booth at Sub Tehsil Kaki for withdrawal of the amount. She took help from a person who was near the ATM who was checking/withdrawing payments for others beneficiaries as well. The person failed to withdraw her amount. She attempted again and again but all in vain. Finally bank official of that bank guided her to visit BISP office as her card was having pin code problem or might have been blocked.

On the next day she visited BISP Divisional office Bannu in order to resolve the said problem. It was found at BDC distribution centre that her BDC No. 6393902000366097 was exchanged with someone else at ATM booth. Thus the instant complaint was registered for re-issue of BDC which was exchanged with someone else.

4. Processing of the complaint

4.A Providers' Version

A complaint regarding exchanged BDC was received by data entry operator (Bank representative) at BDC distribution centre BISP Divisional Office Bannu. The complaint was registered manually in BDC complaint register maintained by bank representative.

No written complaint was received from the complainant but just verbal information was recorded in manual complaint register. The BDC was taken from the beneficiary at the centre. Assistant Director BISP Tehsil office Bannu forwarded the complaint to BISP headquarters as well as Tameer Bank (Partner bank) headquarters via email.

The beneficiary was advised that her BDC would be re-issued, whenever it received back from the beneficiary with whom the card has been exchanged.

4.B Client's Version

Lal Shadi herself visited BDC distribution centre and lodged a verbal complaint against the Exchange of her BDC in August 2012. Data Entry Operator of the partner bank at bank counter received the information. The details of the complaint were entered in a manual register and the BDC was taken back from the beneficiary. The complainant did not receive acknowledgement for the lodged complaint. The beneficiary was advised that she should wait till the other beneficiary contact as the staff would rightly exchange the BDCs among them which is been exchanged. In order to pursue her case, the beneficiary visited thrice at BDC distribution centre through public transport and her per visit travelling expenses were Rs.300.

The issue was resolved partially as she received her own card at her third visit to BDC distribution centre, as it was taken back from the other beneficiary who got it by mistake but it is still deactivated. Due to non-activation of the card she was unable to withdraw the amount. The card is yet to be re-activated and new pin code needs to be requested in another complaint for which she had not yet contacted the office.

The complainant was satisfied with the BDC staff cooperation and behaviour, but showing dissatisfaction over BDC complaint redressal mechanism.

5. What we learned?

- When she was checking her payment in August 2012, there was no amount in her account as

her second cash transfer was deposited on 24th October 2012. And she kept on trying in the ATM due to which probably the PIN code got blocked. She was told by that Bank staff that she exhausted her pin code by making several attempts.

- There was a great rush at the ATM booth and her BDC was exchanged in that rush. At BDC centre she was told that her BDC has been exchanged.
- BDC centre does not have a proper registration mechanism for dealing such complaints and it was preferred to wait till the other woman, with whom her BDC exchanged, get contacted.
- Her BDC was returned to her in November 2012 but that was already de-activated and was useless for the beneficiary unless re-activated.
- The complaint could be considered as resolved but still she cannot withdraw her instalment with the de-activated card and would need to take another pin code as well.
- She is helpless and don't know what to do with this problem nor been guided.
- The partner bank is having not a single branch in the entire district to cope with the situation but having the only representative at BDC distribution centre who just receiving the complaints and having no authority and mechanism to solve the issues. He was of the view that he is keeping such BDCs which have been exchanged, than on contacting by the real owners, he would re-issue their cards. The complaints relating to BDCs could only be lodged at BDC distribution centre located at BISP Divisional office Bannu and no other complaint receiving centre existed in the entire district.
- The beneficiary was satisfied with cooperation and dealing of BDC Distribution centre staff, though was showing a huge concern and dissatisfaction over BDC complaint redressal mechanism because her issue was still persisting as the card was not re-activated.
- Two installments of Rs.3,000 have been deposited in her account but have not been withdrawn till end February 2013, as her issue has still not been resolved.

6. Recommendations

- The BDC should immediately be blocked and a new BDC should be handed over along with new pin code to the beneficiary. In order to minimize the process time of non-payment complaints, BISP should improve its software and at least its registration should be through CMS.
- In order to avoid the confusion due to mixing of BDCs of different beneficiaries, personalized cards showing names and CNIC may be issued. In case these personalized cards are too costly then, at the time of issue at BDC Distribution Centre, at least beneficiary's name or CNIC may be written on the BDC by using a permanent marker so that they can identify their cards.
- The CMS should be able to block BDCs or the bank representative should have a complaint ID for addressing such complaints from BDC centre.
- Beneficiaries should receive SMS alerts through which they could be informed about deposit so that the unnecessary visits of beneficiaries could be minimized. Un-necessary entries of PIN Codes in ATMs to try to find if amount has been credited to an account result in blocking of BDCs.

Case study Number	P-Q3-KPK-26
Nature of Case	Non Payment due to Exchanged/Blocked BDC
Complainant/ Beneficiary	Irshad Bibi
Wife of:	Sana Ullah
Complainant, if not beneficiary herself	
Address	Village Jhok Oureshi, Muriali, Tehsil and District D.I.Khan
CNIC Number	1210136780474
PSC form number	7244893
Date Study Completed	12 th December 2012

1. Beneficiary/complainants Profile

Irshad Bibi w/o Sana Shah, 42, is the resident of Jhok Qureshi, Muriali, Tehsil and District D.I.Khan. The beneficiary is an illiterate housewife who remains busy in her household chores. The beneficiary has six children (three sons, three daughters). Beneficiary's sons are getting education at a government school in the village while the daughters were not enrolled in any school.

She lives in an eight Marla katcha house. The house has two rooms but do not have a kitchen or bathroom. The house has an installed water hand pump, from where the household uses water for drinking and other usage. Beneficiary's husband and a son are labourers and works on daily wages, each of them earns Rs 300 per day. Except their daily wage, the family has neither agricultural land nor any other source of income.

Her village is at a distance of around eight km from the main city of D.I.Khan. Her house is located in the middle of the village and the main street leading to her house is katcha. Separate primary and high schools were available for boys and girls in the village. The main city is not very far therefore villagers take their patients to the city for treatment. In D. I. Khan there are high schools and colleges as well. Sewerage system and gas are not available in the village, though they are having electricity connections.

There was no other potential beneficiary in the household except Irshad Bibi.

2. Relationship with BISP

She was not a beneficiary under the Parliamentary Phase for BISP cash grant scheme. Her PSC survey form was filled at her door step by a member of Sarhad Rural Support Program (SRSP) in the end of 2010. She received the acknowledgement slip. As a result of survey she was declared a potential beneficiary for BISP cash grant scheme.

The beneficiary and her family had no knowledge about BISP various programmes. They considered it a government programme through which poor families are supported. She had no idea about the criteria of being an eligible beneficiary for the scheme.

The beneficiary was not familiar with BISP complaint redressal mechanism. She was informed and guided by an official of Habib Bank, Chasma Sugar Mills branch, DI Khan about her BDC blockage when she visited for withdrawing her cash transfer.

Initially, the beneficiary had no idea of BDC distribution, but after being informed by another woman in her neighbourhood about BDC distribution, she visited BISP Divisional office, D.I.Khan and received her BDC.

3. How did the complaint Emerge?

After getting her BDC she visited Habib Bank Chasma Sugar Mills branch D.I. Khan. She also had the BDC of a neighbour Naseem, for whom she was requested to withdraw her instalment as well. On both cards she failed to withdraw the cash transfers. She enquired from bank officials, who told her that the BDCs in her possession are actually exchanged and she kept on trying with wrong pin codes, which blocked her own card.

4. Processing of the complaint

4.A Providers Version

The complaint was received by an official of Habib Bank Chashma Sugar Mills branch D.I.Khan, on 12th June 2012. The complaint was registered manually in BDC complaint register which is maintained by bank representative. Moreover a proforma was filled by the beneficiary and a copy of her CNIC was attached with it.

Her complaint was forwarded via email to HBL headquarters in Karachi. The beneficiary was advised that the BDC would be reactivated and the process would take around one month.

Though five months have passed since she launched her complaint but was not resolved till the TPE team visited the bank branch.

4.B Client's Version

The beneficiary herself submitted a complaint at Habib Bank Limited Chashma Sugar Mills Branch D.I.Khan in June 2012, by submitting a proforma with a copy of her CNIC. An official of the partner bank received her complaint and she was advised that she could enquire regarding the progress of her complaint after one month.

The beneficiary has been paying regular visits (5 visits till the TPE team's visit) in order to pursue her complaint since she had lodged the complaint and the complaint was not resolved. Beneficiary per visit travelling cost was Rs.50.

She was dissatisfied with Bank staff's cooperation and behaviour as well as showing dissatisfaction over BDC complaint redressal mechanism.

5. What we learned?

- Two installments have been generated as shown by BISP website and the amount has been deposited in her virtual account, which has not been withdrawn till end January as her BDC has not been activated.
- The complainant did not receive an acknowledgement at the time of lodging the complaint.

6. Recommendations

- A new BDC should be issued to her along with a pin code so that she can withdraw the amount.
- Complaints for BDC blocking and Pin Code should also be processed through CMS so that the beneficiaries have multiple complaint lodging options.
- In order to avoid the confusion due to mixing of BDCs of different beneficiaries, personalized

cards showing names and CNIC may be issued. In case these personalized cards are too costly then, at the time of issue at BDC Distribution Centre, at least beneficiary's name or CNIC may be written on the BDC by using a permanent marker so that they can identify their cards.

- Complainant should be given an acknowledgment at the time of lodging the complaint.

Case study Number	P-Q3-KPK-27
Nature of Case	Non Payment due to Blocked BDC
Complainant/ Beneficiary	Ansar Jan
Wife of:	Khan Waiz
Complainant, if not beneficiary herself	N/A
Address	Sarai Saleh, Rehmatatabad, post office: Sarai Saleh ,Haripur,
CNIC Number	1330204811862
PSC form number	6227393
Date Study Completed	9 th August 2012

1. Profile of the beneficiary/complainant

Ansar Jan wife of Khan Waiz is a 42 year old illiterate woman; a resident of village Sarai Saleh, Rehmatatabad, post office Sarai Saleh, Tehsil and District Haripur. She is a mother of three sons and three daughters, all her children are school going and one of her daughter completed her hifz ul Quran in a Seminary (madrasa), at madrasa students are taught and provided food as well.

Her husband is a Gardner in a house and earns Rs.6,000 per month. She lives in a joint family system where her family is living with her mother-in-law.

She lives in a three room katcha pucca house built on a 5 marla plot. The house has a make shift kitchen and a latrine for open defecation. Her husband is the sole earning person in the house. They have electricity connection, but there is no gas. Clean drinking water is available within the house through tap.

The village where she lives is a distance of ten km from Haripur city. Sarai Saleh is a rural area with approximately 250 houses. There is a primary school for boys and girls near her house.

2. Relationship with BISP

Ansar Jan was not an eligible beneficiary for the cash grant scheme during the Parliamentarians' Phase of the programme. Her PSC form was filled by survey organization in the end of 2010 by an enumerator. She received the acknowledgement on spot at her door step. She received an intimation letter from BISP through which she was informed that she has been declared as a potential beneficiary. There is one other beneficiary in the house, her mother in law Makhtoom Jan who is eligible and has been receiving her installments through MOs and now she has received her BDC.

She had some knowledge of the programme and about her selection as a beneficiary. She understood that BISP is a cash grant scheme initiated by the PPP and aimed at the poorest of the poor of Pakistan. She said that she had been selected because of her poverty.

She was given the Bank Debit Card (BDC) in end September 2012 when the BISP Divisional Office Haripur issued her a BDC # 6271008001349959. Earlier she was receiving the BISP instalment MOs through Pakistan Post.

3. How did the complaint emerge?

Three days after receiving her BDC, Ansar Jan went to an ATM, she was not aware how to use ATM therefore, she asked someone to withdraw the amount from ATM. After checking the payment through ATM the person told her that the BDC has some problem. She went to the bank

where she was told that the card has been blocked. She informed that she didn't call any one to block the card.

4. Processing of the complaint

4.A Providers version

In October 2012 Ansar Jan and her son lodged a complaint about her blocked card and for issuance of another card. The complaint was submitted with the bank representative at BISP Tehsil Office Haripur. The application was registered both manually and entered into an Excel file by the Alfalah bank representative Mr Naeem Khan to whom they were referred by the Assistant Complaints Mr. Wahab.

The complaint was submitted in the form of an application along with a copy of Ansar Jan's CNIC, the blocked card number, and a copy of the ATM transaction receipt as supporting documents. The complaint was forwarded to the Alfalah bank Head Office Lahore on the same date by email.

The complaint was lodged with the bank's customer service and they have replaced her card with a new BDC.

4.B Client's version

She visited the BDC centre at the BISP Tehsil Office Haripur only once since she lodged the complaint. She had to spend Rs.150 for the round trip to BISP Tehsil Office.

She received a new BDC and could draw the amount in December 2013.

5. What We Learned?

- While the bank desk can only forward complaints to its head office for processing; beneficiary can herself simply call the banks helpline. The bank representative is as helpless as the beneficiary when it comes to having her case resolved on the spot. In this case she contacted the bank helpline with the help of bank staff and her complaint was addressed. She received a new BDC and could withdraw her instalment.

6. Recommendations

- At the time of registering complaints, the BDC staff should consult the BISP payment website so that wrong complaints could be avoided to be registered.
- Such complaints should be filed and addressed on-line (through bank helpline) so that complaints can be addressed immediately.

Case study Number	P-Q3-KPK-28
Nature of Case	Non Payment due to Lost BDC
Complainant/ Beneficiary	Yasmin
Wife of:	Muhammad Sharif
Complainant, if not beneficiary herself	N/A
Address	Sarai Saleh, Rehmatatabad, Post Office: Sarai Saleh, Sarai Saleh, Haripur
CNIC Number	1330257660384
PSC form number	6252976
Date Study Completed	3 rd December 2012

1. Profile of the beneficiary/complainant

Yasmin wife of Muhammad Sharif is a 32 years old illiterate housewife. She is a resident of village Sarai Saleh, Rehmatatabad, Post Office, Sarai Saleh, Haripur. She has four children; three sons and one daughter. Her sons are enrolled in government school while her daughter is not of school going age. Her husband is a tractor driver and earns Rs.3,500 per month. She lives in a joint family system where her family lives with her sister-in-law and her family.

She lives in a five marla house which has two katcha room, a make shift kitchen and a latrine for open defecation. They do have electricity connection, but there is no gas. Clean drinking water is available in her house through the tap which is extended from the tube well.

The village where she lives is at a distance of 10 km from Haripur. Sarai Saleh is a rural area with approximately 165 houses scattered in plain fields. There is a primary school for boys and girls near her house.

2. Relationship with BISP

Yasmin was not an eligible beneficiary for the cash grant scheme during the Parliamentarians' Phase of the programme. Her PSC form was filled in July 2010 by an enumerator of the survey organization at her door step and received the acknowledgement slip. She received an intimation letter from BISP through which she was informed that she has been declared as a potential beneficiary. She has been spending the BISP cash grant on utilities and medicines of her family. There is no other beneficiary in the family.

She had information about the programme and that she was selected as a beneficiary. She understood that BISP is a cash grant scheme initiated by the PPP and aimed at the poorest of the poor of Pakistan. She said that she has been selected because of her poverty.

She was receiving payments regularly through Pakistan Post. She was shifted to BDC in July 2012 though she was not communicated officially for the change of payment mode. She received her BDC from BDC centre, BISP Tehsil Office Haripur.

3. How did the complaint emerge?

Upon receiving the BDC, Yasmin was told that she could receive her instalment from a franchise or by using ATM after three days of receiving her BDC. She went to a franchise and collected the amount. On her way back she lost her BDC. She asked a notable in the village and was told that she has to submit a copy of her CNIC with the bank representative at BISP Tehsil office, Haripur.

4. Processing of the complaint

4.A Providers version

On the 24 October 2012 Yasmin lodged a complaint that she lost her BDC, therefore it should be blocked and a new BDC may be issued. The complaint was submitted to the bank representative at the BISP Tehsil Office Haripur. The application was registered manually as well entered into an Excel file by the Alfalah bank representative to whom they were referred by the Assistant Complaints.

The complaint was submitted in the form of an application along with a copy of Yasmin's CNIC, and BDC # 6271008001313413. The complaint was forwarded to the Alfalah bank Head Office on the same date by email.

Mr Naeem Khan Alfalah bank representative requested the customer service of the bank to update her credentials; best part is that, she received her new BDC within seven days of the complaint.

4.B Client's version

The beneficiary submitted a complaint to Assistant Complaints BISP Tehsil office Haripur, she did not receive any acknowledgment. Yasmin visited the BDC centre at the BISP Tehsil Office Haripur repeatedly since she lodged the complaint only because the office is near to her house She and her husband went there.

She said "They telephoned me and told me to collect new BDC", she expressed satisfaction with the complaints redressal process. She was very happy with the way she was treated by the staff at the bank and BISP desks. She was satisfied with the procedure of the bank and the time it has taken for the resolution of her complaint.

5. What We Learned?

- The case has been resolved within a week's time.
- The bank representative at the BDC Centre refused to provide any information to the TPE team and he told the Assistant Director Mrs. Qurat-ul-Ain that he should be excused as he has been instructed by his higher-ups that he should not reveal any information to the TPE team unless and until we write to the head office Alfalah bank Lahore.
- The bank counter can only forward complaints to its head office for processing; a procedure a beneficiary may perform herself by simply calling the banks helpline. The bank representative is as helpless as the beneficiary when it comes to having her case resolved on the spot. If the Bank representative have explained the procedure and taken few more minutes with her he would have saved many people from all the hassle.

6. Recommendations

- The beneficiary should be guided about the safety of BDC and pin code.
- BISP should coordinate with bank partner to cooperate with process evaluation teams as it is in the best interest of the programme.
- Complaints should be processed online from bank representative ID so that could be resolved on spot.
- Extensive campaign should be launched to make beneficiaries aware that complaints are resolved in different ways and helpline is a better option.

Case study Number	P-Q3-KPK-29
Nature of Case	Non Payment due to Erased BDC Pin Code
Complainant/ Beneficiary	Shah Gull
Widow of:	Ali Aksar
Complainant, if not beneficiary herself	N/A
Address	village: Riala Majohan, Post Office: Chando Mera, Havelian, Abbottabad.
CNIC Number	1310136953024
PSC form number	6242311
Date Study Completed	13 th January 2013

1. Profile of the beneficiary/complainant

Shah Gull widow of Ali Aksar, 46, is a resident of Mohalla Riala Majohan, post office: Chando Mera, Havelian, Abbottabad. She is an illiterate mother of five children; three sons and two daughters. Four of her children are enrolled in a government school while the youngest is not of school going age. After the death of her husband, her family did not have a regular source of income and live on the support of her relatives and friends.

She lives in a single room, five marla katcha house being the property of her deceased husband. The house has a makeshift kitchen and a latrine. They have electricity connection, but there is no gas. Clean drinking water is available from the water tap from a tube well, which is installed within the house boundary wall.

The village where she lives is at a distance of 27 kilometre from Haripur. Riala is a rural area with approximately 200 houses, which are structured over a vast scattered area. There is a primary school for boys and girls near her house.

2. Relationship with BISP

Shah Gull was not a beneficiary in the cash grant scheme during the Parliamentarians' Phase of the programme. Later she was included in the programme, once her PSC survey was done in July 2010 and was declared as potential beneficiary. A PSC survey enumerator filled her form and gave her the acknowledgement slip. She received an intimation letter from BISP regarding her eligibility as a BISP beneficiary.

She had some knowledge of the programme and that she is selected as a beneficiary. She understood that BISP is a cash grant scheme initiated by the PPP and aimed at the poorest of the poor of Pakistan. She said that she had been selected because of her poverty.

She started receiving payments since 26 April 2011. She had been receiving all the payments generated in her name regularly since then. The first nine installments were received through Pakistan Post, later on her payment mode was changed to Bank Debit Card (BDC) instead of Pakistan Post in February 2012 when the BISP Tehsil Office Havelian issued her BDC (6006481039549004). She had been spending the BISP cash grant on utilities and medicines.

3. How did the complaint emerge?

After receiving the first cash transfer in March 2012, she kept on waiting for the second instalment. In October 2012 her second cash transfer was deposited for which she received an SMS alert. She asked someone near the ATM for help, but that person failed to withdraw the amount and returned the BDC as well as the Pin Code slip to the beneficiary. She went to the

bank where she was told that the Card had no problem but her Pin Code has been smudged/erased and she need to go back to BISP where her problem could be resolved.

4. Processing of the complaint

4.A Providers version

On the 1 November 2012 Shah Gull lodged a complaint at BISP Tehsil Office, Havelian that her Pin Code has been erased from the slip therefore she needs a new Pin Code. The complaint was registered both manually and entered into an Excel sheet by the bank representative, to whom she was referred by the Assistant Complaints.

The complaint was submitted in the form of an application along with a copy of Shah Gull's CNIC, and BDC # 6006481039549004. The complaint was forwarded to the bank Head Office on the same date, via email.

Habib Bank representative requested the customer service of the bank to provide her with a new Pin Code. The customer service replied that the beneficiary should call the customer service helpline herself from the registered SIM and get the Pin Code on spot which they communicated to the complainant.

4.B Client's version

Shah Gull visited the BDC Centre at the BISP Tehsil Office Havelian once. The second time she visited BISP Divisional Office. She spent Rs.60 each to make round trip to the Offices. She did not receive any acknowledgement slip.

She hoped that her complaint was filed at the right place and her issue would be resolved soon. However, her issue was resolved and she got a new PIN Code in January 2013 and after that she could withdraw her cash transfer.

5. What We Learned?

- She visited BDC Centre Abbottabad and asked the Habib Bank representative to solve this issue. The bank representative registered her complaint. The representative told that they have communicated to the complainant that she herself has to call the customer service to get a new Pin Code.
- Such complaints of PIN Code change are usually solved within 15 minutes by accessing the bank helpline, but without any reason, this complaint was addressed after about three months.
- She could withdraw her second instalment of Rs 3,000 after about three months as new PIN Code was not issued to her.

6. Recommendations

- As done by other banks, request for pin code should be processed through bank helpline and addressed within minutes.
- Beneficiaries should be clearly guided about how and where their complaints could be lodged.
- Calls to customer service should be free of cost. For BISP beneficiaries there should be a separate bank helpline, as the general helpline often remains busy.
- The Pin Code number should be written in such a way that it could not be easily erased.

Case study Number	P-Q3-KPK-30
Nature of Case	Non-payment of 8 MOs for Rs.16,000 by the postman
Complainant/ Beneficiary	Razia Bibi
Wife of:	Shamroz
The complainant, if not beneficiary herself	Razia Bibi
Address	House number 119 A (near girls degree college), Post office: Havelian, Abbottabad.
CNIC Number	1310152604194
PSC form number	6257514
Date Study Completed	14 th January 2013

1. Beneficiary/complainant's Profile

Razia Bibi w/o Shamroz, 32, is the resident of house number 119A (near girls Degree College), Post office: Havelian, Abbottabad. The beneficiary has three sons and two daughters. Her sons are enrolled in government school near her house.

Razia Bibi and her family are living in three rooms katcha house rented for Rs.1,500 per month. The house has a makeshift kitchen and latrine. The family fetches drinking water from the tap near the house.

Her husband is a truck driver and earns about Rs.6, 000 per month. The family has neither agricultural land nor any other source of income.

Havelian is located at a distance of around one and half km from Abbottabad. Primary and High Schools for boys and girls were available near her house. Health facilities are available at half an hour drive. The house did not have basic facilities of life as for instance drainage system, gas and drinking water.

There is no other potential beneficiary in the family.

2. Relationship with BISP

The beneficiary was included under Parliamentary Phase for BISP cash grant scheme. Her Poverty Score Card (PSC) survey form was filled in end 2010; its acknowledgement slip was issued to the beneficiary. As a result of the survey, the beneficiary was declared eligible for the scheme.

The beneficiary considered that BISP cash grant scheme is for poor families. She does not have any idea about the eligibility criteria for the BISP cash grant scheme, though she considered it as a financial aid for the poor and needy families.

She did not know about the complaint redressal mechanism but after the postman had refused the payment. she learnt about this when she visited BISP Tehsil Office Havelian,. The amount, she received so far, was used for food.

3. How did the complaint Emerge?

After being declared as eligible household Razia Bibi kept on waiting for her MOs, but when she did not receive any payment then her mother in law Fatima visited BISP Tehsil Office Havelian, where she was told that eight MOs for Rs.16,000 has been generated in her name of which seven

were shown as delivered to her.

4. Processing of The Case

4.A Providers Version

The complainant Razia bibi lodged complaint for non-payment of eight MO's worth Rs.16,000 by the postman, at BISP Tehsil Office Havelian on 30th January 2012. The complaint was registered manually.

Assistant Director BISP Tehsil Office Havelian forwarded the complaint on 9th February 2012 with the copy of complaint and CNIC to Divisional Director BISP Abbottabad for further necessary action. Divisional Director BISP Abbottabad sent the complaint to Deputy Post Master General on 23rd February 2012. DPMG sent a letter to DSPS Abbottabad on 21st March 2012 to conduct an inquiry. DPMG received a letter along with an inquiry report from DSPS on 13 August 2012, with covering letter that ASPS south Subdivision and Assistant Director Havelian on 9th August 2012 held the joint inquiry.

The conclusion of the enquiry was that the disputed MOs are seven that were shown as delivered to her till the complaint lodging date. The report concluded that among seven MOs one was actually delivered to her while the remaining six MOs were embezzled by the postman as he forged signature on the receipts. Rs.12,000 were recovered from the postman and handed over to the beneficiary on the date enquiry was held. The postman was suspended from his job as a result of enquiry.

4.B Client's Version

The complainant lodged a complaint at BISP Tehsil Office Havelian on 30th January 2012 for the recovery of eight MOs for Rs.16,000. The complaint was received by Assistant Complaints. Assistant Director assured her for the resolution of her complaint soon. She received the embezzled amount on the date of enquiry for which she was also called to attend.

The beneficiary visited 3 times at BISP Tehsil office Havelian. It was at the distance of 1.5 km which cost her Rs.10 per visit as the house is near the BISP Tehsil office. The issue was resolved by beneficiary getting her embezzled amount from the Postman.

5. What we learned?

- The complaint was lodged in January 2012 while the enquiry was conducted in August 2012, which indicates that the issue was satisfactorily resolved, but after seven months.
- Before lodging the complaint the beneficiary had received only one MO of Rs.2,000 instead of seven MOs of Rs.14,000 shown as paid to her in the Payment Detail. For the disputed six MOs for Rs.12,000 it was proved that forged receipts were prepared by the postman. The amount was recovered and Postman suspended for misappropriation.
- In seven months for the resolution of complaint, most of the time was taken in correspondence between different offices.

6. Recommendations

- The process and complaint communication, before inquiries, are taking a very unreasonably long time. Therefore, BISP must send reminders to Pakistan Post for quicker resolution of a complaint.

- In order to minimize the process time of non-payment complaints, BISP should improve its software and at least complaint registration should be through CMS.
- It should be ensured that in line with BISP guidelines for Pakistan Post (Sub-Annex C2 Enrolment and Payment Process) as well as the standard procedure of Pakistan Post, a money order should be delivered within the prescribed delivery period and the record submitted for reconciliation and to update the Payment Detail.

Case study Number	P-Q3-KPK-31
Nature of Case	Non Payment due to Lost BDC
Complainant/ Beneficiary	Zeenat Bibi
Wife of:	Alf Din
Complainant, if not beneficiary herself	
Address	Mohalla Kehni, UC Sarai Naimat Khan, Post Office Sarai Naimat Khan, Tehsil and District Haripur
CNIC Number	1330203624914
PSC form number	6410156
Date Study Completed	8 th January 2013

1. Profile of the beneficiary/complainant

Zeenat Bibi wife of Alf Din, 57, is a resident of Mohalla Kehni, UC Sarai Naimat Khan, Post Office Sarai Naimat Khan, Tehsil and District Haripur. She is an illiterate mother of three sons and one daughter who is married and lives separately, her sons live with her. Her two sons works on daily wages and each earn Rs.250-Rs.300 per day.

She lives in a six marla katcha house which has three rooms, a makeshift kitchen and a corner for open defecation. They have electricity connection, but there is no gas. The family fetches drinking water from a nearby well.

Her village is at a distance of 18 km from Haripur city. Sarai Naimat Khan is a rural area with approximately 250 scattered houses. There is a primary school for boys and girls near her house.

2. Relationship with BISP

Zeenat Bibi was not an eligible beneficiary for the cash grant scheme during the Parliamentarians' Phase of the programme. In the second phase her PSC survey form was filled by an enumerator of survey organization at the end of 2010 at her doorstep. She received the acknowledgement slip. Later on she also received the intimation letter through which she was informed that she has been declared as potential beneficiary. She was receiving her payment through Pakistan Post regularly before she was shifted to BDC in September 2012. She did not receive any letter for change in her payment mode. There is another beneficiary in the family Abida Bibi who is eligible but having discrepancy as she does not possess CNIC.

She had some knowledge of the programme that she is selected as a beneficiary. She understood that BISP is a cash grant scheme initiated by the PPP and aimed at the poorest of the poor in Pakistan. She said that she had been selected because of her poverty.

3. How did the complaint emerge?

On the third day after receiving her BDC she received an SMS alert that deposit of Rs.3,000 has been made in her account. Therefore, she visited an ATM for withdrawal of her instalment. Upon reaching the ATM, she found that she has lost the envelope in which her BDC and PIN Code were kept. She rushed to BISP Tehsil Office Haripur to lodge a complaint.

4. Processing of the complaint

4.A Providers version

On 17th September 2012 Zeenat Bibi lodged a complaint that as she has lost her BDC so the lost card should be blocked and a new card issued. The application was registered both manually and entered into an Excel file by the Bank Alfalah representative to whom she was referred by the Assistant Complaints.

The complaint was submitted with a copy of Ansar Jan's original CNIC. The bank representative blocked the lost BDC on spot and request was lodged for a new BDC. The complaint was forwarded to Bank Alfalah Head Office Lahore on the same date, via email.

Zeenat Bibi's complaint has been resolved and she received her new BDC from Bank Alfalah Main Branch Haripur.

4.B Client's version

She submitted the complaint for lost BDC in BISP Tehsil Office on 17 September 2012 with the Assistant Complaints who forwarded her to Alfalah Bank representative. She requested for a new BDC. She visited five times for the follow up and spent Rs.60 per round trip.

She was very happy with the way she was treated by the BISP staff at the BISP desk, however, the bank representative at BDC centre treated her a bit harshly. She informed that she is satisfied with the procedure of the bank as her complaint has been resolved.

5. What We Learned?

- The bank representative is as helpless as the beneficiary when it comes to having her case resolved on the spot. As such complaints are communicated to the bank customer service by making a call from the registered number of the bank representative. Beneficiary was not aware of the procedure otherwise she could herself call the customer service for blocking of the BDC card.
- It was observed that even before the complaint was lodged on 17th September 2012, Rs.3,000 had already been withdrawn from her bank account (on 15th September 2012). She denies withdrawing this amount. This issue was neither mentioned in the complaint nor was investigated.
- Her complaint was lodged on 17th September 2012. She did not receive an acknowledgement for the lodged complaint.

6. Recommendations

- More explanation needed to the beneficiaries on the bank counters "beneficiary education needed excessively". BISP beneficiaries are generally illiterate and they do not have necessary information so it is difficult for them to understand (i) what to do when they lose their debit cards? or that they are not supposed to keep the PIN Code with the BDC.
- BISP should ensure the provision of acknowledgement slips to beneficiaries while complaints are being lodged so that the date of complaint could be traced at beneficiary end. This may help the Assistant Complaints in dealing with visiting beneficiaries and informing them about the progress of their case.

- Repeated replacement cost of BDCs may result in increasing the delivery cost. Currently the partner banks are replacing the BDCs free of cost but due to repeated replacement BDCs the partner banks may start demanding some replacement cost from BISP.
- Regular visits by the BISP staff to far flung areas help in identifying cases of non-payments, and remedial steps can be taken. This also helps those people who are unable to visit BISP offices from their villages located far away.
- The real issue was illegal withdrawal of Rs.3,000 from beneficiary's account through her BDC but the complaint was filed for replacement of BDC. BISP staff should help the beneficiary by reviewing her Payment Detail and advising the complainant to file the correct grounds of complaint.

Case study Number	P-Q3-KPK-32
Nature of Case	Non-Payment due to BDC captured by ATM
Complainant/ Beneficiary	Said ul haram
Wife of:	Dilawar Said
Complainant, if not beneficiary herself	Dilawar Said
Address	Mohalla Head works, Batkhella, Malakand P area
CNIC Number	1540213575006
PSC form number	30497209
Date Study Completed	21 st December 2012

1. Profile of the beneficiary/complainant

Said ul Haram wife of Dilawar Said, is a 47years old illiterate woman. She is a resident of Mohalla Head works, Batkhella, Malakand. She is a mother of eight children (now seven); three sons and five daughters, two of her daughters are married and living in separate houses, while the rest of the five children are living with her, unfortunately one of her sons was shot dead. Her two sons are enrolled in a government school. Her husband is a daily wager who earns Rs.400 per day but not getting regular work in her area.

She lives in a 12 Marla katcha pucca house which consists of three rooms; there is no permanent kitchen while a latrine was built by an NGO. The drainage system is also very poor. A water pipe of a natural spring is extended to her house, which is available for household usage.

The village where she lives is at a distance of three km from Batkhela Bazar. There is a Government Primary School in the village. The village also has a BHU. In case of serious ailments or emergencies, the also villagers visit Civil Hospital, Batkhella as it is about three Km away from the village.

There is no other potential beneficiary in her house.

2. Relationship with BISP

She was not a beneficiary under the parliamentary phase of BISP. In the second phase, PSC survey was undertaken in her area in October 2010. An enumerator of the survey organization had filled her PSC form at her door step and the acknowledgement slip was issued on spot. Later on she was declared a potential beneficiary. She came to know about her inclusion in the programme when she had received the BISP intimation letter.

She considers BISP to be “Benazir Bhutto’s Scheme”. She did not know that a complaint resolution mechanism had been set up at BISP Tehsil Offices. She has been utilizing the cash grant for medicines and groceries.

Her husband, the complainant, Dilawar Said was informed by his neighbours about the change of mode of payment from the postal department to the Benazir Debit Card system. Said ul haram visited the BDC Centre, Batkhella which is located at the BISP Divisional Office in the end of March 2012 and collected her BDC.

3. How did the complaint emerge?

Three days after receiving BDC, her husband went to collect her first instalment through ATM. Unfortunately, he was unable to withdraw the amount because his BDC was captured by ATM

due to entering of wrong PIN Code repeatedly. His neighbours advised him to file an application at the BDC Centre, Batkhella to have the old one blocked and to request for a new BDC.

4. Processing of the complaint

4.A Providers version

On the same day, the complainant approached the bank counter of BDC Centre Batkhella to request a new BDC to be issued. The bank staff is not in the practice of noting dates on which any complaint/request is filed. The complainant was asked to submit a copy of the CNIC of the beneficiary and her mobile number. The bank representative registered the complaint in an Excel sheet and forwarded it to the UBL Head Office for further action.

The date of complaint was not available as the bank staff at BDC Centre, Batkhella does not keep records of the dates of complaints. No record is available regarding the number of visits by complainant as follow-up either.

4.B Client's version

The complainant's husband visited the BDC Centre, Batkhella, and contacted BISP representative who referred him to the bank counter inside the BDC centre. At the bank counter the complainant submitted a copy of his wife's CNIC to the bank representative. The bank representative registered the complaint on his computer and said that the complaint has been forwarded to Islamabad. He visited 5 times for the submission of his complaint and follow-up on a local transport, which cost him Rs.40 for each round trip.

BDC Centre made no contact with the complainant regarding the delivery of a new BDC but when he visited the office to check the status, he was given the new BDC.

The complainant was satisfied with the treatment of BDC Centre staff and was fully satisfied with the complaint redressal mechanism as the problem was solved and she received a new BDC.

5. What We Learnt?

- Her husband visited BDC Centre Batkhella and filed a complaint about blocked BDC by submitting the required information to the bank representative. The complainant did not receive acknowledgement at the time of lodging her complaint.
- The BDC was blocked because probably the cash transfer was not credited within the standard time. The complainant went to an ATM and kept on trying to withdraw the money (which was not credited to her account till that date).
- Her complaint was resolved, she received her BDC and could withdraw her cash grant.
- The beneficiary received BISP intimation letter through which she was informed about her eligibility.
- In other areas UBL has the policy of issuing BDCs on spot, while in Malakand such a practice was not observed.
- For BDC complaints BISP considers that Banks have the primary responsibility.
- No further amount has been credited to her account for the last eleven months.

6. Recommendations

- The bank should keep a record of the dates of registering complaints and follow-ups as per protocol. BISP partner banks should advise its employees to follow the standard procedure and explain to the beneficiaries about the safe keeping of BDC and PIN and what to do in case they lose their BDC.
- Complainant should receive some acknowledgement at time of lodging the complaint.

Case study Number	P-Q3-KPK-33
Nature of Case	Non Payment due to Exchanged BDC
Complainant/ Beneficiary	Nabila Bibi
Wife of:	Mohammad Riaz
Complainant, if not beneficiary herself	Mohammad Riaz
Address	Mohalla Badam Baghicha, Thana Jadeed, Malakand p area Malakand
CNIC Number	1540247024354
PSC form number	4840251
Date Study Completed	25 th December 2012

1. Profile of the beneficiary/complainant

Nabila Bibi wife of Mohammad Riaz, is a 37 years old illiterate woman. She is a resident of Mohalla Badam Baghicha, Thana Jadeed, Malakand p area, Malakand. She is a mother of three children; two sons and one daughter. Two of her children are school going. Her husband is a labourer; works on daily wages and earns Rs.300 per day.

She lives in a ten Marla katcha pucca house which consists of two rooms; there is no permanent kitchen or toilet in the house except the makeshift kitchen and toilet. The drainage system of the house is poor. The house has a water tap within the boundary walls from where they take water for household usage. She lives in a joint family system and her father in law is the owner of the house. Along with her family, her parents-in-law, sister and brother-in-laws also live, however there is no other beneficiary in the same household.

The village is at a distance of 18 km from Batkhela Bazar. There is a Government Primary School in the village but no health facilities i.e. BHU's or private medical practitioners. The villagers visit Civil Hospital Batkhella for medical assistance.

2. Relationship with BISP

PSC survey was conducted in her area in November 2010. The Poverty Score Card survey team visited her house to fill her PSC survey form. She gave the information about her household and received an acknowledgment slip. Later on she was declared as eligible beneficiary and received an intimation letter through which she was informed that she is a potential beneficiary.

She considers BISP to be "Benazir Bhutto's Scheme". She did not know that a complaint resolution mechanism had been set up in BISP Tehsil Offices. She has been utilizing the BISP cash grant to pay for her family's medical bills and groceries.

She was regularly receiving the MOs through Pakistan Post since her first MO generated. She was shifted to BDC in April 2012 upon receiving the BDC from BDC Centre at BISP Tehsil Office Malakand. She had not received any letter for the change in her payment mode for BISP cash grants.

3. How did the complaint emerge?

Nabila Bibi visited the BDC Centre, BISP Tehsil Office Malakand at the beginning of April 2012 and collected her BDC. Her husband went to collect her first deposit after three days. The system was new for them therefore they requested the bank official to help them. When the bank official tried to withdraw from an ATM he told them that the Pin Code was not matching. The bank

official and one of their neighbours advised him to file an application at the BDC Centre Malakand to have the old one blocked and to request for a new BDC. He visited the BDC Centre Malakand on 15th May 2012 and filed the request.

4. Processing of the complaint

4.A Providers' Version

The complainant approached the Bank Counter of BDC Centre at BISP Tehsil Office Malakand to request a new BDC. The complainant was asked to submit a copy of the CNIC of the beneficiary and her mobile number. The bank representative registered the complaint in an Excel sheet and forwarded it to the UBL Head Office for further action.

The date of complaint was not available as the bank staff at BDC Centre Malakand does not keep record of the dates of complaints. No record is available regarding the number of visits by complainant as follow-up.

At BDC Centre, they took Nabila Bibi's BDC (5058160100000350501) and Pin Code from her. After two days, another beneficiary came by chance, as she too had the same problem. When the official checked that BDC he found that it was of Nabila Bibi. On 17th May the issue got resolved and the BDC was handed over the right person.

4.B Client's Version

On 15th May 2012 the complainant's husband visited the BDC Centre, Malakand on a local transport which cost him Rs.180 for the round trip. The complainant visited the BISP representative who referred him to the bank counter inside the BDC centre. At the bank counter the complainant submitted a copy of his wife's CNIC to the bank representative. The bank representative registered the complaint on his computer and said that the complaint has been forwarded to Islamabad.

On 17th May 2012 she was called to collect her BDC. She collected her BDC and withdrew the amount of Rs.3,000. The complainant was satisfied with the treatment he received from the BDC staff. The complainant is fully satisfied with the complaint redressal mechanism as within two days BISP resolved the problem.

5. What We Learnt?

- As observed in all the divisions of KPK, bank staff in BDC centre is not following the protocol and the set procedure. No information is given to the beneficiaries regarding the safety, usage and outlets of the BDC. It appears that the beneficiaries are not guided about safe keeping of their BDC and PIN Code.
- According to Assistant Complaints BISP Tehsil Office, Malakand such problems are surfacing in a lot of BDC cases because at the time of delivery of Pin Code and BDC, cards of different beneficiaries get mixed, which indicates negligence of bank representative at BDC Centre.

6. Recommendations

- She complained about an exchanged BDC which was addressed after two days when another beneficiary with a similar complaint visited the BDC Centre. Actually their BDCs had been

exchanged (by the bank staff) at the time of issue of BDCs at the BDC Centre. Both had to suffer due to no fault of their own.

- Complainants should receive some acknowledgement at the time of lodging the complaint.
- The bank should keep a record of the dates of registering complaints and follow-ups as per protocol. The BISP partner banks should advise their employees to follow the standard procedure and explain to the beneficiaries the safety and operation of BDC, and, what to do when it is lost.
- In order to minimize the process time of Payment complaints, BISP should improve its software so that such complaints could also be addressed through CMS. Currently work has started on developing a module for addressing different payment related complaints. BISP should update the Case Management System (CMS) with new capability of dealing with BDC related complaints.

Case study Number	P-Q3-KPK-34
Nature of Case	Non Payment due to Exchanged BDC Pin Code
Complainant/ Beneficiary	Rasheda Bibi
Wife of:	Fazl Ghani
Complainant, if not beneficiary herself	Fazl Ghani
Address	Matkamai, Mohalla Mardan Khel, Tota kan Malakand
CNIC Number	1540213683358
PSC form number	4974905
Date Study Completed	21 st December 2012

1. Profile of the beneficiary/complainant

Rasheda Bibi wife of Fazl Ghani is a 32 years old woman. She is a resident of Matkamai, Mohalla Mardan Khel, Totakan, Batkhella, Malakand. She is an illiterate woman who has six children; two sons and four daughters. All her children are school going. Her husband works on daily wages and earns Rs.250 per day.

She lives in a ten Marla katcha house which consists of two rooms; there is no permanent kitchen or toilet in the house except the makeshift facilities. The drainage system is very poor. The house has an installed water tap from where they take water for the household usage.

The village is located at a distance of 12 km from Batkhela bazaar. The house is located in the centre of the village whose streets are katcha and irregularly designed. There is a Government Primary School in the village for the children of the village but there are no health facilities i.e. BHU's or private medical practitioners in the village. The villagers visit Civil Hospital Batkhella for any kind of medical assistance.

2. Relationship with BISP

She was not a beneficiary under the parliamentarian phase. The BISP survey was conducted in her area in October 2010. The Poverty Score Card survey team visited her house to fill her PSC survey form. She received an acknowledgment slip. Later on, she was declared as eligible beneficiary and received an intimation letter through which she was informed that she is a potential beneficiary. There are no other beneficiaries in her house. She will be utilizing the BISP cash grants to pay her family's medical bills and buying groceries for her family.

She has not received any installments through Pakistan Post (although one MO is being shown in her Payment Detail as generated in June 2012. Her husband was informed by his friends about the change in the mode of payment from Pakistan post to the Bank Debit Card system, he visited with his wife and received her BDC. Her first payment was generated in August 2012.

She considers BISP to be "Benazir Bhutto's Scheme". She did not know about the complaint resolution mechanism set up at BDC Centres in BISP Tehsil Offices.

3. How did the complaint emerge?

Rasheda Bibi visited the BDC Centre Batkhella located in the BISP Tehsil Office Malakand in August 2012 and collected her BDC. Her husband went to an ATM to withdraw the first deposit after three days of collecting the BDC, unfortunately he was not able to retrieve the amount. He was told at the bank that the BDC Pin Code was not valid to withdraw the instalment.

His neighbours advised him to file a complaint at the BDC Centre, Malakand to have the old one blocked and to request for a new BDC. He visited the BDC Centre, Batkhella on 10th August 2012 and filed the request.

4. Processing of The Case

4.A Providers version

The beneficiary's husband approached the BDC Centre, Malakand bank Counter to request a new BDC to be issued. The complainant was asked to submit a copy of CNIC of the beneficiary and her mobile number. The bank representative registered the complaint in an Excel sheet and forwarded it to the UBL Head Office for further action.

The date of complaint was not available as the bank staff at BDC Centre Malakand does not keep record of the dates of complaints. No record is available regarding the number of visits by complainant as follow-up either.

They took Rasheda Bibi's BDC from her and kept it with them. Later on by chance another beneficiary came with the same issue and when checked her Pin code, it was revealed that actually it was Rasheda Bibi's Pin Code, and these probably got exchanged at the ATM, therefore, bank representative at the BDC centre took that from her and handed over the correct PIN Codes to each of them.

4.B Client's version

The complainant visited the BISP representative who referred him to the bank counter inside the BDC centre. At the bank counter the complainant submitted a copy of his wife's CNIC along with the BDC and Pin Code with the bank representative. The bank representative registered the complaint on his computer and said that the complaint has been forwarded to Islamabad.

On the next or subsequent day he was called by bank staff and was given the correct Pin Code and BDC which matched with each other. The complainant was satisfied with the treatment he received from the BDC staff. The complainant was fully satisfied with the complaint redressal mechanism as within 2 days his problem was resolved. On the same date the beneficiary withdrew the BISP instalment of Rs.3,000.

The complainant visited the BDC Centre Malakand on local transport which cost him Rs.120 for the round trip.

5. What We Learnt?

- The BISP website shows that the deposit and withdrawal date of payment is same which indicates that upon receiving the BDC, the account was not credited therefore the beneficiary could not retrieve the amount through ATM.
- The BDC staff might have checked the PIN code and would have found that there was no problem with BDC and pin code. And when the amount was credited in the account on 15th August 2012 she was called that her issue has been resolved and she could withdraw the amount. Actually if they had sent the request for BDC blocking and issuance of new one, then the BDC would have been blocked.
- It was a simple case that the amount was not credited and the complainant should have been told that he needs to wait for the deposit of BISP instalment.

- The complainant was not given any acknowledgement for the lodged complaint. BDC centre do not have proper complaint redressal mechanism through which complaints are resolved on spot.
- The beneficiary was fully satisfied as her issue was resolved.

6. Recommendations

- Beneficiaries should not be left uninformed and awareness should be provided about the payment process.
- Payments should be deposited within 48 hours after issue of BDC to the beneficiaries.

Case study Number	P-Q3-KPK-35
Nature of Case	Non-payment of 5 MOs for Rs.10,000 by postman
Complainant/ Beneficiary	Salma Begum
Wife of:	Bakhtawar Khan
Complainant, if not beneficiary herself	Bakhtawar Khan
Address	Mehak Sam Devlai, Post Office Devlai, Tehsil and District Swat
CNIC Number	1560259712146
PSC form number	6791695
Date Study Completed	18 th December 2012

1. Beneficiary/complainant's Profile

Salma Begum w/o Bakhtawar Khan is a 32 years old woman. She is the resident of village Naranj Pur, Post Office Kuza Bandai, Tehsil and District Swat. The beneficiary has three sons and three daughters, one of her daughter is disabled and the other two does not go to school because of cultural problems. Two boys are school going and the eldest who is 22 years old and is searching for job/work.

Her family dwells in a two room katcha house. The house has a makeshift kitchen and latrine facility for open defecation. The family fetches drinking water from the nearby fresh water spring which is at a 30 minutes walking distance. Beneficiary's children are receiving education from the government school in her village.

Her husband is a daily wager and earns about Rs.250 per day but remains out of job for most of the time. The family has neither agricultural land nor any other source of income.

Mehak Sam Devlai is at a distance of 28 km from Kabal. It is a small village located at a distance of around 14 km from the main road. There was no leading street to her house; one has to climb a hill to reach her house. Primary Schools are available for boys and girls in the village. Health facilities are available at one hour walking distance. The house did not have basic civic amenities like system, gas and drinking water.

2. Relationship with BISP

Neither the beneficiary nor anyone else of her family was included under Parliamentary Phase for the BISP cash grant scheme. A member of survey organization filled her Poverty Score Card (PSC) form at her doorstep in the end of 2010 and its acknowledgement slip was issued to the beneficiary. As a result of the survey, the beneficiary was declared eligible for the scheme. There is no other potential beneficiary in her family. The amount, she received so far, was used for purchasing a goat and groceries for the house.

The beneficiary considered that BISP cash grant are for supporting poor families. She had no idea about the eligibility criteria for BISP cash grant scheme, though she considered it as a financial aid to the poor and needy families. She did not know about the complaint redressal mechanism but her husband Bakhtawar Khan visited BISP Tehsil office Kabal, where he lodged a complaint.

3. How did the complaint Emerge?

After being declared as an eligible beneficiary, Salma Begum kept on waiting for her MOs, but

when she did not receive any payment for many months, her husband Bakhtawar Khan visited BISP Tehsil Office Kabal, where he was told that five MO's worth Rs.2,000 each were generated and shown as delivered in her Payment Detail, though she denies receiving these MOs.

After checking by Assistant Complaints BISP Tehsil Office Kabal asked the concerned post man regarding the amount but the postman replied that he had not received any amount. Meanwhile the Assistant Director also called the beneficiary that if she received any MO; which she answered in the negative.

4. Processing of the complaint

4.A Providers Version

The complainant lodged the complaint for non-payment of five MOs by the postman at BISP Tehsil Office Kabal on 27th May 2012. The complaint was registered manually.

Assistant Director BISP Tehsil Office Kabal, did not forward the complaint to Divisional Director BISP Malakand for further necessary action because he started making efforts to retrieve the amount from the postman. According to the Assistant Complaints the malpractice by the postman was beyond any doubt as he himself confessed it. The Assistant Director proposed his transfer or the delivery of MOs should be handed over to someone else instead of him.

The BISP Tehsil Office compelled the postman to deliver the misappropriated amount of Rs.10,000 to the complainant and the issue got resolved.

4.B Client's Version

The beneficiary's husband who was handling her case, asked the post man regarding the MOs but the postman straightaway denied and told him that no MOs were received. In the meantime, she received a call from Assistant Director BISP Tehsil office Kabal who inquired about how much amount she has received from BISP so far. The beneficiary explained the whole problem in detail that the postman says that he has not received any MO in beneficiary's name.

Assistant Director assured the complainant about the resolution of his issue. Around one month later, he was called at BISP Tehsil office Kabal. He submitted a written receipt in which he confirmed receiving of the embezzled amount of Rs.10,000 from the same postman.

The beneficiary's husband visited the BISP Tehsil office Kabal 3 times. This was at a distance of 28 km and he had to spend Rs.200 per round trip

The issue was resolved by recovering the embezzled amount and the beneficiary gave a written statement for the closure of her complaint. The process took two months and the complainant was satisfied. She bought a goat from that amount.

5. What we learned?

- BISP did not forward the complaint to Pakistan Post for formal enquiry. The AD considered it appropriate to deal informally with the postman and persuaded him to return the misappropriated amount. Such quick fix solutions may be beneficial for quick recovery of complainant's money but does not help in addressing the organizational problem of Pakistan

Post.

- As no Enquiry has been conducted by Pakistan Post, therefore, no disciplinary action can be taken against the guilty postman. This is the major repercussion in case a complaint is handled informally by BISP staff.
- The beneficiary was happy with the cooperation and dealing of the BISP staff as well as the complaint redressal, as her complaint was registered and resolved.

6. Recommendations

- Complaints should not be resolved informally and should be addressed through formal enquiries. Though in this case, the complainant received her money through informal redressal but the postman was not penalized for his misappropriation. The informal redressal of complaints provides an immediate solution to the individual complainant but does not promote improved governance within Pakistan Post.
- Each Payment Complaint must be sent formally to Pakistan Post for conducting an Enquiry, so that where required, appropriate action may be taken against guilty postman.
- Complainant should be given some acknowledgement at the time of lodging a complaint.

Case study Number	P-Q3-KPK-36
Nature of Case	Nonpayment of 5 MOs worth Rs.10,000 by postman
Complainant/ Beneficiary	Rashida Begum
Wife of:	Mohammad Zaman
Complainant, if not beneficiary herself	Mohammad Zaman
Address	Galoch ,Kala Kalay,Teshil and district Swat.
CNIC Number	1560266125092
PSC form number	6656204
Date Study Completed	21 st December 2012

1. Beneficiary/complainant's Profile

Rashida Begum w/o Mohammad Zaman, is a 31 years old illiterate woman. She is a resident of Village Galoch , Kala Kalay, Teshil and District Swat. The beneficiary has six children; three sons and three daughters. Five of her children are living with her while one of her daughter is married and living in a separate house with her family. All the boys are school going.

Rashida Begum and her family dwell in two katcha rooms rented house for which she pays Rs.250 per month as rent. The house has a makeshift kitchen and latrine facility. The family fetches drinking water from the nearby common well in the village. Beneficiary's children are receiving education from the government school in kalakaly.

Her husband is a farmer and earns whatever comes from his crops. He also tries to work on daily wages, if he finds some work . The family has no other regular source of income.

Gulch is a small village which is located at a distance of 12 km from Kabal. There was no street leading to her house. Primary Schools were available for boys and girls in the village. Health facilities are available at a distance of one hour from her village where they take their patients for treatment. The house did not have basic amenities like, drainage system, gas and clean drinking water.

2. Relationship with BISP

Neither the beneficiary nor someone else of her family was included in the Parliamentarian Phase for the BISP cash grant scheme. A member of the survey team filled her Poverty Score Card (PSC) form at her doorstep by the end of 2010 and handed over the acknowledgement slip to the beneficiary. As a result of the survey, the beneficiary was declared eligible for the scheme. There is no other potential beneficiary in her family. The amount, she received so far, was used for the groceries of her house.

The beneficiary considered that BISP Cash Grant is for the poor families. She had no idea about the eligibility criteria for becoming a beneficiary of BISP cash grant scheme, though she considered it as a financial aid to the poor and needy families.

She did not know about the complaint redressal mechanism but she came to know about it after her husband visited BISP Tehsil office, Kabal for checking the details.

3. How did the Complaint Emerge?

After being declared as an eligible beneficiary, Rashida Begum kept on waiting for her MOs for many months. When she did not receive any payment then her husband Mohammad Zaman visited BISP Tehsil Office Kabal, where he was told that five MOs of Rs.2,000 each has been

generated and shown as delivered to her (according to her Payment Detail on BISP website). She denied receiving these money orders and so on the guidance of BISP staff a complaint was registered.

4. Processing of the complaint

4.A Providers Version

The complainant lodged a complaint at BISP Tehsil Office Kabal on 26th July 2012, for non-payment of five MOs by the postman. The complaint was registered manually.

Assistant Director BISP Tehsil Office Kabal did not forward the complaint to Divisional Director BISP Malakand for further necessary action because he started making efforts to retrieve the amount from the Post office/postman.

After constant telephone calls to the postman and postmaster Devlai and pressurizing, the postman accepted embezzlement of 5 MOs and handed over Rs.10,000 to the beneficiary on 27th September 2012.

4.B Client's Version

The beneficiary's husband Mohammad Zaman who was handling the case on her behalf, asked the postman regarding the MOs but the postman straightaway denied receiving any MO in the name of his wife. He got the complaint registered on the consistent denial by the postman and confirmation by the BISP Tehsil office about generation and delivery of 5 MOs. After the registration of her complaint, she received a call from Assistant Director BISP Tehsil office Kabal who inquired about how much amount she has received from BISP so far. The beneficiary informed him that the postman denied that he had received any amount in the name of the beneficiary.

Assistant Director assured him of the resolution of this issue by recovering the amount. Around two months later, he was called at BISP Tehsil office, Kabal. He submitted a written statement in which he confirmed receiving the embezzled amount of Rs.10,000 from the postman.

The beneficiary's husband visited the BISP Tehsil Office Kabal 4 times. The office is at a distance of 12 km from her home and cost her Rs180 per visit.

The complaint was resolved when she was paid her embezzled amount after recovering it from the postman. The beneficiary gave a written statement that she has received Rs.10,000 from the postman Arif. The process took 2 months but the complainant was satisfied.

She bought a goat and some hens along with groceries and medicines with that amount.

5. What we learned?

- BISP did not forward the complaint to Pakistan Post for formal enquiry. The AD considered it appropriate to deal informally with the postman and persuaded him to return the misappropriated amount. Such quick fix solutions may be beneficial for quick recovery of complainant's money but does not help in addressing the organizational problem of Pakistan Post.
- As no Enquiry has been conducted by Pakistan Post, therefore, no disciplinary action can be

taken against the guilty postman. This is the major repercussion in case a complaint is handled informally by BISP staff.

- The process of complaint resolution and recovery of embezzled amount took almost 2 months.
- The beneficiary was happy with cooperation and dealing of the BISP staff as well as the complaint redressal mechanism, as her complaint was registered and resolved. Proper record of the case was kept at BISP Tehsil Office Kabal .

6. Recommendations

- Complaints should not be resolved informally and should be addressed through formal enquiries. Though in this case, the complainant received her money through informal redressal but the postman was not penalized for his misappropriation. The informal redressal of complaints provides an immediate solution to the individual complainant but does not promote improved governance within Pakistan Post.
- Each Payment Complaint must be sent formally to Pakistan Post for conducting an Enquiry, so that where required, appropriate action may be taken against guilty postman.
- Complainant should be given some acknowledgement at the time of lodging a complaint.

Case study Number	P-Q3-KPK-37
Nature of Case	Non-Payment due to Lost Pin Code (mobile banking)
Complainant/ Beneficiary	Gul Zahiroon
Wife of:	Bulbulaan
Complainant, if not beneficiary herself	Hayat Ul Haq
Address	Village Musa Tangay, Allai, Battagram
CNIC Number	1320155173522
PSC form number	2622868
Date Study Completed	15 th December 2012

1. Profile of the beneficiary/complainant

Gul Zahiroon w/o Bulbulaan, 36, is a resident of Musa Tangay, Tehsil Allai, District Battagram. She is an illiterate housewife, who remains engaged in her domestic chores and taking care of her children. She has three sons and three daughters. Only one of her son is enrolled in a Government school while her elder son was doing nothing and the third one is not of school going age. Her daughters remain at home and provide help to their mother.

The family dwells in a three Marla house which has a single katcha room. The house did not have kitchen or bathroom. The house has an installed water tap from where they take water for household usage. Her husband is a labourer and works on daily wages; he earns Rs 200-300 per day. The family does not have a regular source of income.

Allai is a remote and backward town of District Battagram. The main road is single and is in bad condition. The village is at a distance of around 3 km from the main town of Allai, and the road leading to her village is narrow and curvy. Her house is located at the top of a mountain. Children of the village are getting education up to the primary level in open air as there is no building for the school. No basic amenities are available at her village like, health, gas and sewerage system, though the village has electricity connections.

2. Relationship with BISP

She was not an eligible beneficiary in the Parliamentary Phase. Later on during Poverty Score Card survey, an enumerator of surveying organization, i.e. Pakistan Census Organization (PCO), filled her form in 2009. The beneficiary received the acknowledgement slip for the form. As a result of the survey, she was declared a potential beneficiary for BISP cash grant scheme. There was no other potential beneficiary in the household, except Gul Zahiroon. She plans to spend the BISP cash grant on groceries and other basic needs of her family.

The beneficiary considers BISP cash grant scheme as a help for poor family like hers. She knew that she has been selected as a beneficiary as she had received the intimation letter. She had no idea about the criteria of selection as an eligible beneficiary for the scheme, she only knew that her family is poor and poor are receiving BISP cash grant.

She was receiving payment through Pakistan Post regularly before she was shifted to Mobile Banking. For the change in mode of payment she did not receive any letter. She visited BISP Tehsil Office Allai, when she heard in the village that BISP beneficiaries were receiving mobiles. She collected her mobile on her first visit from BDC Centre at BISP Tehsil Office Allai in November 2011.

3. How did the complaint emerge?

After withdrawing the amount in August 2012 she kept on waiting for another deposit. When she did not receive message about transfer of instalment on her mobile for three months, she visited the mobile franchise in order to confirm about the transfer in her virtual account. At the franchise she was told that there is no amount in her account, hence, the instant complaint was registered by her brother-in-law at BISP Tehsil office Allai regarding delay in payment of the next instalment.

4. Process of the complaint

4.A Providers version

A non-payment complaint was received by the Assistant Director at BISP Tehsil Office Allai on 9 November 2012. The complainant verbally initiated the complaint and stated that neither she had received a message about the transfer of amount in her virtual account nor she received the amount from the mobile franchise.

The complainant was advised that the beneficiary should herself call the Telenor helpline 345 for verification of her PIN Code. The complaint was neither recorded in a register nor its acknowledgement slip issued to the complainant.

After a week, the complainant visited again and pointed out that the verification was done by the Mobile Company and a new PIN Code was provided via SMS. The earlier PIN code was replaced and a new four digits code was given. Thus the issue was resolved and the process took about a week time, her account was activated at once and Rs.3,000 were transferred in her virtual account immediately after account activation.

4.B Client's version

Beneficiary's brother in law Mr. Hayat Ul Haq visited and launched a verbal complaint against the delay in payments on 9th November 2012. He was guided by BISP official that the beneficiary would have to call Telenor helpline and the issued would be resolved. Following the advice received from BISP official, the beneficiary called the helpline, verification was completed, and she received a new PIN Code via SMS.

After receiving the new code through mobile message, her brother in law visited again BISP Tehsil office Allai where the PIN code was replaced by a new one of the beneficiary choice. Her status was checked and he was told that Rs.3, 000 have been transferred to her virtual account, which was withdrawn by the beneficiary on the same day from Telenor franchise in Allai. The complainant visited BISP Tehsil Office Allai twice, and did not spend any amount as he came on foot.

5. What We Learned?

- Initially, the beneficiary was waiting for intimation through mobile SMS, but when it was not received, visited the franchise but failed to get the amount. Then the complainant launched the complaint and received verbal advice from BISP office. Following the instruction, a new PIN code was received through SMS, which was replaced again as changing the PIN code was essential. The case was resolved in one week and the amount was transferred immediately to her virtual account, which she withdrew on the same day from Telenor franchise.
- These complaints are not dealt through CMS.

- The beneficiary was satisfied with BISP staff behaviour as she received the amount with their help.

6. Recommendations

- A special counter should be reserved for guiding people regarding usage of mobile banking. It should be ensured that at time of delivery of the mobile and SIM, the beneficiary account must be credited with the cash transfer.
- In order to minimize the process time of non-payment complaints, BISP should improve its software and at least its registration should be through CMS.
- The partner mobile company should ensure 24 hour service in Pashto especially in Battagram.
- The bank payment details should be regularly updated.

Case study Number	P-Q3-KPK-38
Nature of Case	Account Blocked due to entering wrong Pin Code (Mobile Banking)
Complainant/ Beneficiary	Zahida Begum
Wife of:	Niaz Muhammad Khan
Complainant, if not beneficiary herself	Israr Muhammad
Address	Village Gul Abad Khrari, Tehsil and District Battagram
CNIC Number	1320204544526
PSC form number	0560706
Date Study Completed	16 th December 2012

1. Profile of the beneficiary/complainant

Zahida Begum w/o Niaz Muhammad Khan, 46, is a resident of village Gul Abad Khrari, Tehsil and District Battagram. She is an illiterate housewife and remains busy in her household chores. The beneficiary has three sons and two daughters, who live with her. One of her son is enrolled in a college and the youngest son is enrolled in a Government school while her eldest son is doing nothing. Her daughters remain at home and provide help to her mother.

The family live in a 7 Marla house which house has five rooms, a kitchen and bathroom. The house has a dug well from where they take water for household usage. Beneficiary's husband is a Government servant, who works as dispenser in DHQ hospital and receives Rs.18,000 as his monthly salary.

Her village is at a distance of around 15 km from the main town of Battagram. A black top road leads to the village though that is single lane and narrow. The streets of the village were katcha and rough. The village is having separate primary schools for boys and girls. A BHU is available in the village, however, gas connections and sewerage system is not available, though they have electricity connections in their houses.

2. Relationship with BISP

She was not a beneficiary under the parliamentary phase. During Poverty Score Card survey, a member of the surveying organization, i.e. Pakistan Census Organization (PCO) filled her form at her door step in 2009. The beneficiary received the acknowledgement slip of the form. As a result of the survey, she was declared as a potential beneficiary for BISP cash grant scheme. Beneficiary's mother-in-law Zulzira is another beneficiary in this household, along with Zahida Begum, who is also getting BISP benefits. She plans to spend BISP cash grant on utilities and other basic needs of her family.

The beneficiary and her family considered BISP as a Government cash grant scheme for poor family like hers, and she has been selected as an eligible beneficiary as her family was poor.

BISP intimation letter was received by the beneficiary at her home and she was informed through the letter that she should visit for collection of mobile phone along with SIM at BISP office. Following the advice given in the letter, she visited BISP Tehsil Office Battagram, and collected her mobile along with the SIM at her first visit.

3. How did the complaint emerge?

On dialling *786# a message appears on her mobile screen that “ Access via this channel disallowed” as her account was blocked due to entering a wrong pin code mistakenly. She tried to

re-activate it but in vain. Finally, her son visited and lodged a verbal complaint against account blockage at BISP Tehsil Office Battagram.

4. Processing of the complaint

4.A Providers version

A verbal complaint against account blockage was received by the Assistant complaints at BISP Tehsil office Battagram on 14 November 2012. The complainant requested for reactivation of account. She was advised that she would have to personally call on Telenor helpline # 345 for her account's re-activation. The complaint was neither recorded in a register nor was its acknowledgement slip issued to the complainant.

The complainant again visited on 17 November 2012 and complained against blockage of her account, which was not reactivated. She was guided and advised to call Telenor helpline and her account was reactivated. Thus the issue was resolved in four days.

4.B Client's version

Beneficiary's son Mr. Israr Muhammad visited and lodged a verbal complaint on 14th November 2012 at BISP Tehsil office Battagram against the blocking of his mother's account. He was guided by BISP official that the beneficiary should have to call at Telenor help line (345) and then the issue could be resolved.

While following the advice of BISP official, the beneficiary called the helpline and she was assured that she would receive a confirmation message on her phone screen but no message was received. She visited again along with her son for seeking BISP officials help in this regard. She was guided by the officials and the issue was resolved after contacting at Telenor help line (345).

She received Rs.3,000 from Telenor franchise on 13th December, which is confirmed by beneficiary's son on phone. The complainant visited twice at BISP Tehsil Office Battagram, and spent Rs.40 as travelling cost for each visit.

5. What We Learned?

- Her account was blocked and on entering a wrong Pin code a message appeared on her mobile screen "Account via this channel disallowed". The issue was resolved on her second visit at BISP office and her account was reactivated. The whole process took four days only.
- The problems faced by the beneficiaries in Battagram are twofold, first neither Telenor franchise has complaint redressal mechanism nor are complaints registered at the franchises. Secondly, majority of the beneficiaries have language problems as they are Pashto speaking who can neither speak nor understand any other language except Pashto. Partner mobile company has provided Pashto service for customers on its help line but this is available after 4:00 pm which is closing time of public offices in the country and so they could not guide the beneficiaries properly.
- These payment complaints are not dealt through CMS.
- The beneficiary was satisfied with BISP staff behaviour and dealing as well as BISP complaint redressal mechanism as the issue was resolved within one week and she received her cash transfer.

6. Recommendations

- A special counter should be reserved for guiding people regarding usage of mobile banking.
- It should be ensured that at the time of delivery of the mobile and SIM, the beneficiary account is credited with the cash transfer.
- In order to minimize the process time of non-payment complaints, BISP should improve its software and at least its registration should be through CMS.
- The partner mobile company should ensure 24 hour service in Pashto especially in Battagram.
- The bank payment details should be regularly and timely updated.

Case study Number	P-Q3-KPK-39
Nature of Case	Non-payment of 5 MOs for Rs.10,000
Complainant/ Beneficiary	Dilshad
Wife of:	Munawwar
Complainant, if not beneficiary herself	Bakhtawar Khan(brother in law)
Address	Kala Kalay, Tehsil and district Swat
CNIC Number	1560256743746
PSC form number	6791689
Date Study Completed	18 th December 2012

1. Beneficiary/complainant's Profile

Dilshad w/o Munawwar, is a 35 years old woman. She is a resident of village Kala Kalay, Tehsil and District Swat. The beneficiary has three sons and one daughter; all the sons are school going and her daughter is not of school going age.

Dilshad and her family dwell in a house having one katcha room, a makeshift kitchen and latrine facility. The family fetches drinking water from the nearby fresh water spring, which is at a 30 minutes walking distance. Beneficiary's children are receiving education from the government school in the same village.

Her husband is a daily wager and earns about Rs 300 per day. The family has neither agricultural land nor any other regular source of income except her husband's income.

Kala Kalay is a small village located at a distance of around 14 km from the main village of Devlai as well as from the main road. There was no street leading to her house as one has to go down the hill to reach her house. Her village Kala Kalay was at a distance of 28 km from Kabal. Primary Schools were available for boys and girls in the village though a high school is in village Devlai. As health facilities are available on an hour walking distance, the villagers have to take their patients for treatment to thus far. The house does not have drainage system, gas or clean drinking water.

2. Relationship with BISP

Neither the beneficiary nor someone else of her family was included under Parliamentary Phase for BISP cash grant scheme. A member of the survey organization had filled her Poverty Score Card (PSC) at her doorstep in the end of 2010 and its acknowledgement slip was issued to the beneficiary. As a result of the survey, the beneficiary was declared eligible for the scheme. There is no other potential beneficiary in the current family. The amount of BISP cash grant, she received so far, was used on the groceries.

The beneficiary considered BISP to be a programme for helping poor families. She had no idea about the criteria for being an eligible beneficiary of the BISP cash grant scheme, though she considered it as a financial aid to the poor and needy families.

She did not know about the complaint redressal mechanism but she came to know after the postman refused her payment, and her brother in law Bakhtawar Khan visited BISP Tehsil office Kabal to check the status and was briefed about the complaint redressal mechanism.

3. How did the complaint Emerge?

After being declared as an eligible beneficiary, Dilshad kept on waiting for her MOs, but even after passage of many months she did not receive any payment. Her brother-in-law Bakhtawar Khan visited BISP Tehsil Office Kabal. The Assistant Complaint told that five MO's worth Rs.2,000 each has been generated and shown as delivered. As she did not received any of the MOs, therefore, the Assistant Complaint guided him to lodge a complaint.

4. Processing of the complaint

4.A Providers Version

The complainant lodged complaint for non-payment of five MOs for Rs.10,000 by the postman, at BISP Tehsil Office Kabal on 27th May 2012. The complaint was registered manually.

Assistant Director BISP Tehsil Office Kabal did not forward the complaint to Divisional Director BISP Malakand for further necessary action because he started making efforts to retrieve the amount from the post office/postman. After constant telephone calls to the postman and postmaster Devlai, the postman returned Rs.9,500 to the beneficiary on 18 July 2012.

According to the Assistant Complaints Kabal Tehsil office Mr Khayam said that the malpractice on behalf of the postman was established beyond any doubt as he himself confessed it. The Assistant Director proposed his transfer to some other place or the delivery of MOs should be handed over to someone else instead of him.

4.B Client's Version

The beneficiary's brother-in-law, Mr Bakhtawar Khan who was handling her case on her behalf, asked the post man regarding the MOs but the postman straightaway denied and told him that no MOs were received in her name after which the beneficiary lodged a complaint at BISP Tehsil Office Kabal. The complaint was registered with Assistant Complaint but he did not receive any acknowledgement.

Assistant Director assured him that the resolution of the issue by retrieval of the amount. About a month later, he was called to BISP Tehsil office Kabal. He submitted a written statement in which he confirmed receiving the embezzled amount of Rs.9,500 (actual amount was Rs.10.000) from the same postman.

The beneficiary visited BISP Tehsil office Kabal which is at a distance of 27 km 5 times and spent Rs.200 per visit. The issue was resolved by receiving the embezzled amount and the beneficiary gave a written statement for the closure of her complaint. The process took one month and the complainant was satisfied. She bought a goat from this amount.

5. What we learned?

- BISP did not forward the complaint to Pakistan Post for formal enquiry. The AD considered it appropriate to deal informally with the postman and persuaded him to return the misappropriated amount. Such quick fix solutions may be beneficial for quick recovery of complainant's money but does not help in addressing the organizational problem of Pakistan Post.

- As no Enquiry has been conducted by Pakistan Post, therefore, no disciplinary action can be taken against the guilty postman. This is the major repercussion in case a complaint is handled informally by BISP staff.
- The beneficiary was happy with cooperation and dealing with the BISP staff as well as the complaint redressal mechanism, as her complaint was registered and resolved.
- Proper record of the case as explained in the case study was kept at BISP Tehsil Office Kabal, however, the complainant did not receive some acknowledgment at the time of lodging the complaint.

6. Recommendations

- Complaints should not be resolved informally and should be addressed through formal enquiries. Though in this case, the complainant received her money through informal redressal but the postman was not penalized for his misappropriation. The informal redressal of complaints provides an immediate solution to the individual complainant but does not promote improved governance within Pakistan Post.
- Each Payment Complaint must be sent formally to Pakistan Post for conducting an Enquiry, so that where required, appropriate action may be taken against guilty postman.
- Complainant should be given some acknowledgement at the time of lodging a complaint.

Case study Number	P-Q3-KPK-40
Nature of Case	Non-payment due to Exchanged BDC
Complainant/ Beneficiary	Bilawar Jana
Wife of:	Wali Ayaz Khan
Complainant, if not beneficiary herself	
Address	Village Kot Mehtar, P/O Ghoriwala, Tehsil and District Bannu
CNIC Number	1110108487052
PSC form number	28993083
Date Study Completed	12 th December 2012

1. Beneficiary/complainant's Profile

Bilawar Jana w/o Wali Ayaz Khan, 52, is a resident of village Kot Mehtar P/O Ghoriwala, Tehsil and District Bannu. She is an illiterate housewife who remains busy in the household chores. She has five sons and four daughters; one of her son is married and lives with her in the same house with his family.

The house in which the family dwells is on a six marla plot, having two katcha rooms and a kitchen in its corner but without a bathroom. The house is owned by a Khan who let them live free of cost without any rent. The family has an installed hand pump in the court yard for water. Beneficiary's two sons are enrolled at a Government school in the same village, while daughters are not getting education and provide help to their mother at home.

Both, beneficiary's husband and a son are working on daily wages, each earn Rs.300 per day. However, her husband also works in the fields of Khan who provided roof for living. They cultivate a piece of 20 kanal as tenants. The family has neither agricultural land nor any other regular source of income.

Her village is at a distance of 14 km from Bannu city and located at a km away from the main highway of DI Khan. The link road to the village is recently constructed and it is a single lane black top road. Girls and boys Primary schools are available in the village, while high schools and colleges are available in the adjacent village Ghoriwala, which is at the distance of around one km from her village. The village also has an R.H.C, though the villagers take their patients to Bannu for treatment for serious ailments and severe emergency. Sewerage system and Gas is not available in the village, though they are having electricity connections.

2. Relationship with BISP

The beneficiary Bilawar Jana was included under the Parliamentary Phase for BISP cash grant scheme, and she received all the generated installments. A member of SRSP filled her Poverty Score Card (PSC) survey form in the end of 2010, and its acknowledgement slip was issued on the spot at her door step. As a result of the survey she was declared a potential beneficiary again and successfully shifted to PSC phase from the Parliamentary Phase. Her daughter in law Zar Khatoon is on the roster but she has not been declared as a potential beneficiary; while on the other hand her unmarried daughters have been declared as potential beneficiaries. The beneficiary uses BISP cash grant for groceries and other basic needs of her family.

The beneficiary and her family considered BISP as an NGO, which is financially supporting the poor families of the country. The family did not know about the criteria of becoming an eligible beneficiary for the scheme.

She was shifted to BDC from Pakistan Post, though the change in payment mode was not

communicated to her through a letter. She received her BDC from BDC centre at BISP Divisional Office Bannu in July 2012.

The beneficiary was unaware of complaint redressal mechanism but she was guided by a bank official that her card was having a pin code problem to visit BISP office for filing a complaint. Thus she visited BISP Divisional office Bannu and registered her complaint.

3. How did the complaint Emerge?

The beneficiary visited an ATM booth for withdrawal of the amount in Bannu city, but failed to withdraw the amount as she was trying to access by entering a wrong PIN Code. Bank official guided her to visit BISP office as her Card had Pin Code problem. When she visited BDC distribution centre at BISP Divisional office Bannu in order to complain about her PIN, it was found that BDC No. 6393902000476513 issued to her was exchanged and BDC No.6393902000476920 which was in her possession belonged to someone else. Thus a complaint was registered for re-issue of exchanged BDC.

4. Processing of the complaint

4.A Providers Version

Exchanged BDC complaint was received by data entry operator (Bank representative) at BDC distribution centre in BISP Divisional Office Bannu. The complaint was registered manually in BDC complaint register maintained by bank representative (dated nil). No written complaint was received from the complainant but just verbal information was recorded in manual complaint register. Her complaint was forwarded to BISP headquarters as well as Tameer Bank (Partner bank) headquarters via email by Assistant Director BISP Tehsil office Bannu. The beneficiary was advised that the issue would be resolved soon.

4.B Client's Version

The beneficiary visited and lodged a verbal complaint at BDC distribution centre against the Exchanged BDC in August 2012. Data Entry Operator at partner bank counter received the information and entered in manual register maintained by him at the counter but did not issue its acknowledgement to the beneficiary.

The beneficiary was advised that her issue would be resolved soon but she was not given any fixed time frame for resolution. In order to pursue her complaint, the beneficiary visited BDC distribution centre by public transport twice and spent Rs.200 on each visit.

The issue is yet to be resolved and the complaint is pending since August 2012.

5. What we learned?

- Her BDC was exchanged with someone else and was blocked due to entering a wrong pin code. The beneficiary did not know that how and where the cards had been exchanged.
- Though the complaint was forwarded to both BISP as well as the partner bank headquarters for redressal but it is still pending for the last eight months, and no reminders to pursue the case have been sent.
- The partner bank (Tameer Bank) does not have a single branch in the entire district to cope with the situation but has only one representative at BDC distribution centre who just receives the complaints but can only forward it for redressal. He was keeping such exchanged BDCs, and in case the other beneficiary contacts the centre, the two BDCs can again be exchanged

and given back to the rightful owner. Obviously this is not the standard operating procedure for exchanged cards which should be blocked and new BDCs issued.

- The complaints relating to BDCs could only be lodged at BDC distribution centre located at BISP Divisional office Bannu and there is no other complaint receiving centre.
- Rs.3,000 were deposited in her account on 6th July 2012, which were withdrawn on 9th July 2012 via ATM. The beneficiary denies withdrawing this amount. She pointed out that she handed over her card to a stranger at ATM booth in order to withdraw the amount for her. The stranger entered it in ATM machine and returned the card by telling her that the amount could not be withdrawn as the card has been blocked.
- Five unmarried daughters of the beneficiary were included as potential beneficiaries, though they may be excluded after CNIC update. But her daughter in law named Zar Khatoon was not included as a potential beneficiary.
- No further payment generated till end January 2013.

6. Recommendations

- Partner bank should block the lost/exchanged BDCs instantly and new BDCs should be issued to the beneficiaries via online access to the bank helpline.
- In order to minimize the process time of non-payment complaints, BISP should improve its software and at least its registration should be through CMS.
- BISP should ensure the provision of acknowledgement slips to beneficiaries while complaints are being lodged so that the date of complaint could be traced at beneficiary end. This may help the Assistant Complaints in dealing with visiting beneficiaries and informing them about the progress of their case.
- It is very important that partner banks adhere to the established protocols and provide a new BDC to the complainant so that they can continue to withdraw cash transfers. Any delay in addressing the complaints results in beneficiaries complaining against BISP (as they do not expect anything from banks but consider BISP as their main safety net provider).
- In order to avoid the confusion due to mixing of BDCs of different beneficiaries, personalized cards showing names and CNIC may be issued. In case these personalized cards are too costly then, at the time of issue at BDC Distribution Centre, at least beneficiary's name or CNIC may be written on the BDC by using a permanent marker so that they can identify their cards.



بینظیر انکم سپورٹ پروگرام
حکومت پاکستان

Payment Case Studies

Section 1C



GB

Case Number:	P-Q3-GB-01
Nature of Case	Non-Payment due to Blocked BDC
Complainant/ Beneficiary	Zar Nisa
Wife of:	Shah Akbar
Complainant, if not beneficiary herself	Shah Akbar
Address	Village Jut Kargah P.O Gilgit Tehsil Gilgit District Gilgit.
CNIC Number	7150102113614
PMT	Eligible
PSC Form number	7895545
Date Study Completed	2 nd December 2012

1. Receiver Woman/Complainant's Profile and Background Information.

Zar Nisa wife of Shah Akbar is a resident of village Jut Kargah, Tehsil and District Gilgit. She is an illiterate 46 years old mother of seven children. Two of her sons are labourers; two sons and one daughter are school going and one daughter recently got married and is living with her husband. Shah Akbar is illiterate and also working as a labourer. The combined monthly income of the household is about Rs.15,000 per month. The house where she is living is located at the foot of a mountain, built on a 7 Marla plot and is *katcha*. It is a self-owned house having two rooms, one kitchen and one bath room without a proper water supply or drainage. There is no gas or electricity in the area. The nearest Tehsil HQ is Gilgit where all civic facilities are available.

2. Beneficiary's Relation with BISP

Zar Nisa was not a beneficiary under the Parliamentarian's Phase of the cash grant. The Poverty Score Card (PSC) survey was held in her area in October of 2010; she got her survey acknowledgement slip. She did not, however, receive any eligibility/Discrepancy letter from BISP. She was unaware about BISP process and the complaint registration mechanism. During an interview, she informed the case team that she will utilize the cash transfers on basic daily needs and clothes. There is no other beneficiary in the house hold.

3. How did the complaint emerge?

She learnt about the change in mode of payment via public announcement made by BISP and collected her BDC. After receiving BDC (No. 6047810000662801005), the beneficiary went to bank for her cash withdrawal with her husband on 6th September 2012. Again she went with her husband and tried to withdraw money in mid-November. When she inserted the BDC in the ATM and probably entered the PIN Code repeatedly the BDC was blocked and a de-activation slip came out of the ATM. They came back to the BDC Centre Gilgit where BISP staff guided her to the bank counter inside the BDC Centre. The bank representative (Summit Bank) registered her complaint manually in a register.

4. Processing of the Case

4.A Providers' Versions

The beneficiary received her BDC on 4th September 2012 and withdrew her 1st Instalment on 6th September 2012. After her card was blocked in mid-November, she visited BDC centre located at NADRA office Gilgit on 26th November 2012. The BISP staff guided her to bank counter inside the BDC centre, where the bank representative registered the complaint manually. The bank representative told the case team that they are in the process of establishing a resolution mechanism for such cases. He further said that very soon they will

be able to settle these issues. The BISP counter at BDC centre Gilgit has no remedy for such complaints.

4.B Client's Version

The beneficiary told us that she was unaware about the complaint registration mechanism; when she visited BDC centre Gilgit, the Assistant Complaint guided her to the bank counter where the bank representative registered her complaint in a register. No acknowledgement was given to the complainant for future reference.

She reached BDC centre by Jeep and spent Rs.100 on a round trip. The distance from her house to the BDC centre is 15 km. She never visited BDC centre to follow up progress on her complaint.

5. What we learnt?

- We learnt that in most of the BDC cases, like Card blockage, Pin lost, Card lost, the banks don't have the mechanism to take a quick action. Sometimes it takes indefinite periods of time to resolve their issues.

6. Recommendations.

- Banks must take quick action on such cases so that the beneficiary should have to suffer
- The beneficiaries should be informed about usage of BDCs and the complaints registration mechanism

Case Number:	P-Q3-GB-02
Nature of Case	Non-Payment due to Blocked BDC
Complainant/ Beneficiary	Zubaida
Wife of:	Hussain
Complainant, if not beneficiary herself	
Address	Gultari colony near G.Girls college Qaidabad Tehsil SkarduBaltistan.
CNIC Number	7110363741408
PMT	Eligible
PSC Form number	7303155
Date Study Completed	20 th November 2012

1. Receiver Woman/Complainant's Profile and Background Information.

Zubaida wife of Hussain is a resident of Gultari colony near Government Girls College Quaidabad, Tehsil Skardu, Baltistan. She is a 34 years old illiterate mother of six children. Her husband is a labourer working on daily wages earning Rs.300 per day, but in the harsh winter season he earns nothing as there is no work. Three of her sons and one daughter are studying at Government schools. The house where she is living is on a 5 marla plot. The house is *katcha* and self-owned. It has one room, one kitchen and one bathroom without water supply or drainage. There is also no gas or electricity.

2. Beneficiary's Relation with BISP

Zubaida was declared a beneficiary under the Parliamentarian's Phase of the cash transfer scheme. After the Poverty Score Card (PSC) survey she was again selected as a BISP beneficiary. The PSC survey was held in October 2010 and she got a survey acknowledgement slip. She received an eligibility letter from BISP informing her of her selection. She had no knowledge of BISP complaint registration Mechanism. During interview she told us that she will utilize the cash grant for basic daily needs and cloths for harsh winter season, and save some money for the education of her children. There is no other beneficiary in the house hold.

She first learnt about the change in the mode of payment via a public announcement made by BISP. She went to the BDC Distribution Centre and received her BDC.

3. How does the complaint emerge?

She received her BDC no 6271008001392668 on 25th Oct 2012. The beneficiary first went to bank for withdrawal on the very next day i.e. 26th Oct 2012. When she inserted her BDC into the ATM and entered the PIN Code, a de-activation slip came out of the ATM.

She asked for help at the ATM and was advised to go to the BDC Centre and file a complaint. After that the beneficiary went to BDC Centre Skardu and lodged a complaint against de-activation.

4. Processing of the Case

4.A Providers' Versions

The beneficiary visited BDC Centre Skardu on 29th October 2012 and filed a complaint about her BDC complaining that 'it did not work. She said that when they tried to withdraw money, an "account de-activated" slip came out of the ATM. The BISP staff guided her to the bank counter where the bank representative registered her complaint. The bank representative said

that there is no mechanism set for solving the de activation issue. He said that they were developing a mechanism for resolving such cases.

Her complaint has been addressed and her card was activated in November 2012.

4.B Client's Version

Beneficiary informed the TPE during interview that she was unaware about the complaint registration mechanism. When she visited the BISP BDC Centre Skardu, the Assistant Complaint guided her to the bank counter where the bank representative registered her complaint in a register. No acknowledgement was given to her for future reference.

On 22nd November 2012, the bank representatives called the beneficiary to BDC Centre. When she came to the Centre, she was connected to Bank Alfalah helpline. After providing necessary information her BDC was re-activated on 26th Nov 2012. After her BDC was re-activated, she withdrew her first instalment of Rs.3,000 on 27th Nov 2012.

5. What we learnt?

- Such cases of BDC blocked are usually addressed by banks in other provinces/ regions by means of a helpline and usually it is re-activated on the same day. But here we learnt that in most of the BDC cases, like Card blockage, Pin lost, Card lost, sometimes it takes an inordinately long time to resolve their issues.

6. Recommendations.

- Banks must take quick action in such cases so that the beneficiary should not have to suffer un-necessarily.
- The beneficiaries should be informed about correct usage of their BDC as well as the complaints registration mechanism

Case Number:	P-Q3-GB-03
Nature of Case	Non-Payment – Reactivation of Blocked BDC
Complainant/ Beneficiary	Maryam
Wife of:	Hadi
Complainant, if not beneficiary herself	Hadi
Address	Kashmurah Gon Tehsil Skardu District Skardu.
CNIC Number	7110363814034
PMT	Eligible
PSC Form number	7362050
Date Study Completed	29 th November 2012

1. Receiver Woman/Complainant's Profile and Background Information.

Maryam, wife of Hadi, is a resident of Kashmurah Gon Tehsil Skardu. She is 34 years old, illiterate and a mother of five children. Her husband is a labourer working on daily wages who earns Rs. 6000 per month. One of her sons and three daughters are studying in Government schools. Their house is situated at the foot of a mountain which is the boundary of the Mohalla. The house is built on a 5 marla plot and is *katcha*. It has four rooms including a kitchen and one bathroom (*Desi*) without any proper water supply or drainage. There is no gas or electricity available. Kashmurah is an old settlement and is situated near Skardu City where all civic facilities are available.

2. Beneficiary's Relation with BISP

Maryam was not a beneficiary under the Parliamentarian's Phase of the cash grant. When the Poverty Score Card (PSC) survey was held in October 2010, she participated and received a slip of acknowledgement for it. She was subsequently selected for the programme but did not receive any eligibility/discrepancy letter from BISP.

She was unaware about the complaint registration mechanism and BISP in general; the complaint assistant guided her husband to launch a complaint.

During interview, she informed the TPE team that she will utilize the cash grant for procuring basic daily needs and clothes for the harsh winter season, and save some money for the education of her children. There is no other beneficiary in her household. She is unaware about complaint registration mechanism and BISP, the complaint assistant guided her husband to launch a complaint.

She was selected as a beneficiary for the cash transfer program after the PSC survey was held in her area in Oct 2010. According to beneficiary she received two installments via Pakistan Post and had no reservations about the Pakistan Post delivery system. After receiving this first instalment she learnt, through BISP's public announcement that the payment mechanism was shifting to the Benazir Debit Card (BDC) system. Maryam got her BDC on 5th Nov 2012 from BDC centre Skardu.

3. How did the complaint emerge?

She first visited the ATM on 7th Nov. 2012. After receiving her BDC when she went to the Bank to make the withdrawal, a de-activation slip came out of the ATM. After that she told her husband to go to BISP Tehsil office Skardu for information. Her husband Hadi went to BISP Tehsil office Skardu and launched complaint against the activation of BDC.

4. Processing of the Case

4.A Providers' Version

The complainant Mr. Hadi husband of Maryam visited BISP Tehsil office Skardu on 8th Nov 2012 and launched a complaint against the Bank for non-payment. BISP counter at BDC centre Skardu has no remedy for such kind of complaint, therefore BISP counter at BDC centre referred the complainant to Bank counter located inside the BDC centre Skardu. Bank representative at BDC centre Skardu registered the complaint in a register.

Bank Alfalah representatives called Maryam at BDC centre Skardu on 13th Nov. 2012, She had a telephonic conversation on Alfalah bank helpline, Then her card was activated on 20th Nov. 2012 and she withdrew her first instalment on 21st Nov. 2012.

4.B Client's Version

Her husband visited BISP BDC Centre Skardu on 8th November 2012 for lodging complaint against Bank for non-payment (Deactivation), he reached there on foot. The beneficiary's house is about 5-7 km away from the BDC centre. The beneficiary herself couldn't go to BDC centre because of cultural reasons and as she is illiterate.

BISP staff at BDC centre Skardu directed him to Bank staff inside the BDC centre. The Bank staff asked for CNIC and registered the beneficiary's complaint in manual register. The beneficiary informed the case team during interview that the Bank staff asked them to wait until the issue is resolved, and they will be contacted. Bank Alfalah representatives called Maryam at BDC centre Skardu on 13th Nov. 2012, She had a telephonic conversation on Alfalah bank helpline, Then her card was activated on 20th Nov. 2012 and she withdrew her first instalment on 21st Nov. 2012. Beneficiary further informed the case team after lodging the complaint she visited the BDC centre Skardu once and her complaint was resolved.

5. What we learnt

- The complaint was resolved within fifteen days and she could withdraw her first instalment from an ATM.

6. Recommendations.

- The beneficiary should be given a complaint registration slip and informed about how long it will take to resolve her case.
- There is a need for creating awareness among woman regarding the cash grant program since it is specially designed to empower woman throughout the country.

Case Number:	P-Q3-GB-04
Nature of Case	Non-Payment Due to Lost BDC
Complainant/ Beneficiary	Shahrista
Wife of:	Haidar Jan
Complainant, if not beneficiary herself	
Address	MohallaShangote Tehsil Danyore District Gilgit.
CNIC Number	7150182652204
PMT	Eligible
PSC Form number	7584375
Date Study Completed	30 th November 2012

1. Receiver Woman/Complainant's Profile and Background Information.

Shahrista, wife of Haidar Jan, is a resident of Mohalla Shangote, Tehsil Danyore, District Gilgit. She is a 67 years old, illiterate and the mother of six children. Her husband is very old remains ill and is unemployed. Her husband and son (who got disabled in an accident) were labourers when they could still work, now there is no steady income for the family and they survive on charity (sadqa and khairat).

She is living with her son who became disabled in an accident a few years ago. The house where she is living is built on a 10 marla plot and is *katcha*. The house has three rooms, including a kitchen, and has one bath room which is without water supply or drainage. Electricity is available. Danyore is a Tehsil HQ, where all civic facilities are available.

2. Beneficiary's Relation with BISP

Shahrista was declared a BISP beneficiary in the Parliamentarian's phase of the Programme. After the Poverty Score Card (PSC) survey she was again selected as a beneficiary for the monthly cash transfers. The PSC survey was held in October 2010 and she got a survey acknowledgement slip as proof of her participation. She did not however, receive any eligibility/discrepancy letter from BISP.

The beneficiary was unaware of the working of BISP, its processes, eligibility criteria and complaints system.

During an interview, she informed the case team that she will utilize the cash amounts on basic necessities and clothes for the harsh winter season, and will also try to save some money for the future. There is one other beneficiary in the house hold.

3. How did the complaint emerge?

After receiving her BDC on 12 Oct 2012, she went to Bank for withdrawal of money on 14th November, unfortunately she lost the envelope in which she kept her original CNIC and BDC.

4. Processing of the Case

4.A Providers' Version

When she enquired on 14th Nov 2012, the Assistant complaint BISP guided her to the bank counter where she lodged a complaint for BDC Lost. The complaint was registered at the bank counter which is located inside the BDC Centre, and no acknowledgement slip was given to the beneficiary.

The complainant, Shahrista, visited the BISP BDC center/NADRA Office Gilgit on 14th Nov2012. She gave in an application claiming that she had lost her BDC and wished to request a new one be issued to her. BISP staff at the BDC center guided her to the bank counter where the bank representative registered the complaint; no acknowledgement slip was given to the complainant. The bank representative (for Summit Bank) informed the case team, that soon Summit Bank will start its operations from a branch in Gilgit and start issuing new BDCs. He further informed the case team that till a new BDC is issued, they have blocked her account to keep her installments secure. The Bank representative at the BDC center keeps the record of complaints receiving and forwarding.

4.B Client's Version

Beneficiary Shahrista informed the TPE team that she lodged a complaint at the BDC Centre Gilgit requesting a new BDC but still is waiting for a response from them. Till 8th January 2013 she has not received her new BDC to withdraw her installments. She told the team that she is quite satisfied 'because the bank representative assured me that my amount is safe.'

She visited the BDC center by local transport (Suzuki). The center is 11 km away from Danyore, and she spent Rs.80 on the round trip. According to the beneficiary, she had previously received all the installments due to her from the Pakistan Post. The complainant was satisfied with the complaint resolution mechanism although her complaint has not been resolved till now.

5. What we learnt?

- Banks here do not appear to be fully functional, especially for redressal of such complaints. In this particular case the beneficiary was receiving her installments from Pakistan Post, but the change in modality of transfer did not prove convenient for her.
- The selection of banks with well-established systems and functions could have resolved such issues quickly and efficiently.
- The BDC system also seems complicated, especially for the poor and illiterate. They prefer the Pakistan Post system; where the postman delivers their money at their door.
- In this case keeping the card at a safe place is also a great concern to the poor people. While using the card, they need someone's help or had to request someone, and there is always a risk of being cheated or defrauded.

6. Recommendations.

- The awareness and understanding level of beneficiary should be considered while converting them to technology driven solution. It may be useful to ask the beneficiary for her choice about the mode through which she wants to get her cash transfers.
- Banks must ensure that replacement BDC are available on the exact dates written in the receipts, so that the beneficiaries do not have to visit again and again.
- The bank must deal with all such cases on priority basis, to ensure that there are no delays.
- Awareness should be created among beneficiaries about how to use BDC at ATMs and security of PIN code.

Case Number:	P-Q3-GB-05
Nature of Case	Non-Payment due to blocking of BDC
Complainant/ Beneficiary	Shukoor Bi
Wife of:	Ejaz Hussain
Complainant, if not beneficiary herself	Altaf Hussain (Brother in law)
Address	Kashmurah gond P.O Skardu Tehsil Skardu Baltistan.
CNIC Number	7110505660474
PMT	Eligible
PSC Form number	7312317
Date Study Completed	30 th November 2012

1. Receiver Woman/Complainant's Profile and Background Information.

Shukoor Bi, wife of Ejaz Hussain, is a resident of Kashmurah gond Tehsil Skardu Baltistan. She is a 35 years old illiterate mother of two children. Her husband is a labourer who is working on daily wages and earns approximately Rs. 6,000 per month. One of her sons is school going and studying at a private school.

The house where she is living is built on an 8 marla plot and is self-owned. The house is *katcha* and consists of two rooms, a kitchen and one bath room without water supply or drainage; there is no gas or electricity available. Kashmurah gond is located in Skardu city where all basic health, education and communication facilities are available.

2. Beneficiary's Relation With BISP

Shukoor Bi was not declared as a BISP beneficiary in the Parliamentarian's phase of the programme. After the survey she was selected as a beneficiary for BISP cash transfers. The PSC survey was held in October 2010. She received a survey acknowledgement slip as proof of her participation. However, she did not receive any eligibility/discrepancy letter from BISP. During an interview she told the TPE team that she will. She will use her Cash Transfer to buy grocery, and save some money for future needs. She has not much knowledge about BISP and its process. There is one more beneficiary in the house hold (Zainab). Shukoor Bi is unaware about the BISP, complaint registration mechanism.

3. How did the complaint emerge?

She received all the installments due to her from the Pakistan Post. She knew about the change in mode of payment through public announcement made by BISP. After receiving her BDC on 24th October 2012, when she went to the Bank for withdrawal on 25th Oct 2102, a de-activation slip came out from the ATM. After that she told her brother-in-law to visit BISP Tehsil office Skardu for information and filing a complaint. Her brother-in-law went to BISP Tehsil office Skardu on 30th October 2012 and lodged a complaint for activation of her BDC.

4. Processing of the Case

4.A Providers' Version

The complainant Mr. Altaf Hussain, brother in law of the beneficiary visited BISP Tehsil office Skardu on 30th October 2012 and lodged a complaint for reactivation of her BDC. BISP counter at BDC Centre Skardu has no remedy for such kind of complaint therefore it referred the complainant to the bank counter located at the BDC centre Skardu. Bank representative at

BDC centre Skardu registered the complaint in a register. Bank representative at BDC centre keeps the records of complaints receiving and forwarding.

The bank representatives called the beneficiary to BDC centre on 7th Dec 2012, and she had a telephonic conversation with Bank Alfalah helpline, and her BDC card was activated on 9th Dec 2012. She withdrew her first instalment on 11th Dec 2012.

4.B Client's Version

During her interview the beneficiary said that her brother-in-law visited the BISP BDC Centre Skardu on 30th October 2012 for lodging a complaint against the Bank for non-payment (due to deactivation),

BISP staff at BDC centre Skardu directed him to the Bank staff inside the BDC centre. The Bank staff asked for CNIC and registered the complaint manually. The beneficiary said that the Bank staff told her brother-in-law to wait. They said that when the issue is resolved he will be contacted.

The issue was resolved in a month, she went to the bank, talked on the helpline and her BDC was re-activated.

5. What we Learnt

- Her complaint was registered by the bank counter at the BDC Centre. She was called to the BDC Centre and asked to talk on the helpline and her BDC was activated and she could withdraw her amount.
- Her complaint was resolved in a month although by using the helpline such cases could be resolved in a few days.

6. Recommendations.

- There should be timely information dissemination to beneficiaries, so that they can start using their BDC, to avoid its de-activation.
- Banks should have a mechanism to respond to such cases quickly to activate the BDC. They should ask the beneficiaries to use the helpline.
- Beneficiaries are mostly illiterate, and they face great problems particularly in such cases. BISP should keep close contact with beneficiaries to help and guide them on such cases.
- BISP and bank staff should help the complainant in using the bank helpline.

Case Number:	P-Q3-GB-06
Nature of Case	BDC Captured by ATM
Complainant/ Beneficiary	MeherNigar
Wife of:	Mashroof Khan
Complainant, if not beneficiary herself	
Address	Village Khurkushal union council Gojal Tehsil Gulmit District Hunza/Nagar.
CNIC Number	7150504026928
PMT	Eligible
PSC Form number	7588402
Date Study Completed	24 th November 2012

1. Receiver Woman/Complainant's Profile and Background Information.

Meher Nigar, wife of Mashroof Khan, is a resident of Village Khurkushal Gojal, Tehsil Gulmit, District Hunza/ Nagar. She is 48 years old, illiterate and a mother of seven children. Her husband is a teacher at a Government school and earns Rs.16,000 per month. He is continuing his job. One of her daughters is married whilst three daughters and three sons are studying in Govt. schools. Her family has migrated from Gulmit to a relief camp in Aliabad due to the disaster at Attabad lake. Their house was flooded and so they left their native village and shifted to a tent village in Karimabad Hunza. This tent village was formed for the lake affectees and homeless people of Attabad village. She is living in a tent and there is a combined bathroom for the tent villagers.

2. Beneficiary's Relation with BISP

Meher Nigar was not a beneficiary under the Parliamentary Phase of the cash transfer scheme. The Poverty Score Card (PSC) survey was held in October 2010 and she received an acknowledgement slip as proof of her participation. She did not, however, receive any eligibility/discrepancy letter from BISP. She has no knowledge about BISP as well as complaint registration mechanism. During an interview she told the TPE team that the cash transfer amounts would go to procuring basic necessities for her home and for her children's' education. There is no other beneficiary in the household. She learnt about the change in mode of payment through public announcements made by BISP, she went to BDC Centre and received her BDC.

3. How did the complaint emerge?

After receiving of her BDC on 31st Oct 2012, the beneficiary went to the bank for cash withdrawal with her son the very next day on 1st Nov 2012. By that time her account was not even activated and when they inserted the BDC in the ATM and repeatedly entered her PIN Code, the ATM captured her BDC. On 5th November 2012, they came back to the BISP BDC centre Aliabad to lodge a complaint. BISP staff guided her to the bank counter inside the BDC centre. The bank representative (Bank Alfalah) registered her complaint in a register manually.

4. Processing of the Complaint

4.A Providers' Versions

The beneficiary visited BISP BDC centre Aliabad on 5th Nov 2012, and complained about her BDC being captured by an ATM machine. The BISP counter at the BDC centre Aliabad has no remedy for such complaints and can only refer them to the Bank counter located inside the BDC centre where the bank representative registered her complaint.

The bank representative informed the case team that in their area, there is no mechanism developed for recovering BDCs captured by different ATMs. He informed the TPE team that very soon they will develop a mechanism for captured BDCs.

Even after two months, no action has yet been taken by the Bank Al-Falah on the case till 8th January 2013 and her complaint remains pending.

4.B Client's Version

She reached the BISP BDC centre on foot, the distance between the relief camp and the BDC centre is 3 km. The beneficiary told during an interview that she was unaware about the complaint registration mechanism. When she visited the BISP BDC centre Aliabad the Assistant Complaint guided her to the bank counter where the bank representative entered her complaint in a register. No acknowledgement receipt was given to the complainant for future reference.

The beneficiary informed the case team that she is still waiting for the re-activation of her captured BDC and could not withdraw her instalment till end January 2013. She is not satisfied with how her complaint is being handled.

5. What we learned?

- Despite the passage of two months her complaint has not been addressed. Though a normal way to address such complaints it is not clear why the bank did not ask the complainant to use the bank helpline where such cases can be addressed immediately.
- It appears that the banks in remote areas do not have any mechanism to handle such cases immediately and many beneficiaries like Mehar Nigar face such issues on a regular basis.
- Beneficiaries are unaware of the existence of a complaint registration mechanism for such cases and they also don't know when they should revisit for the follow-up of their case.

6. Recommendations.

- Banks should have a mechanism to respond to such cases quickly to activate the BDC. They should ask the beneficiaries to use the helpline.
- Beneficiaries are mostly illiterate, and they face great problems particularly in such cases. BISP should keep close contact with beneficiaries to help and guide them on such cases.
- BISP and bank staff should help the complainant in using the bank helpline.
- While issuing the BDCs, the bank representatives should help the beneficiaries understand the usage of their BDC.
- The beneficiary/ complainant should be informed about how long it will take to resolve their issue, so that she could visit the BDC centre accordingly.

Case Number:	P-Q3-GB-07
Nature of Case	BDC Lost
Complainant/ Beneficiary	Meher Bano
Widow of:	Ali Aman
Complainant, if not beneficiary herself	
Address	Nasirabad P.O Aliabad Tehsil Aliabad District Hunza/Nagar.
CNIC Number	7150403885972
PMT	Eligible
PSC Form number	7316224
Date Study Completed	1 st December 2012

1. Receiver Woman/Complainant's Profile and Background Information.

Meher Bano, widow of Ali Aman, is a resident of Nasirabad, Tehsil Aliabad, District Hunza/Nagar. She is 41 years old illiterate mother of four children. Her husband died many years ago and the family depends on agriculture (seasonal crops and vegetables) on their 10 marla plot. One of her sons and two daughters are studying at Govt. schools. The house where she is living is built on an 8marla plot and is *katcha* (self-owned). It has three rooms, one kitchen and one bathroom without water supply or drainage. There is no gas or electricity available. Village Nasirabad is located near the Karakoram Highway; the nearest Tehsil HQ is Aliabad, where all the civic facilities are available.

2. Beneficiary's Relation with BISP

Meher Bano was not declared as a BISP beneficiary in the Parliamentary's phase of the Programme. After her Poverty Score Card survey in October of 2010, she was selected as a beneficiary for the cash transfer scheme. She was given a slip of acknowledgment for her participation in the survey. She received an eligibility letter from BISP informing her of her selection.

She did not know much about BISP; she only knew that this program is for the benefit of poor people but did not have much knowledge about the BISP process and registration mechanism. During an interview she said "I will utilize the cash grant for procuring basic daily needs for my family and warm clothes for the children". There is one more beneficiary in her household Bibi Fiza.

She received all the installments due through the Pakistan Post. She learnt about the change in mode of payment through public announcements made by BISP. She went to the BDC Centre and collected her BDC.

3. How did the complaint emerge?

She did not get any installments by using her BDC. After receiving her BDC on 12th Nov 2012 she did not wait for the required 48 hours but went to Bank on the very next day i.e. 13th Nov 2012 for withdrawal of her cash grant. Unfortunately she lost her BDC somewhere on the way. She asked from the bank about what to do and they guided her to go back to the BDC Centre and lodge a complaint for BDC Lost.

4. Processing of the Complaint

4.A Providers Version

Beneficiary Meher Bano visited the BISP BDC centre on 28th November 2012 and submitted her request for a new BDC card. BISP staff guided her to the bank counter inside the BDC centre. The bank representative entered her request in a register. There is no mechanism or operating procedure set by the bank for the issuance of new BDCs for beneficiaries who have lost their BDCs. Record of forwarding the complaints is not being maintained by the bank counter at the BDC centre Aliabad.

No action has yet been taken by the Bank Alfalah on such kinds of cases. They ask the beneficiary to wait so that they will forward such cases to their head office and a new BDC will be issued to the beneficiary. The bank representatives didn't give any time frame.

4.B Client's Version

On 28th November 2012 she went to the BISP BDC centre Aliabad and lodged a request for a new BDC card. The beneficiary herself visited the BDC centre on public transport and spent Rs. 40 on the round trip. The distance between the BDC centre and the beneficiary's home is 18 km.

The BISP staff guided her to the bank counter inside the BDC centre. The bank representative registered her complaint manually and no acknowledgement slip was given to the complainant for her complaint. The beneficiary said that the bank representative had assured her that after some days they will issue her a new BDC. They did not give her an exact date for a new BDC. She told us that she never visited BDC centre after complaint, and is still waiting for her new BDC.

The beneficiary did not receive her new BDC during the last 2 months and is waiting till end January of 2013. As her complaint has not been addressed, she is not satisfied with the complaint redressal process.

5. What we learned?

- In many BDC lost cases like Mehar Bano, beneficiaries do not know how and where to register the complaint or how to follow it up. They often just lodge their complaints and wait for the Bank to inform them when their new cards arrive.

6. Recommendations.

- Bank should follow its established complaint redressal procedure. the complaint must be forwarded to the Head Office for redressal and should be addressed within a reasonable time.
- After their complaint is addressed, a beneficiary should be informed by the bank representatives to come and collect their new BDC.
- It's very much important to create awareness regarding the usage of BDC s and compliant registration mechanism among the beneficiaries by using print and electronic media.



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حکومت پاکستان

Payment Case Studies

Section 1D



AJK

Case study Number	P-Q3-AJK-01
Nature of Case	Partial payment by post man
Complainant/ Beneficiary	Manzreen BiBi
Wife of:	Nazar Hussain
Complainant, if not beneficiary herself	
Address	Numb Plundri city tehsil Plundri District Sidhnoti
CNIC Number	8240173052876
PSC form number	7516317
Date Study Completed	24 th January 2013

1. Profile of the beneficiary/complainant

Manzreen, wife of Nazar Hussain is a 40 years old illiterate housewife and lives in Numb, Plundri, Tehsil Plundri, with her husband and a son who studies in a government school.

Her house is situated on a 5 *marla* plot and consists of 2 *katcha* rooms; a make shift bathroom but no kitchen. The house has an unpaved courtyard surrounded by a boundary wall, which is made of mud. Her husband is a labourer.

There is no street leading to her home because there are only three houses on top of the hill and there is an absence of any drainage system. Schools for girls and boys, hospital and dispensary are available in Plundri. From her area (Mohalla) Numb, a van takes 20 minutes to reach BISP office, Plundri. After getting down at main van stop, she has to walk for about 15 minutes to reach her house.

2. Relationship with BISP

Manzreen was not a beneficiary under the BISP Parliamentary Phase of the programme. During the Poverty Scorecard (PSC) survey, a team of NRSP visited her area (*Mohalla*), filled her form and gave her an acknowledgement slip. She first heard from her neighbours and political workers of the 'Peoples Party fund' i.e. BISP, which is a cash grant scheme meant for poor and needy women (families).

3. How did the complaint emerge?

When the postman started delivering money orders to other eligible beneficiaries in the locality, he gave her Rs.1000, she asked him "I got Rs.2,000 as the first instalment, why only Rs.1000 are given in this instalment". She visited the Post office with her husband and asked the postman again that why she got a partial payment of Rs.1000 instead of Rs.2,000. The postman told her not to inform anyone about this at the Post Office and maybe BISP would start sending her full payments again. She was not satisfied with his answer and visited the BISP Tehsil Office, Plundri. Here, she came to know that her payment of Rs.3,000 had been generated and a delivery date was also shown in the Payment Detail meaning that payment has been made to her. According to BISP website Rs.3,000 were delivered to her in June 2012 but actually postman gave her Rs.1,000 only.

After checking BISP website, Asst Director asked her to give a written complaint regarding this misappropriation by the postman with a photo copy of her CNIC.

4. Processing of the Complaint

4.A Providers' Version

When Manzreen visited the BISP Tehsil Office, Plundri on 27 July 2012, she told that she had not received her full instalment while other women are getting their full amounts. Assistant Director, BISP checked her status and told her that the postman of her area was not delivering the money orders properly. The BISP Assistant Director asked the beneficiary to submit a written complaint of non-payment of Rs.2,000 which she did. She showed all receipts of money orders that were given by the postman, the Assistant Director registered the complaint for partial payment.

Assistant Director discussed the case verbally with the Post Master, Plundri and then sent him beneficiary's written complaint. Post Master called the Post man and the beneficiary in his office, where post man admitted that he deducted an amount of Rs.2,000 from Manzreen's instalment illegally. Post man gave back Rs.2000 to her in front of the Post Master who warned postman verbally not to commit such a mistake again.

Post Master informed Assistant Director, BISP on telephone that the issue had been resolved.

4.B Client's version

No receipt was given by BISP office but they kept her complaint in a file for further inquiry. Manzreen visited BISP Office 3 to 4 times and her father also visited to follow-up her complaint. Her home is near Tehsil office, Plundri but she has to spend a whole day for visiting and waiting for result. One way travel from her house to BISP Office Plundri requires 20 minutes and costs Rs.50 per person. She is a poor woman and spend about Rs.200 on travelling for each visit. Moreover, on the day of visit to BISP Tehsil Office they have to abandon their daily wage due to which their cost multiplied.

It took more than one week to decide her complaint. The beneficiary claims to have received her payment on 6th August 2012 but after that she received two more MOs but delivery status/date is not mentioned on her payment detail on BISP website.

5. What We Learned?

- Availability of Payment Detail on website is very useful for the beneficiary. By accessing her Payment Detail, Manzreen was able to know that she has not received full amount of money orders that were generated and shown as delivered to her.
- Though she declares that she received payment for two more MOs after that delivery date is not mentioned on her Payment Detail on BISP website.

6. Recommendations

- Payment details need to be regularly updated.
- In order to ensure effective payment monitoring and to minimise the chances of misappropriation, BISP HQ should provide to its divisional and Tehsil offices a list of beneficiaries whose money orders have been generated.
- For better transparency and accountability, BISP staff should test-check some payments to beneficiaries to ensure that the full amounts of MOs are being delivered to the beneficiaries in time.

Case study Number	P-Q3-AJK-02
Nature of Case	Non-Payment of two MOs for Rs.5,000
Complainant/ Beneficiary	Safila
Wife of:	Muhammad Ashraf
Complainant, if not beneficiary herself	
Address	Kathiyara Supply Mohalla P.O. & Teh Hajira District Poonch
CNIC Number	8230201455642
PSC form number	2214321
Date Study Completed	26 th January 2013

1. Profile of the beneficiary/complainant

Safila, wife of Muhammad Ashraf is a 30 years old illiterate housewife and lives in village Kathiyara, UC Mahala of Tehsil Hajira, with her husband and a son who studies in a government school.

Her house is situated on a 5 *marla* plot and consists of 2 mud (*katcha*) rooms; a make shift bathroom but no kitchen is available in the house. The house has an unpaved courtyard surrounded by a boundary wall, which is made of mud. Her husband is a labourer and works on daily wages.

From Hajira, a van takes more than one and half hour to reach her village kathyara. After getting down at her village, she has to walk for about 15 minutes to reach her house located on top of a mountain. There is no street leading to her home because there are only two or three houses on top of the hill with no drainage system. Schools for girls and boys are situated in the village and small dispensary is also available.

2. Relationship with BISP

Safilah was not a beneficiary under the Parliamentary Phase of the programme. During the Poverty Scorecard (PSC) survey, a team of NRSP visited her village, filled her form and gave her an acknowledgement slip. She first heard of the 'Peoples Party funds' from her neighbours and political workers.

3. How did the complaint emerge?

When the postman started bringing money orders to other eligible beneficiaries in the village she started wondering why she was not getting her money orders regularly even though her survey was done with other women at the same time. She visited the Post Office with other village women and her husband. She asked the postman why her payment had been stopped by BISP. The postman asked her not to inform anyone at the Post Office and maybe BISP will start sending her payments again soon. She was not satisfied with his answer and visited the BISP Tehsil Office, Hajira. Here, she came to know that her payment had been generated and a delivery date was also shown in the Payment Details. She only received 7 money orders of Rs.2,000 each till 26th December 2011. She did not get the remaining 2 money orders worth Rs.6,000, which were generated on 28 March 2012 and 30 June 2012 for Rs.3, 000 each.

According to the BISP website, the March MO was delivered on 8 June 2012, and other MO's delivery date was not mentioned on the BISP website.

After checking her complete information Asst Director asked her to submit a written complaint with photo copy of her CNIC at the BISP Tehsil office.

4. Processing of the Complaint

4.A Providers' Version

When Safila visited the BISP Tehsil Office, Hajira in end June 2012, she told them that she was not getting her cash grant while other beneficiaries were getting it. Assistant Director checked her status and told her that the postman of her village was not delivering her the money orders. The BISP Assistant Director asked the beneficiary to submit a written complaint of non-payment of 2 MOs, which she did. She showed all receipts of money orders that were given by the postman. The Assistant Director registered the complaint at the BISP Tehsil Office. Then Assistant Director discussed the case verbally with the BISP Regional Director and prepared a team for inquiry. Assistant Director also forwarded a letter to Divisional Post Office regarding this complaint.

An inquiry was held, with representatives of the Post Office including postman and complainant under the supervision of ASPs and Field Supervisor BISP Rawalakot, at BISP Office, Hajira. In the joint inquiry, the postman was found guilty and his services were terminated. It was decided that the embezzled amount shall be delivered by the postman as soon as possible. The recommendation was implemented and the postman delivered the instalments in September 2012.

4.B Client's version

No receipt was given by BISP office but they kept her complaint in a file for further inquiry. Safila visited BISP Office 3 to 4 times and her father also visited to follow-up her complaint. Her home is very far from Tehsil office Hajira and she has to spend a whole day for travelling. On the round trip from her house to BISP Office Hajira and back, it requires more than four hours, changing two vans and costs Rs.250 per person. She is a poor woman and spent about Rs.500 as travelling expenditure on each visit. After her first visit, she could not afford transportation cost and she borrowed money from her neighbours. Moreover, on the day of visit to BISP Tehsil Office they had to abandon their daily wage work due to which their cost multiplied.

It took more than 2 months for the resolution of her complaint. The beneficiary claims to have received her payment in September 2012 but after that she received only one more MO.

5. What We Learned?

- Availability of Payment Detail on website is very useful for the beneficiary. By accessing her Payment Detail, Safila was able to learn that she has not received money orders that were generated and shown as delivered to her on various dates.
- Though she declares that she received the payment of her two embezzled MOs in September 2012 but the Payment Detail still shows that these MOs were delivered to her on different previous dates.

6. Recommendations

- Payment details need to be regularly updated.

- In order to ensure effective payment monitoring and to minimise the chances of misappropriation, BISP HQ should provide to its divisional and tehsil offices a list of beneficiaries whose money orders have been generated.
- For better transparency and accountability, BISP staff should test-check some payments to beneficiaries to ensure that the full amounts of MOs are being delivered to the beneficiaries in time.

Case study Number	P-Q3-AJK-03
Nature of Case	Non-Payment of 5 MOs for Rs.13,000
Complainant/ Beneficiary	Kausar
Wife of:	Muhammad Asif
Complainant, if not beneficiary herself	
Address	Village Gorraah Post Office Gorraah Shamali city tehsil Plundri District Sidhnoti
CNIC Number	8240162327294
PSC form number	7520143
Date Study Completed	27 th January 2013

1. Profile of the beneficiary/complainant

Kausar , wife of Muhammad Asif is 40 years old uneducated housewife and lives in village Goraah, Tehsil Plundri, with her husband and seven children; 4 son and 3 daughters who studies in a government school.

Her house is built on a 5 *marla* plot and consists of 2 *katcha* rooms; a make shift bathroom but no kitchen. The house has an unpaved courtyard surrounded by a boundary wall, which is made of mud. Her husband is a labourer and works on daily wages.

From her village Gorraah, a van takes 1 hour to reach BISP office, Plundri. After getting down at main van stop, she has to walk for about 50 minutes to reach her house located on top of a mountain. There is no street leading to her home because there are only two or three houses on top of the hill and there is absence of any drainage system. Schools for girls and boys are situated in the village, Hospital and dispensary is also available there.

2. Relationship with BISP

Kausar was not a beneficiary under the Parliamentarian Phase of the programme. During the Poverty Scorecard (PSC) survey in July 2009, a team of NRSP visited her village, filled her form and gave her an acknowledgement slip. She first heard of the 'Peoples Party funds' from her neighbours and political workers.

3. How did the complaint emerge?

When the postman started delivering money orders to the other eligible women in the locality, Postman also gave her Rs.1,000. She asked the postman that she was getting cash grant regularly after every 2 or 3 months but from last few months she was not getting her instalments besides that day she received Rs.1,000 instead of the usual Rs.2,000-Rs.3,0000, whereas other beneficiaries in the village were receiving their full amount of cash grants regularly. She asked the postman for the reasons of non-delivery of MOs but his answer was not satisfactory, therefore, she visited BISP office and told her problem and showed all the MOs receipts she had.

After checking BISP website and taking all the details, BISP Assistant Director asked her to give a written application with a copy of her CNIC and she did as advised.

4. Processing of the Complaint

4.A Providers' Version

When Kausar visited the BISP Tehsil Office, Plundri on 12 June 2012, she told them that she was not getting regular instalments besides getting only Rs.1,000 in the current instalment instead of Rs.2,000-Rs. 3,000 while other beneficiaries are getting regular instalments with full amounts. Assistant Director checked her status and told her that the postman of her area was not delivering the money orders properly. She showed all the receipts of money orders that were given to her by the postman. The Assistant Director registered her written complaint at BISP Tehsil Office, Plundri for non-payment of five instalments totalling Rs.13,000.

The Assistant Director discussed the case verbally with the Post master Plundri and then sends him beneficiary's written complaint. Post Master called postman and beneficiary in his office at Plundri. Postman admitted that he gave Kausar less amount and gave back Rs.13,000 to her in front of Post Master. Post Master warned postman verbally not to do such exploitation again. Postman requested forgiveness while promising not to repeat such an act again

Post Master informed Assistant Director on telephone that the issue has been resolved.

4.B Client's version

No receipt was given by BISP office but they kept her complaint in a file for further inquiry. Kausar visited BISP Office 3 to 4 times and her husband also visited to follow-up her complaint. Her home is very far from BISP Tehsil office, Plundri, therefore, she needs a whole day to visit this office and waiting for the outcome of her complaint. One way travel from her house to BISP Office Plundri requires 1 hour and costs Rs.100 per person. She is a poor woman and spent about Rs.400 as travelling expenditure on each visit. Moreover, on the day of visit to BISP Tehsil Office they had to abandon their daily wage work due to which their cost multiplies manifold.

Resolution of her complaint took more than two weeks. The beneficiary claims to have received her payment on 26th June 2012 but after that she received only two more MOs but delivery date is not mentioned on the BISP website.

5. What We Learned?

- Availability of Payment Detail on the website is very useful for the beneficiary. By accessing her Payment Detail, Kausar was able to know that she has not received full amount of money orders that were generated and shown as delivered to her on different dates.
- Though she declares that she received two more MOs after that but delivery dates are not mentioned on the website.

6. Recommendations

- Payment details need to be regularly updated.
- In order to ensure effective payment monitoring and to minimise the chances of misappropriation, BISP HQ should provide to its divisional and Tehsil offices a list of beneficiaries whose money orders have been generated.

- For better transparency and accountability, BISP staff should test-check some payments to beneficiaries to ensure that the full amounts of MOs are being delivered to the beneficiaries in time.

Case study Number	P-Q3-AJK-04
Nature of Case	Non-Payment of five MO of Rs.15,000
Complainant/ Beneficiary	Noreen
Daughter of:	Jan Muhammad
Complainant, if not beneficiary herself	-
Address	Village and Post office Sehr Mandi, Tehsil Sehnsa, District Kotli
CNIC Number	8120344396068
PSC form number	
Date study Completed	6 th September 2013

1. Profile of the beneficiary/complainant

Noreen, daughter of Jan Muhammad is 26 years old and lives in village Saher Mandi of Tehsil Sehnsa, with her parents and three sisters. She has received primary education.

Her house is situated on a 10 marla plot and consists of four katcha rooms; a make shift bathroom and a kitchen. The house has an unpaved courtyard surrounded by a boundary wall which is made of mud and cement. Her father is a daily wager and works as an unskilled labourer. She also stitches clothes of neighbours to financially support her family.

Her house is located in the main Market (bazaar) of Saher Mandi. The streets of the village are unpaved and lack any drainage system. Schools for girls and boys are situated in the village and small dispensary is also present there.

2. Relationship with BISP

Noreen was a beneficiary under the Parliamentary Phase of the programme. During the PSC survey a survey team visited her village, filled her form and gave her an acknowledgement slip. The beneficiary claimed to have no information about the working of the BISP cash grant scheme. She first heard of the 'Benazir Fund or Peoples Party fund' from her neighbours and political workers.

3. How did the complaint emerge?

When the postman started bringing money orders to the other eligible women in the locality she was worried why she wasn't getting her money orders regularly though her form was submitted to an MLA at same time. She visited the Post Office, Sehnsa with other village women and her father. She asked about her money orders from the postman and he said that her payment was stopped by BISP. The Postman advised her not to ask anyone else about this in the Post Office and may be BISP will start her payments again. She was not satisfied with his answer and visited BISP Divisional Office Mirpur with her father. Here she came to know that her payments were being generated and 11 MOs were shown as delivered to her. She showed all receipts of money orders that were given to her by the postman. She had received only 6 money orders of Rs.3,000 each. Therefore, after confirmation of the number of generated money orders, she felt cheated and submitted a written complaint about the misappropriation of 5 money orders by the postman in the BISP office.

4. Processing of the Complaint

4.A Providers' Version

The Field Supervisor registered the complaint at BISP Divisional Office, Mirpur for the non-payment of five money orders for Rs.15,000. BISP Divisional Director discussed this case verbally with BISP Regional Director and formed an enquiry team. The Divisional Director also forwarded a letter to the Divisional Post Office, Mirpur, regarding this complaint. During enquiry by BISP media officer and Field Supervisor, they found out that the postman has not delivered the money orders to a number of beneficiaries of Saher Mandi in Tehsil Sehnsa.

A Joint Enquiry was held at BISP office Mirpur under the supervision of the ASPS, which was attended by representatives of the Post Office, BISP Media Officer AJK and BISP Field Supervisor Mirpur. It was also attended by the relevant postman and the complainant. It was decided at the enquiry that the pending amount shall be delivered by the postman at his earliest. The recommendation was implemented and the postman delivered the misappropriated amount on 13th June 2011.

4.B Client's version

No acknowledgement of filing her complaint was given by the BISP Office. Her home is very far from BISP Divisional Office Mirpur and she needed a whole day for submission of her complaint. She is a poor woman and spent five hundred rupees for one time transportation. After her first visit she could not afford the transportation cost and so she covered more than half the way by a five hours' walk. Noreen visited 3 to 4 times and her father also visited the BISP office for follow-up of her complaint. Moreover on their day of visit to BISP Divisional Office they had to abandon their daily wage work due to which their cost multiplied manifold.

After the initial enquiry by BISP, the beneficiary attended a joint enquiry by BISP and Pakistan Post held in connection with her complaint and as a result of the enquiry, she claims to have received the misappropriated amount in June 2011. After receiving her misappropriated money orders, she received only one more MO. Presently her status is being shown as 'Blocked due to Survey Completion'. She participated in the PSC survey but misplaced the survey acknowledgement given by the survey team. She, however, considers that her cash transfers have been stopped as she filed a complaint against the postman and he had to return her misappropriated money orders.

The distance from her house to BISP Divisional Office Mirpur is nearly 150 km, which costs over Rs.400 and consumes about four hours travel time for one direction.

5. What We Learned?

- Availability of Payment Detail on website is very useful for the beneficiary. By accessing her Payment Detail, Noreen was able to learn that she has not received five money orders that were generated and shown as delivered to her on various dates.
- During BISP parliamentary phase, BISP Tehsil offices were not operational so the postmen were delivering payments without any monitoring. In her case, the postman misappropriated her 5 MOs.
- Noreen's payment was embezzled due to a lack of monitoring / test checking of payments at that time.

- Though she declares that she received the payment of her five embezzled MOs in June 2011 but the Payment Detail still shows that these MOs were delivered to her on various previous dates spread over 2010 and 2011.
- She did not receive any payment after June 2011. Her beneficiary status is shown as 'Blocked due to survey completion'. She has not received any letter from BISP to know her status after PSC Survey.
- She considers that her cash transfers have been stopped as she filed a complaint against the postman and he had to return her misappropriated money orders.

6. Recommendations

- Payment details need to be regularly updated.
- In order to ensure effective payment monitoring and to minimise the chances of misappropriation, BISP HQ should provide to its divisional and Tehsil offices a list of beneficiaries whose money orders have been generated.
- For better transparency and accountability, BISP staff should test-check some payments to beneficiaries to ensure that the full amounts of MOs are being delivered to the beneficiaries in time.
- Beneficiaries of BISP Phase I should be informed after the conclusion of the PSC survey whether they were found to be eligible or not by sending them an eligibility or ineligibility letter so that they know whether to expect further cash payments or not.

Case Study Number	P-Q3-AJK-05
Nature of Case	Non-Payment due to Incomplete BDC PIN Code
Complainant/ Beneficiary	Zulekhan Bibi
wife of:	Muhammad Shabir
Complainant, if not beneficiary herself	-
Address	Village and UC Chak Sawari Tehsil and District Mirpur
CNIC Number	8130267586080
PSC form number	7737275
Date Study Completed	16 th January 2013

1. Profile of the beneficiary/complainant

Zulekhan, wife of Muhammad Shabir is 35 years old illiterate woman and lives in village and UC Chak Sawari, Tehsil Mirpur with her 3 children (1 daughter and two sons).

Her house is built on a 10 marla plot and consists of two katcha rooms; no bathroom and no kitchen. The house has an unpaved courtyard surrounded by a boundary wall which is made of mud and bushes. Her husband is working as a labourer in Mirpur city on daily wages.

Her house is located in a hilly area which is at a great height and is full of trees. There are no streets in her village being in the hilly area and no drainage system as well. Schools for girls and boys and a small dispensary are situated in the village.

2. Relationship with BISP

Zulekhan Bibi was a beneficiary under the Parliamentarian Phase of the programme. She was not included as beneficiary in P2 but after appeal she became beneficiary in Phase 2. During the PSC Survey a team of NRSP visited her village, filled her form and gave her an acknowledgement slip. The beneficiary claimed to have no information about the working of the BISP cash transfer scheme. She first heard of the 'Benazir Fund' from her neighbours and political workers.

From July 2009, she started receiving BISP cash transfers under Phase I through money orders delivered by Pakistan Post. Later she was advised by BISP to convert to Benazir debit Card, an alternative mechanism of payment.

Zulekhan Bibi got her Benazir Debit Card (BDC) in end February 2012 from BDC Distribution Centre Mirpur situated in BISP Tehsil Office Mirpur. After a few days she went to Bank Alfalah, Mirpur, to withdraw her cash grant.

3. How did the complaint emerge?

When she reached the ATM to withdraw money, it was very crowded. After waiting for 3 to 4 hour she entered the ATM room with her husband and opened her envelope given by the Bank Supervisor at the BDC Centre. She entered her BDC in the ATM and opened the envelope for BDC PIN Code, there was an incomplete PIN code written inside and the paper was almost blank. She rushed to the Bank representative and told him about the situation. The Bank Supervisor checked her envelope and PIN Code letter and found half numbers written on that. He advised her to go back to Benazir Debit Card Centre situated within the premises of BISP Tehsil Office, Mirpur. Then she came to BISP Office and relayed the entire situation to BISP Assistant Director who advised her to go to Bank counter of BDC Distribution Centre situated in the same building.

She went to Bank Supervisor and informed him about the matter. The Bank Supervisor registered her complaint to generate a new PIN code.

Zulekhan Bibi visited Bank Alfalah once and then visited the BDC Centre twice as the telephone network was not working because in BISP office there was an issue of signals. On her 2nd visit her PIN Code complaint was entertained, no acknowledgement was given by the Bank Supervisor but the complaint was entered in a register for record.

4. Processing of the Complaint

4.A Providers' Version

When Zulekhan Bibi visited BISP Tehsil Office Mirpur with her problem of missing BDC PIN Code, the staff informed her that they cannot do anything and advised her to consult the Bank Supervisor present at the Bank Counter of the BDC Distribution Centre working in the same premises.

The Bank Supervisor after hearing about her problem called the Head Office/ Helpline for a new PIN Code on her behalf but on the first day he failed to generate a new PIN Code due to network issue of mobile given by Bank Alfalah. The Bank Supervisor asked her to visit after a few days and by then her BDC PIN Code would be generated and will be activated within 24 hours by the Bank's Head Office. The Bank Supervisor did not give her any slip or acknowledgment of filing her complaint regarding incomplete/missing PIN Code of her BDC.

After two days when she went again, Zulekhan Bibi's PIN Code was generated and given to her.

4.B Client's Version

She visited Bank Alfalah once and BISP office/ BDC Centre twice to file her complaint. BISP staff asked her to go to the bank counter at BDC Distribution Centre in the same premises. The Bank Supervisor registered her complaint for the generation of PIN Code for her BDC.

After Zulekhan Bibi's PIN Code was generated she went immediately to Bank Alfalah to withdraw her cash transfer but her payment was not transferred to her account by that time. She went again on 12th March and withdrew her payment of Rs.3,000 from Bank Alfalah ATM.

Her home is very far from BISP Tehsil Office Mirpur. From Mirpur to Chak Sawari the van takes about 2 hours and costs Rs.120. Then she walks from Chak Swari to her house in about an hour. She needed a whole day for submission of her complaint or even to withdraw her cash transfer. She is a poor woman and it is difficult for her to spend three hundred rupees on each visit.

5. What We Learned?

- Zulekhan Bibi is illiterate and did not know how to use the BDC for withdrawing her cash transfer; no training was provided to her for using BDC.
- She faced a lot of distress due to the small mistake (incomplete PIN Code in her envelope) of the bank. She spent a lot of money on transportation to withdraw her cash grant from Bank which is very far from her home.

- She complained about a incomplete PIN Code and within two weeks received a new PIN Code.
- Although PIN Code generation is a simple process, due to problem in telephone network, she had to visit the BDC Distribution Centre twice for generation of her PIN Code.
- BISP website shows status of payment generation and withdrawal dates.

6. Recommendations

- Greater care should be taken and it should be ensured that the bank staff present at the BDC Distribution Centre explains in detail to the beneficiary about how to use the BDC for withdrawing cash.
- In order to avoid the problem of missing PIN Code, BDC Distribution Centre staff must assure and advise the beneficiary to check that the PIN Code is present in her BDC envelope.
- For PIN Code generation there must be some representative or counter in the same bank to help the beneficiaries on the spot.

Case Study Number	P-Q3-AJK-06
Nature of Case	Non-Payment due to BDC Captured by ATM
Complainant/ Beneficiary	Nazreen Akhter
wife of:	Tariq Mehmood
Complainant, if not beneficiary herself	-
Address	Village: Kalyal Bainsi, Palchura Town Pir Khana, P.O. Kakra, Potha Bainsi Tehsil and District Mirpur
CNIC Number	8130294639670
PSC form number	7744155
Date Study Completed	20 th January 2013

1. Profile of the beneficiary/complainant

Nazreen Akhter, wife of Tariq Mehmood is a 32 years old illiterate woman and lives in village Kalyal Bainsi (Palchura Town Pir Khana Tehsil Mirpur) with her 4 children; 2 daughter and 2 sons, all studying at the local government school.

Her house is built on a 5 *marla* plot and consists of one mud (*katcha*) room; no bathroom and no kitchen. The house has an unpaved courtyard surrounded by a boundary wall which is made of mud and bushes. Her husband is a labourer in Mirpur city and works on daily wages.

The streets of her village are unpaved and lack any drainage system. Schools for girls and boys are situated in the village.

2. Relationship with BISP

Nazreen Akhter was not a beneficiary under BISP Parliamentary Phase. During the PSC survey a team of NRSP visited her village, filled her form and gave her an acknowledgement slip. The beneficiary claimed to have no information about the working of BISP cash transfer scheme. She first heard of 'Benazir fund' from her neighbouring villagers.

From Oct 2011, she started receiving BISP cash transfers under Phase II through money orders delivered by Pakistan Post. Later she was advised by BISP to convert to Benazir Debit Card, an alternative mechanism of payment.

Nazreen Akhter got her Benazir Debit Card (BDC) in the 1st week of October 2012 from BDC Distribution Centre Mirpur situated in BISP Tehsil office Mirpur.

3. How did the complaint emerge?

After few days she sent her husband to Bank Alfalah Kotli Road Branch Mirpur to withdraw her cash grant. As ATM was very far off therefore she didn't accompanied her husband. Her husband informed that when he reached ATM, it was very crowded. After waiting for 3 to 4 hour he entered the ATM and entered the BDC in the ATM, being an illiterate person, he pressed some wrong digits (to enter PIN Code) and attempted more than three times to withdraw cash, resultantly, her BDC was captured by the ATM. He went inside the branch and asked them to give back his wife's BDC. Bank staff told him that only a beneficiary could take back her BDC. The Bank Manager advised him to bring Nazreen Akhter to get back her BDC.

Due to heavy rains almost a whole week passed before she could visit the Bank, the Bank representative told them that as per policy they have sent her card back to their head office and

now they should apply for a new card. He advised her to go back to the BDC Distribution Centre situated in BISP Tehsil Office Mirpur to apply for a new BDC.

4. Processing of the Complaint

4.A Providers' Version

When Nazreen Akhter visited BISP Tehsil Office Mirpur with her problem about capture of BDC by ATM, BISP staff informed her that they cannot do anything and advised her to consult the bank counter at the BDC Distribution Centre.

The Bank Supervisor after hearing her problem in detail called their head office and applied for a new BDC on her behalf. The Bank Supervisor asked her to collect her new BDC after two weeks but he did not give her any slip or acknowledgment of filing her complaint.

After two weeks Nazreen Akhter got a new BDC and she went to Bank Alfalah Mirpur branch to withdraw her payment but could not withdraw her cash grant of Rs.3,000 which was transferred to her account. For the last one and a half month she did not visit the bank because she said she will visit the branch when her neighbouring woman, who is educated and know the procedure of using ATM, could accompany her.

4.B Client's Version

She went to BISP Tehsil office and asked the Assistant Director who advised her to consult the bank counter situated in the same building.

She visited Bank Alfalah twice and BISP office/ BDC Centre once to file her complaint. BISP staff asked her to go to the bank counter at BDC Distribution Centre in the same premises. The Bank Supervisor registered her complaint for new BDC/ PIN Code and blocked her old BDC.

She received her new BDC on 3rd August 2012, however, her first quarterly payment of Rs.3,000 which was generated on 20th June 2012 BDC could not be withdrawn by her because she is waiting for a neighbouring woman, who is educated and knows how to use an ATM, to accompany her.

Her home is very far from BISP Tehsil office Mirpur and she needed a whole day for submission of her complaint or even with draw her cash grant. From Mirpur to her village the van takes about 1 hour and charges Rs.80 per person. As only few vans are available on this route, a taxi takes at least 150 rupees. Then from Kayal Bansi village to her home she has to walk for another 50 minutes. She is a poor woman and has to spend almost two hundred rupees for transportation on each visit.

5. What We Learned?

- Nazreen Akhter is illiterate and did not know how to use BDC for withdrawing her cash transfer as no training was provided to her about how to use her BDC.
- She faced a lot of distress because her husband repeatedly entered a wrong PIN code in the ATM. As a result the BDC was captured by the ATM. She couldn't go to the bank for a week and so the card was sent back to H.O. She complained about a captured BDC and within two weeks received a new BDC and PIN.

- She has been to Mirpur five times (BDC Centre to collect her card, twice to the ATM for withdrawing her grant, BDC Centre once for filing the complaint and second time to collect her BDC) but despite spending five days and over a thousand rupees she has still not received her first cash transfer through the BDC. She is now waiting for her educated neighbouring woman to accompany her to the ATM.
- She preferred post office delivery system (compared to BDC) because she used to receive payment at her door step which saves a lot of time, effort and cost. ATM is very far from her home and there is no other option (PoS etc.) to withdraw cash near her home. Now she has to spend a day and Rs.200 to go to an ATM in Mirpur for withdrawing her cash grant.

6. Recommendations

- Greater care should be taken and it should be ensured that while giving the BDC envelope, bank staff at BDC Distribution Centre explains to beneficiary about the use of BDC in detail.
- In order to avoid the time and cost to go to Mirpur to withdraw cash, there must be ATM or PoS or franchises near main villages. Till that time it may be useful to ask the beneficiary for her choice about the mode through which she wants to get her cash transfers.
- In Payment Complaints regarding Pakistan Post it was observed that over 75% complaints were filed with BISP and less than 20% with Payment Agency. In order to facilitate the beneficiaries, BISP -staff needs to be involved in solving BDC related complaints. They should at least keep a record of the complaints and pursue in case of delays.

Case Study Number	P-Q3-AJK-07
Nature of Case	Non-Payment due to Exchanged BDC PIN Code
Complainant/ Beneficiary	Soni Bibi
wife of:	Muhammad Asif
Complainant, if not beneficiary herself	
Address	Tetran UC Panjkot Tehsil and District Muzafarabad
CNIC Number	8220343238624
PSC form number	7641454
Date Study Completed	10 th January 2013

1. Profile of the beneficiary/complainant

Soni bibi, wife of Mohammad Asif is a 30 years old illiterate woman and lives in village Tetran, UC Panjkot, Tehsil Muzafarabad with her three children; 2 daughters and 1 son, all of them are getting education in a local government school. She is living in a joint family system and her in-laws also live with her.

Her house is situated on a 10 marla plot and consists of two katcha room, a small bathroom but no kitchen. The house has an unpaved courtyard surrounded by a boundary wall which is made of bushes. Her husband is doing labour work.

Her house is located in village Tetran on top of a mountain at a great height. It is a hilly area and full of trees. There are no streets in her village and no drainage system. Primary schools for girls and boys and a small dispensary are situated in the village.

2. Relationship with BISP

Soni bibi was not a beneficiary under the Parliamentary Phase of the programme. During the PSC survey a team of NRSP visited her Mohalla, filled her form and gave her an acknowledgement slip. The beneficiary claimed to have no information about the working of the BISP cash transfer scheme. She first heard of the 'Peoples Party Scheme' from her neighbours.

From February 2011, she started receiving BISP cash transfers under Phase II through money orders delivered by Pakistan Post. Later she was advised by BISP to convert to Benazir Debit Card (BDC), an alternative mechanism of payment.

3. How did the complaint emerge?

Soni bibi got her BDC from BDC Distribution Centre Muzafarabad situated within the premises of BISP Office Muzafarabad. After a few days she went to Bank Alfalah ATM, Muzafarabad for withdrawing her cash grant. A bank representative was present there to guide the beneficiaries on how to use their Benazir Debit Cards. He was also withdrawing cash and was handing over cash to beneficiaries. After receiving payment she kept her BDC and pin code in the envelope and came back home.

After a few months when her next instalment was generated she again went to ATM at Bank Alfalah Muzafarabad. After attempting to withdraw the cash thrice, she realised that her PIN code was not correct. She checked that the BDC was her own but Pin code was probably exchanged at the time of her earlier withdrawal. She contacted a representative of Bank Alfalah to ask why her BDC was showing not working. He advised her to go to BISP Tehsil office, Muzafarabad to register her complaint and get a new Pin Code.

4. Processing of the Complaint

4.A Providers' Version

When Soni bibi visited BISP Tehsil Office Muzafarabad with her problem of blocked PIN Code, BISP staff informed her that they cannot do anything and advised her to consult the Bank counter at the BDC Distribution Centre working in the same premises. The Bank Supervisor after hearing her problem and checking her Pin code informed that one digit of the pin code was erased, he contacted helpline from his official mobile but due to a network error could not get a new Pin Code. The Bank Supervisor did not give her any acknowledgment of filing her complaint about exchanged BDC pin code.

He asked her to come next day, she came again next day and Bank representative generated new PIN code on her behalf.

4.B Client's Version

She visited BISP Office Muzafarabad to register her complaint, but the Assistant Complaints asked her to visit the bank counter of BDC Distribution Centre located in the same building. She went there, told her problem to the Bank Supervisor and requested him to lodge her complaint. The Bank Supervisor entered her complaint in a register for record but no receipt was given to her.

She visited Bank Alfalah once to file her complaint and they advised her to go to BISP Tehsil Office Muzafarabad. BISP staff asked her to go to the bank counter at BDC Distribution Centre in the same premises. Bank Supervisor registered her complaint for issuance of new PIN code.

Her home is very far from BISP Tehsil office Muzafarabad. From Muzafarabad to her village Tetran Panjkot the van takes 1½ hour and costs Rs.70 per person. From Panjkot to her house she has to walk for about 30 minutes. She needed a whole day for visiting Muzafarabad for submission of her complaint. She is a poor woman and spent three hundred rupees on each visit.

She had to spend one day and Rs.300 to collect the cash transfer from ATM in Muzafarabad. Later she had to spend more than Rs.600 on two visits to get her new PIN Code. Again for withdrawing the cash she had to visit Muzafarabad twice and spent about Rs.600 and two days. She was not satisfied with the change in the payment mode because instead of getting the instalments at her doorsteps, she now has to repeatedly visit Muzafarabad.

5. What We Learned?

- Soni bibi is illiterate and did not know how to use BDC for withdrawing her cash transfer as no training was provided to her about how to use her BDC.
- She handed over her BDC and PIN to bank representative for withdrawing her cash transfer but due to a large crowd he erroneously gave back the PIN Code of some other beneficiary.
- ATM is very far from her home and there is no other option (PoS etc.) to withdraw cash near her home. She has to spend a day and Rs.300 to go to the ATM at Muzafarabad for withdrawing her cash grant.
- Though the amount was already credited to her account but she could withdraw it after about six visits (2 visits to use her card, 1 to the bank to report the PIN problem, two to get a new

BDC Pin code, and the last visit when she could withdraw her money). On these 6 visits she had to spend about Rs.1800 and 6 days.

6. Recommendations

- Greater care should be taken and it should be ensured that the bank staff present at the BDC Distribution Centre explains to the beneficiary the use of BDC for withdrawing cash in detail.
- In order to avoid the confusion due to mixing of BDCs of different beneficiaries, personalized cards showing names and CNIC may be issued. In case these personalized cards are too costly then, at the time of issue at the BDC Distribution Centre, at least the beneficiary's name or CNIC may be written by using a permanent marker so that they can identify their cards and BDC Pin code with pen on envelop.
- In order to avoid the time and cost to go to Muzafarabad to withdraw cash, there must be ATM or PoS or franchises near main villages. Till that time it may be useful to ask the beneficiary for her choice about the mode through which she wants to get her cash transfers.

Case study Number	P-Q3-AJK-08
Nature of Case	Partial payment by post man
Complainant/ Beneficiary	Naseema BiBi
Wife of:	Muhammad Shabir Ahmad
Complainant, if not beneficiary herself	
Address	Village Baghsar P.O Sarran Tehsil and District Hattian Bala
CNIC Number	8220272429152
PSC form number	7673361
Date Study Completed	26 th January 2013

1. Profile of the beneficiary/complainant

Naseema, wife of Muhammad Shabir is 40 years old uneducated woman and lives in village Baghsar, Tehsil Hattian Balla with her husband and a son who studies in a government school.

Her house is on a 5 *marla* plot and consists of 2 *katcha* rooms; a make shift bathroom and no kitchen. The house has an unpaved courtyard surrounded by a boundary wall, which is made of mud. Her husband is a labourer and works on daily wages.

From village Baghsar, a van takes one and half hour to reach BISP office, Hattian Bala. After getting down at main van stop, she has to walk for about 10 minutes to reach her house located on top of a mountain. There is no street leading to her home because there are only two or three houses on top of the hill and there is absence of any drainage system. Schools for girls and boys are situated in the village, Hospital and a dispensary is also available there.

2. Relationship with BISP

Naseema was a beneficiary under the Parliamentary Phase of the BISP programme. During the Poverty Scorecard (PSC) survey, a team of NRSP visited her village, filled her form and gave her an acknowledgement slip. She first heard of the 'Peoples Party fund' from her neighbours and political workers.

3. How did the complaint emerge?

When the postman started delivering money orders to other eligible beneficiaries in the locality, he gave her Rs.1,800. She asked him that she was getting Rs.2,000 in instalment, so why only Rs.1,800 were given to her. She visited the Post office with her husband and asked the postman again that why she got a partial payment of Rs.1,800 instead of Rs.2,000. The postman asked her not to tell anyone about this at the Post Office and maybe BISP would start sending her full payments again. She was not satisfied with his answer and visited the BISP Tehsil Office, Hattian Bala. Here, she came to know that her payment of Rs.2,000 had been generated and a delivery date was also shown in the Payment Details. According to her Payment Detail on BISP website Rs.2,000 were delivered to her in January 2012 but actually postman gave her Rs.1,800 only.

After checking her Payment Detail on BISP website, Asst Director asked her to submit a written complaint regarding this misappropriation by the postman with a photo copy of her CNIC.

4. Processing of the Complaint

4.A Providers' Version

When she visited the BISP Tehsil Office, Hattian Bala on 20 January 2012, she told them that she had not received her full instalment while other women are getting their full amount. Assistant Director, BISP checked her status and told her that the postman of her area was not delivering the money orders properly. The BISP Assistant Director asked the beneficiary to submit a written complaint of non-payment of Rs.200 which she did. She showed all receipts of money orders that were given by the postman. The Assistant Director registered the complaint in BISP Tehsil Office, Hattian Bala for the non-payment. Assistant Director discussed the case verbally with the Post Master, Hattian Bala and then sent him beneficiary's written complaint.

The Post Master called the Postman and the beneficiary in his office. Post man admitted that he deducted an amount of Rs. 200 from her instalment illegally. Postman gave back Rs.200 to her in front of the Post Master who warned postman verbally not to commit such a mistake again.

The Post Master informed Assistant Director, BISP on telephone that the issue had been resolved.

4.B Client's version

No receipt was given by BISP Tehsil office but they kept her complaint in a file for further inquiry. Naseema visited BISP Office 2 to 3 times and her father also visited to follow-up her complaint. Her home is not near to the Tehsil office, Hattian Bala and she has to spend a whole day for visiting and waiting for result. One way travel from her house to BISP Office Hattian Bala requires one and a half hours and costs Rs.50 per person. She is a poor woman and spent about Rs.200 on travelling for each visit. Moreover, on the day of visit to BISP Tehsil Office they have to abandon their work & daily wage due to which their cost multiplies.

It took more than one week to decide her complaint. The beneficiary claims to have received her payment on 26th January 2012 but after that she received only two more MOs but delivery status/date is not mentioned on the BISP website.

5. What We Learned?

- Availability of Payment Detail on website is very useful for the beneficiary. By accessing her Payment Detail, Naseema was able to learn that she has not received her full amount that was generated and shown as delivered to her on various dates.
- During BISP parliamentary phase, BISP Tehsil offices were not operational so the postmen were delivering payments without any monitoring. In her case, the postman misappropriated Rs.200. Her payment was embezzled due to a lack of monitoring / test checking of payments at that time.
- Though she declares that she received payment for two more MOs after that delivery date is not mentioned on the BISP website.

6. Recommendations

- Payment details need to be regularly updated.

- In order to ensure effective payment monitoring and to minimise the chances of misappropriation, BISP HQ should provide to its divisional and Tehsil offices a list of beneficiaries whose money orders have been generated.
- For better transparency and accountability, BISP staff should test-check some payments to beneficiaries to ensure that the full amounts of MOs are being delivered to the beneficiaries in time.
- Beneficiaries of BISP Phase I should be informed after the conclusion of the PSC survey whether they were found to be eligible or not by sending them an eligibility or ineligibility letter so that they know whether to expect further cash payments or not.

Case Study Number	P-Q3-AJK-09
Nature of Case	Non-Payment due to BDC captured by ATM
Complainant/ Beneficiary	Naseem Akhter
wife of:	Muhammad Rasheed
Complainant, if not beneficiary herself	
Address	Sector F 1 Katchi Abadi Tehsil and District Mirpur
CNIC Number	8130215894608
PSC form number	7422469
Date Study Completed	4 th January 2013

1. Profile of the beneficiary/complainant

Naseem Akhter, wife of Muhammad Rasheed is a 35 years old uneducated woman and lives in Katchi Abadi of Mirpur city with her seven children; five daughters and two sons, five of them are studying at the local government school.

Her house is built on a 5 *marla* plot and consists of one *katcha* room; small bathroom and no kitchen. The house has an unpaved courtyard surrounded by a boundary wall which is made of mud and bricks. Her husband is a labourer in Mirpur city and works on daily wages.

Her house is located in a Katchi Abadi near the sector F 1 of Mirpur city and this area is on a great height and in very poor condition. The streets of her colony (Katch Abadi) are unpaved and lack any drainage system. Schools for girls and boys are situated in the village.

2. Relationship with BISP

Naseem Akhter was not a beneficiary under BISP Parliamentary Phase. During the PSC survey a team of NRSP visited her village, filled her form and gave her an acknowledgement slip. The beneficiary claimed to have no information about the working of BISP cash transfer scheme. She first heard of 'Benazir fund' from her neighbouring women.

From 12 August 2011, she started receiving BISP cash transfers under Phase II through money orders delivered by Pakistan Post. Later she was advised by BISP to convert to Benazir Debit Card, an alternative mechanism of payment.

3. How did the complaint emerge?

Naseem Akhter got her Benazir Debit Card (BDC) in the 1st week of September 2012 from BDC Distribution Centre situated in BISP Tehsil Office, Mirpur. After few days she sent her husband to Bank Alfalah Branch Mirpur to withdraw her cash grant. Her husband informed that although Bank Alfalah is near to her home but she is illiterate and had not learned how to use BDC.

After waiting for about half hour he was able to enter the ATM room. He entered the BDC and Pin code in the ATM on the guidance of a bank employee and got cash of Rs.3,000 on 8th September 2012. On the very next day her husband visited again and tried to get more cash but her husband being illiterate himself pressed some wrong digits and attempted more than three times, resultantly, her BDC was captured by the ATM. He went inside the branch and asked them to give back his wife's BDC. Bank staff informed him that they don't have any instruction regarding this, and he should consult BISP Tehsil, office Mirpur.

She then went to BISP office and asked the Assistant Director who advised her to consult the bank counter situated in the same building. She went to the Bank Supervisor and after knowing her problem he registered her complaint and applied for a new BDC.

No receipt was given by Bank supervisor but he entered her complaint in a register for record.

4. Processing of the Complaint

4.A Providers' Version

When Naseem Akhter visited BISP Tehsil Office Mirpur with her problem about capture of BDC by ATM, BISP staff informed her that they cannot do anything and advised her to consult the bank counter at the BDC Distribution Centre.

The Bank Supervisor after getting all the details called his head office and applied for a new BDC on her behalf. The Bank Supervisor asked her to collect her new BDC after two weeks but he did not give her any slip or acknowledgment of filing her complaint.

After two weeks she got a new BDC and she went to ATM at Bank Alfalah, Mirpur branch to withdraw her payment but second instalment was not posted in her account till that time.

4.B Client's Version

She visited BISP office/ BDC Centre once to file her complaint. BISP staff asked her to go to the bank counter at BDC Distribution Centre in the same premises. The Bank Supervisor registered her complaint for new BDC/ PIN Code and blocked her old BDC.

She received her new BDC on 1st of September; however, her first quarterly payment of Rs.3,000 which was generated on 6th September 2012 BDC could not be withdrawn by her husband on 8th September 2012.

Her home is not far from BISP Tehsil office Mirpur but she needed a whole day for submission of her complaint or even to withdraw her cash grant. From Mirpur Tehsil office to her Katchi Abadi the Rickshaw takes about 15 minutes and charges Rs.30 per person.

5. What We Learned?

- Naseem Akhter is illiterate and did not know how to use BDC for withdrawing her cash transfer as no training was provided to her about how to use her BDC.
- She faced a lot of distress due to the small mistake of entering wrong PIN code repeatedly. She complained about a lost BDC and within two weeks received a new BDC and PIN.
- She has been to Mirpur three times (BDC Centre to collect her card, BDC Centre once for filing the complaint and second time to collect her BDC) but despite spending four days and over a lot of amount she has still not received her second cash transfer through bank as it has not been credited.
- She preferred post office delivery system (compared to BDC) because she used to receive payment at her door step which saves a lot of time, effort and cost. For ATM she must have to spend money to check or withdraw her cash grant.

6. Recommendations

- Greater care should be taken and it should be ensured that while giving the BDC envelope, bank staff at BDC Distribution Centre explains to beneficiary about the use of BDC in detail.
- In order to avoid the time and cost to go to Mirpur to withdraw cash, there must be ATM or PoS or franchises near main Areas of city. Till that time it may be useful to ask the beneficiary for her choice about the mode through which she wants to get her cash transfers.
- In Payment Complaints regarding Pakistan Post it was observed that over 75% complaints were filed with BISP and less than 20% with Payment Agency. In order to facilitate the beneficiaries, BISP -staff needs to be involved in solving BDC related complaints. They should at least keep a record of the complaints and pursue in case of delays.

Case Study Number	P-Q3-AJK-10
Nature of Case	Non-Payment due to Lost BDC
Complainant/ Beneficiary	Zahida Bibi
wife of:	Muhammad Awan
Complainant, if not beneficiary herself	
Address	Panjgran UC Gojra Tehsil and District Muzafarabad
CNIC Number	8220159670130
PSC form number	7629704
Date Study Completed	4 th January 2013

1. Profile of the beneficiary/complainant

Zahida Bibi widow of Muhammad Awan is 35 years old Illiterate widow and lives in village, Panjgran, UC Gojra, Tehsil Muzafarabad with her three children; one daughter and two sons, all of them are getting education in a local government school.

Her house is built on an almost 5 marla plot and consists of two katcha rooms; a make shift bathroom and no kitchen. The house has an unpaved courtyard surrounded by a boundary wall which is made of mud blocks and bushes. She doesn't have any source of income.

Her house is located on the top of a hill and at a great height. The village lacks any drainage system. Schools for girls and boys and a small dispensary are situated in the village.

2. Relationship with BISP

She was not a beneficiary under the Parliamentary Phase of the programme. During PSC survey a team of NRSP visited her area, filled her form and gave her an acknowledgement slip. The beneficiary claimed to have no information about the working of BISP cash grant scheme. She first heard of 'Benazir fund' from her neighbours and political workers.

From August 2011, she started receiving BISP cash transfers under Phase II through money orders delivered by Pakistan Post. Later she was advised by BISP to convert to Benazir debit Card, an alternative mechanism of payment.

3. How did the complaint emerge?

Zahida Bibi got her Benazir Debit Card (BDC) from BDC Distribution Centre Muzafarabad situated in BISP Office Muzafarabad. After a few days she went to ATM at Bank Alfalah Muzafarabad for withdrawing her cash grant. She informed that at the time of her visit it was very crowded. A bank representative was present there to guide the beneficiaries on how to use their Benazir Debit Card. He was also withdrawing their cash from the ATM and handing it over to the beneficiaries. Zahida Bibi gave her PIN and BDC to the bank representative to withdraw her cash and received Rs.3,000.

After getting payment from Bank Alfalah Muzafarabad, on her way back to her village by van, either while travelling in van or during shopping her purse misplaced somewhere Her BDC was also in that purse.

4. Processing of the Complaint

4.A Providers' Version

When Zahida Bibi visited BISP Tehsil Office Muzafarabad with her problem of lost card, the staff informed her that they cannot do anything and advised her to consult the bank counter at the BDC Distribution Centre working in the same premises.

The Bank Supervisor after hearing her problem in detail, blocked the lost card and applied for a new Benazir Debit Card on her behalf. He asked her to visit after 2 weeks and by then her BDC would come from the Bank's Head Office. Bank Supervisor did not give her any slip or acknowledgment of filing her complaint regarding loss of BDC.

After two weeks Zahida Bibi came and asked for her new BDC. The bank Supervisor checked and found that her card was not received from their Karachi Head Office. He asked her to visit after 2 or three days. She visited again after three days at the Bank counter, BDC Centre once again and this time she got her new Benazir Debit Card and PIN code.

4.B Client's Version

She went to the BISP Tehsil Office Muzafarabad to request a new BDC. BISP staff informed her that they cannot register her complaint and asked her to contact the bank counter situated in the same premises. She went to the bank counter and the bank Supervisor after listening to her problem, sent her for verification to the NADRA counter. They verified her thumb impression and that she had already received her BDC. The bank Supervisor then sent a request on her behalf to their Head Office for issue of a new BDC.

She received the new BDC on 27th April 2012. Her home is very far from BISP Tehsil office Muzafarabad. She takes a van from Muzafarabad to her village which cover the distance in 1 hour and costs Rs.100 for one side. From the stop it is about 30 minutes walk to her house near the hill and she needed a whole day for submission of her complaint. She is a poor woman and spent two hundred rupees for transportation on each visit.

Zahida Bibi said that delivery through the Postman was much better than BDC because she had to spend one day and Rs.200 for each visit to Muzafarabad to withdraw her instalment from ATM.

5. What We Learned?

- She is illiterate and did not know how to use BDC for withdrawing her cash transfer as no training was provided to her about how to use her BDC.
- She handed over her BDC and PIN to bank representative for withdrawing her cash transfer who withdrew her cash grant and paid it to her.
- While going back to her village she lost her BDC, complained at the BDC Centre and received a new BDC and PIN Code after about 18 days.
- She had to visit BDC Centre thrice spending over Rs.600 and three days to get the new BDC and PIN.
- She very clearly preferred post office delivery system (compared to BDC) because she used to receive payment at her door step which saves a lot of time, effort and cost. ATM is very far from her home and there is no other option (PoS etc.) to withdraw cash near her home. Now she has to spend a day and Rs.400 (for two persons) to go to an ATM in Muzafarabad for withdrawing her cash grant.

6. Recommendations

- In order to avoid the confusion due to mixing of BDCs of different beneficiaries, personalized cards showing names and CNIC may be issued. In case these personalized cards are too costly then, at the time of issue at the BDC Distribution Centre, at least the beneficiary's name or CNIC may be written by using a permanent marker so that they can identify their cards.
- In order to avoid the time and cost to go to Muzafarabad to withdraw cash, there must be an ATM or PoS or franchises near main villages. Till that time it may be useful to ask the beneficiary for her choice about the mode through which she wants to get her cash transfers.

Case Study Number	P-Q3-AJK-11
Nature of Case	Replacement of BDC captured by ATM
Complainant/ Beneficiary	Robina Akhter
wife of:	Muhammad Waheed Khan
Complainant, if not beneficiary herself	-
Address	Union council Danna, Village pain, post office sehotar, Tehsil and District Muzafarabad
CNIC Number	8220354598706
PSC form number	7649979
Date Study Completed	26 th January 2013

1. Profile of the beneficiary/complainant

Robina Akhter, wife of Muhammad Waheed Khan is a 32 years old uneducated woman and lives in Union council Danna, Village pain, post office sehotar, Tehsil and District Muzafarabad with her four children; two daughter and two sons, all studying at the local government school.

Her house is built on a 5 *marla* plot and consists of one *katcha* room; no bathroom and no kitchen. The house has an unpaved courtyard surrounded by a boundary wall which is made of mud and bushes. Her husband is a labourer in Muzafarabad city and works on daily wages.

The streets of her village are unpaved and lack any drainage system. Schools for girls and boys are situated in the village.

2. Relationship with BISP

Robina Akhter was not a beneficiary under BISP Parliamentary Phase. During the PSC survey, a team of NRSP visited her village, filled her form and gave her an acknowledgement slip. The beneficiary claimed to have no information about the working of BISP cash transfer scheme. She first heard of 'Benazir fund' from her neighbouring villagers.

From April 2011, she started receiving BISP cash transfers under Phase II through money orders delivered by Pakistan Post. Later she was advised by BISP to convert to Benazir Debit Card, an alternative mechanism of payment.

3. How did the complaint emerge?

Robina got her Benazir Debit Card (BDC) in the end of March 2012 from BDC Distribution Centre Muzafarabad situated in BISP Tehsil Office, Muzafarabad. After few days she sent her husband to Bank Alfalah ATM, Muzafarabad to withdraw her cash grant. Her husband told that Bank Alfalah is very far from their village and it was difficult to bring her Robina to the bank. The branch was very crowded when he visited it. After waiting for about three hours he was able to enter the ATM booth. He inserted the BDC and entered Pin code in the ATM. Her husband is illiterate and pressed some wrong digits and attempted more than three times, resultantly, her BDC was captured by the ATM. He went inside the branch and asked them to give back his wife's BDC. Bank staff told him that without his wife they could not return her BDC. The Bank Manager advised him to bring Robina Akhter to get back her BDC. Due to heavy rains almost a whole week passed before she was able visit the Bank. When they reached the Bank, the Bank representative told them that as per policy they have sent her card back to their head office and now they should go to BISP Office and apply for a new card. He advised her to go back to the BDC Distribution Centre situated in BISP Tehsil Office, Muzafarabad.

4. Processing of the Complaint

4.A Providers' Version

When Robina Akhter visited BISP Tehsil Office Muzafarabad with her problem about capture of BDC by ATM, BISP staff informed her that they cannot do anything and advised her to consult the bank counter at the BDC Distribution Centre.

The Bank Supervisor after hearing her problem called his head office and applied for a new BDC on her behalf and advised her to collect her new BDC after two weeks but he did not give any slip or acknowledgment of filing her complaint.

After two weeks Robina Akhter got a new BDC with new pin code and she visited ATM at Bank Alfalah, Muzafarabad to withdraw her payment of Rs.3,000 which was transferred to her account.

4.B Client's Version

She went to the BISP Tehsil office and contacted Assistant Director and shared her problem with him, he advised her to consult the bank counter situated in the same building. She went to the bank Supervisor and after knowing her problem he registered her complaint and applied for a new BDC.

She visited Bank Alfalah twice and BISP office/ BDC Centre once to file her complaint. BISP staff asked her to go to the bank counter at BDC Distribution Centre in the same premises. The Bank Supervisor registered her complaint for new BDC/ PIN Code and blocked her old BDC. No receipt was given by Bank supervisor but he entered her complaint in a register for record.

Her first quarterly payment of Rs.3,000 which was generated on 6 March 2012 was withdrawn through her lost BDC on 9th March. After getting new BDC on 20 Nov 2012 she withdrew her 2nd payment of Rs.3,000 through BDC on 21 Nov 2011.

Her home is very far from BISP Tehsil office Muzafarabad and she needed a whole day for submission of her complaint or even to draw her cash grant. From Muzafarabad to her village stop Danna the van takes about 1 hour and charges Rs.100 per person. Then from Pian village to her home she has to walk for another 50 minutes. She is a poor woman and has to spend almost two hundred rupees for transportation on each visit.

5. What We Learned?

- Robina Akhter is illiterate and did not know how to use BDC for withdrawing her cash transfer as no training was provided to her about how to use her BDC.
- Her husband entered the wrong PIN Code repeatedly and so the BDC was captured by the bank. She complained about it and within two weeks received a new BDC and PIN.
- She has been to Muzafarabad five times (BDC Centre to collect her card, twice to the ATM for withdrawing her grant, BDC Centre once for filing the complaint and second time to collect her BDC).
- She preferred post office delivery system (compared to BDC) because she used to receive payment at her door step which saves a lot of time, effort and cost. ATM is very far from her home and there is no other option (PoS etc.) to withdraw cash near her home. Now she has to spend a day and Rs.200 to go to an ATM in Muzafarabad for withdrawing her cash grant.

6. Recommendations

- Greater care should be taken and it should be ensured that while giving the BDC envelope, bank staff at BDC Distribution Centre explains to beneficiary about the use of BDC in detail.
- In order to avoid the time and cost to go to Muzafarabad to withdraw cash, there must be ATM or PoS or franchises near main villages. Till that time it may be useful to ask the beneficiary for her choice about the mode through which she wants to get her cash transfers.
- In Payment Complaints regarding Pakistan Post it was observed that over 75% complaints were filed with BISP and less than 20% with Payment Agency. In order to facilitate the beneficiaries, BISP -staff needs to be involved in solving BDC related complaints. They should at least keep a record of the complaints and pursue in case of delays.

Case Study Number	P-Q3-AJK-12
Nature of Case	Non-Payment due to Blocked Pin code (Issue of mother's name in generating new Pin code/BDC)
Complainant/ Beneficiary	Salamtay Bibi
wife of:	Muhammad Sardar
Complainant, if not beneficiary herself	
Address	Katchi Abadi Sector F 1, Mirpur
CNIC Number	8130234879514
PSC form number	7423491
Date Study Completed	28 th September 2012

1. Profile of the beneficiary/complainant

Salamtay Bibi, wife of Sardar Muhammad is a 45 years old uneducated woman and lives in Katchi abadi of Mirpur City with her two son; one is getting education in local government school and 2nd is married and living separately.

Her house is built on a 7 marla plot and consists of two katcha rooms, a small bathroom and no kitchen. The house has an unpaved courtyard surrounded by a boundary wall which is made of mud blocks and bushes. Her husband is a labourer and works on daily wages.

Her house is located in a hilly area and surrounded by a forest. The streets of her village are unpaved and lack any drainage system. Primary Schools for girls and boys and a small dispensary are situated in the village.

2. Relationship with BISP

Salamtay was not a beneficiary under BISP Parliamentary Phase. During the PSC survey a team of NRSP visited her village, filled her form and gave her an acknowledgement slip. The beneficiary claimed to have no information about the working of BISP cash grant scheme. She first heard of 'Peoples Party Scheme' from her neighbours.

After June 2012, she started receiving BISP cash transfers under Phase II through money orders delivered by Pakistan Post. A money order was generated in June but the delivery status is blank till 15th October 2012. Later she was advised by BISP to convert to BDC, an alternative mechanism of payment.

3. How did the complaint emerge?

Salamtay got her Benazir Debit Card (BDC) from BDC Distribution Centre Mirpur situated in BISP Tehsil office Mirpur. After a few days she went to the ATM at Bank Alfalah Mirpur branch for withdrawing her cash grant.

A bank representative was present there to guide the beneficiaries on how to use their BDC. He was also withdrawing cash on their behalf. Salamtay gave her PIN code and BDC to the bank representative to withdraw her cash. After entering the BDC and PIN code, the bank Supervisor found that her PIN code was incomplete and was not being accepted by the ATM. The Bank representative asked her to go to the BDC Centre or BISP office to generate new Pin code.

4. Processing of the Complaint

4.A Providers' Version

When Salamtay visited BISP Tehsil Office Mirpur with her problem of incomplete PIN code, BISP staff informed her that they cannot do anything and advised her to consult the bank counter at the BDC Distribution Centre working in the same premises.

The Bank Supervisor registered her complaint for new PIN code generation. No receipt was given to her but the bank supervisor entered her complaint in a register for their record.

4.B Client's Version

She visited Bank Alfalah to file her complaint. They asked her to go to BISP Tehsil Office Mirpur. BISP staff told her that they cannot do anything regarding BDC complaints and asked her to go to the bank counter at BDC Distribution Centre located in the same premises.

The Bank Supervisor registered her complaint for new PIN code generation. No receipt was given to her but her complaint was entered in a register for their record. The Bank Supervisor applied for a new PIN code from his official mobile phone on her behalf. He asked her to give her mother's name for verification of her BDC. She did not remember her mother's name as entered in the record so she gave her mother's nick name. This did not match her NADRA data and so they asked her to bring her mother's correct name from NADRA office or her home. She went back home to confirm her mother's name. But again her mother name did not match with their record and they again sent her back to ask her mother name if not possible then visit to Main Nadra Office. NADRA after completing their official procedure informed about her mother name. On her 5th visit to BDC Centre she gave her mother's name and when she conveyed that name to bank counter, a new PIN code could be generated.

She received the new BDC on 24th September 2012. Her first quarterly payment of Rs.3,000 was transferred to her account on 29th August 2012 and she claims to have withdrawn it in end of September, however, this is not being shown in her latest Payment Detail (till March 2013).

Her home is not very far from BISP Tehsil office Mirpur. Rickshaw from BISP Mirpur to her Katchi Abadi takes about twenty minutes and costs about Rs.40. After that she has to walk for about 10 minutes to reach her house. She needed a whole day for submission of her complaint. She is a poor woman and spent eighty rupees for transportation on each visit.

5. What We Learned?

- Salamtay is illiterate and did not know how to use BDC for withdrawing her cash transfer as no training was provided to her about how to use her BDC.
- When she received her envelope containing BDC and PIN code, she probably scratched harshly and erased one digit from printed PIN code which was the reason why she had to go through this problem.
- Another problem was that she remembered only her mother's nickname which did not match with NADRA record so she had to go back to the village and revisit BDC Centre after checking her mother's name. Process of new PIN code generation by using call centre is quite complicated especially for illiterate women.
- She has been to Mirpur five times: once to BDC Centre to collect her card; once to the ATM for withdrawing her cash grant, BDC Centre twice (once for filing the complaint, second time

to inform them about her mother's correct name which again not matched, then again visit to BISP office and Nadra and 5th to tell them correct name and collect her PIN). She had to spend five to six days and over three hundred rupees before she could withdraw her first cash transfer through the BDC.

- She prefers post office delivery system (compared to BDC) because she used to receive payment at her door step which saves a lot of time, effort and cost. ATM is very far from her home and there is no other option (PoS etc.) to withdraw cash near her home. Now she has to spend a day and Rs.300 to go to an ATM in Mirpur for withdrawing her cash grant.

6. Recommendations

- Greater care should be taken and it should be ensured that at BDC Centre, bank representative gives proper guidance and demonstration on how to use BDC (as well as about opening/scratching of PIN code).
- In order to avoid the time and cost to go Mirpur to withdraw cash, there must be an ATM or PoS or franchises near main villages. Till that time it may be useful to ask the beneficiary for her choice about the mode through which she wants to get her cash transfers.
- In Payment Complaints regarding Pakistan Post it was observed that over 75% complaints were filed with BISP and less than 20% with Payment Agency. In order to facilitate the beneficiaries, BISP -staff needs to be involved in solving BDC related complaints. They should at least keep a record of the complaints and pursue in case of delays.

Case Study Number	P-Q3-AJK-13
Nature of Case	Non-Payment due to Blank PIN Code
Complainant/ Beneficiary	Jameela Bibi
wife of:	Muhammad Shabir
Complainant, if not beneficiary herself	
Address	Village: Bohar Colony, Post office Bohar, Tehsil and District Mirpur
CNIC Number	8130257020938
PSC form number	7424320
Date Study Completed	16 th January 2013

1. Profile of the beneficiary/complainant

Jamila, wife of Muhammad Shabir is a 35 years old uneducated woman and lives in Bohar colony, UC Mirpur of Mirpur city with her six children; five daughters and one son.

Her house is built on a 5 marla plot and consists of one room; a small bathroom and no kitchen. The house has a paved courtyard surrounded by a boundary wall which is made of bricks and cement. Her husband is working as a labourer in Mirpur city and works on daily wages.

Her house is located in a congested area which is near to main road. The streets of her Colony are unpaved with open drainage system. Schools for girls and boys, hospital and dispensary are situated in the city.

2. Relationship with BISP

Jamila was not a beneficiary under the Parliamentary Phase of the programme. She was initially not included as a beneficiary in phase 2, but after appeal she was accepted as a beneficiary by BISP. During the PSC Survey a team of NRSP visited her Colony, filled her form and gave her an acknowledgement slip. The beneficiary claimed to have no information about the working of the BISP cash transfer scheme. She first heard of the 'Benazir Fund' from her neighbours and political workers.

From 28th Oct 2011, she started receiving BISP cash transfers through money orders delivered by Pakistan Post. Later she was advised by BISP to convert to Benazir debit Card, an alternative mechanism of payment.

3. How did the complaint emerge?

Jamila got her Benazir Debit Card (BDC) in end November 2012 from BDC Distribution Centre Mirpur situated in BISP Tehsil office Mirpur. After a few days she went to the ATM at Bank Alfalah, Mirpur, to withdrawing her cash grant. When she reached there, it was very crowded, after waiting for 3 to 4 hour she entered the ATM booth with her husband and opened her envelope given by the Bank Supervisor at the BDC Centre. She entered her BDC in the ATM and opened the envelope for BDC PIN Code, there was PIN code but the paper was blank. She rushed to the bank representative and told him about the situation. The Bank Supervisor checked her envelope and PIN Code letter and found no numbers written on that. He advised her to go back to BDC Centre situated within the premises of BISP Tehsil Office Mirpur.

4. Processing of the Complaint

4.A Providers' Version

When Jamila visited BISP Tehsil Office Mirpur with her problem of missing BDC PIN Code, the staff informed her that they cannot do anything and advised her to consult the Bank Supervisor present at the Bank Counter of the BDC Distribution Centre working in the same premises.

The Bank Supervisor after hearing her problem called the Head Office/ Helpline for a new PIN Code on her behalf but on the first day he failed to generate a new PIN Code due to network issue of mobile given by Bank Alfalah. The Bank Supervisor asked her to visit after a few days and by then her BDC PIN Code would be generated and would be activated within 24 hours by the Bank's Head Office. The Bank Supervisor did not give her any slip or acknowledgment of filing her complaint regarding missing PIN Code of her BDC.

After two days Jamila's PIN Code was generated and given to her.

4.B Client's Version

She came to the BISP Tehsil Office and relayed the entire situation to BISP Assistant Director who advised her to go to bank counter of BDC Distribution Centre situated in the same building. She went to Bank Supervisor and informed him about the matter. He registered her complaint to generate a new PIN code.

She visited Bank Alfalah once and then visited the BDC Centre twice because the telephone network was not working as there was an issue of signals at BISP office. On her 2nd visit her PIN Code complaint was entertained, no acknowledgement was given by the Bank Supervisor but the complaint was entered in a register for record.

After Jamila's PIN Code was generated she went immediately to Bank Alfalah to withdraw her cash transfer on 15 November 2012 and withdrew her payment of Rs.3,000 from Bank Alfalah ATM.

Her home is not very far from BISP Tehsil Office Mirpur. From Mirpur to her Colony the van takes about 20 minutes and costs Rs.20. Then she walks from Van stop to her house in about 5 minutes. But she spend a whole day for submission of her complaint or even to withdraw her cash transfer due to crowd of other beneficiaries.

5. What We Learned?

- Jamila is illiterate and did not know how to use the BDC for withdrawing her cash transfer as no training was provided to her about how to use her BDC.
- She faced a lot of distress due to the blank PIN Code in her envelope given by the Bank. She spent a lot of time to withdraw her cash grant from Bank.
- She complained about the blank Pin code and within two weeks received a new PIN code.
- Although pin code generation is a simple process, due to problem in telephone network, she had to visit the BDC Distribution Centre twice for generation of her PIN Code.
- BISP website showing payment generation

6. Recommendations

- Greater care should be taken and it should be ensured that the bank staff present at the BDC Distribution Centre explains in detail to the beneficiary about how to use the BDC for withdrawing cash.
- In order to avoid the problem of missing PIN Code, BDC Distribution Centre staff must assure and advise the beneficiary to check that the PIN Code is present in her letter.
- For PIN Code generation there must be some representation or counter in the same bank to help the beneficiaries on the spot.

Section 2



BDC Centers Observations



بینظیر انکم سپورٹ پروگرام
حکومت پاکستان

BDC Centers Observations

Section 2A



KPK

P-Q3-BDC-Center-KPK-01

Observation Report of BDC Distribution Centre, Paroa

1. BDC Centre – Introduction and Background:

BDC Distribution Centre Paroa is functional at BISP Tehsil office Paroa. All the Partner organizations Habib Bank Limited and NADRA were housed in the building of BISP Tehsil office Paroa. BISP Tehsil office has spared a room for NADRA and Bank counters and a waiting veranda as well as a tent in the court yard where beneficiaries were waiting for BDCs. BISP has its counter in another room of the facility.

The BDC distribution process had started on 4th April 2012, and it was still continuing. According to BISP HQ decision, BDC Centres at other tehsil offices of D.I.Khan Division stopped functioning once their target get close to the their total beneficiaries. BDC centre Paroa is functioning along with the Divisional office.

BDC distribution centre issued 11,296 BDCs to the beneficiaries in its respective jurisdiction since it was started in April 2012 till 8 November 2012. According to Assistant complaints of BISP Tehsil office Paroa, there is still a considerable flow of beneficiaries who had discrepancies and are now getting these removed through CMS. Earlier the target was set at 200 BDCs a day but now there is no set target and the distribution centre caters all beneficiaries who visit to collect their cards. Currently, the average numbers of beneficiaries that are visiting BDC centre to collect their BDCs are around 40-50. However, initially when the centre started issuance of BDCs; even more than 200 BDCs were issued on a single day.

BISP informed the beneficiaries about the change in payment mode through public announcements in area through local notables and social workers. The notable were engaged, who informed the beneficiaries in their respective villages through different mode of communications. The beneficiaries were asked to bring their CNIC and phone numbers.

2. Logistics and Facilities at BDC Centre:

The access to BDC Centre is easy as it was in BISP office as well as conspicuous as BDC banners and standees were displayed at the main entrance as well as at the BDC Centre.

The office building has sufficient seating arrangements for the visitors and could accommodate around 75 visitors in the veranda and the tent. During the initial days the weather was hot and now it has been changed hence no shade or fans were required. Currently the office can comfortably accommodate visitors in the veranda and in the tent. Water cooler and washroom were available for the beneficiaries.

BISP tehsil office Paroa had no extra security arrangements for the centre except the chowkidar that BISP had.

BISP Tehsil office staff did not receive any formal orientation training regarding the distribution of BDC and coordination with PO. BISP staff learnt about technical details through interaction with the PO representatives and through observation of the distribution operations.

There were no guidelines communicated to BISP staff for handling of BDC related complaints like card exchanged/ PIN lost/deactivation, card lost/captured at ATM etc. BISP can only process the appeal and updates complaints through CMS system which could not deal with payment

related complaints. Therefore BISP staff was completely isolated from BDC related complaints; no record of complaints was maintained by them and such complaints were simply referred to the Bank counter, who received, registered and processed the payment complaints.

3. Arrangement and Process at Different Counters

a. BISP Counter

There was only one BISP counter that was dealing with beneficiaries. Around 40-50 beneficiaries were coming for BDCs, while around 100 beneficiaries for update and appeal were visiting the office every day, therefore, there was a queue made for the beneficiaries. The beneficiaries upon their arrival at BDC Centre were first dealt by Assistant complaints BISP and after verification of their documents (CNIC, token number etc.) and then were referred to NADRA desk.

b. NADRA Counters

There were 3 NADRA counters with three computers installed in a room which was shared with Bank. There were 4 chairs for beneficiaries at NADRA counters. NADRA had a backup power generator which was used by all partners at the BDC centres. There was no UPS at the office and the computer systems were suddenly shut down during power load shedding. During observation time, there was no electricity for two hours due to load shedding. During electricity load shedding, they immediately started the generator.

There were 3 data entry operators and one site in-charge at NADRA counters, though the actual strength was 7 persons, which NADRA specified for the centre since start of the BDC centre. At NADRA counters they handle CNIC verification for BDC distribution.

After referring by BISP counter, the beneficiaries arrived at NADRA counter and her particulars were verified from their database by entering her CNIC number. If the beneficiary was found eligible then her finger prints were taken through biometric machine and consequently she was issued a NADRA token. After that process such beneficiaries were referred to the adjacent Bank counter.

In case beneficiary's CNIC was having some problem as for instance mismatching of finger prints, expired CNIC, CNIC without picture, etc, then NADRA staff referred the beneficiary to nearest NADRA office for correction of CNIC by providing a printed token that entitles her to a free change of CNIC as well as priority service at NADRA office. Such beneficiaries were guided properly by the staff that after getting a new CNIC she would have to re-visit for BDC collection.

c. Bank Counters

There are 2 counters of Bank and 2 laptops were provided to them. There were 4 chairs for beneficiaries that were dealt at Bank counter. There were three persons who were hired by the bank including the in-charge and the office boy.

At Bank counter the NADRA token and CNIC were received by them and were processed for BDC issuance. A virtual account was created for each beneficiary after getting the details. Beneficiary's thumb impression (or signatures) were taken on a register and the BDC was registered in her name. Beneficiaries were given a packet that included the BDC card, pin code and brochure. The BDCs were issued with the instruction to beneficiary to visit the

nearest HBL branch to withdraw their amount. They were not told about the usage and safety of a BDC card.

4. Lessons Learned

- The beneficiaries were waiting at the main gate before office opening time. BDC distribution process started at 9 a.m. and the beneficiaries started making a queue in front of BISP counter. A sufficient number of beneficiaries (around 60) who were present at the BDC centre and were waiting in the tent. All the visiting beneficiaries received their BDCs through the same procedure, except those who had some problems in their CNICs and some of those who came for checking their status only.
- Behaviour of the staff at the three counters was satisfactory but a huge and undisciplined crowd at BISP counter was creating problems for the officials.
- Most of the beneficiaries appeared confused with obtaining money through BDCs –that’s why they were again and again asking the officials about how to withdraw the amount through BDC.

5. Recommendations

- Being the front end service providers, BISP staff must be properly trained so that they can inform the beneficiaries about the benefits of alternative payment mechanism and remove their apprehensions.
- Beneficiaries should be briefed about the usage and safety of BDC card.
- A demo ATM machine may be placed at BDC centre on which the beneficiaries can practice how to withdraw the amount.

Beneficiary Exit Interview 1

Shehnaz Bibi w/o Shah Jahan is a 34 years old house wife. She belongs to village Adil Sipra, Naiwella, Paroa D.I.Khan, which is at the distance of 10 km from BISP Tehsil Office Paroa. She spent Rs 60 to reach the centre, in an hour time. She was visiting the BDC centre for the second time to collect her BDC, as during her first visit she had a discrepancy in her CNIC. She found the centre easily as she had visited once before.

She came today after getting a new CNIC from NADRA. On her earlier visit she was returned back due to discrepancy in her CNIC. She had heard in the village that the payment mode is being changed to BDC therefore she needs to visit BDC Centre at BISP tehsil office on a certain day for collecting her BDC. She was advised to bring her CNIC and the token with her. When she reached the office she was told that she has CNIC discrepancy and needs to remove the discrepancy first and now the discrepancy has been removed and she received her BDC.

She was fully satisfied and happy on this second visit with the process and dealing by staff. She told that now she received her BDC. She told that only fans were not available in the waiting area of the BDC Centre.

Though she has received the card but she did not know how to use the BDC card. All she has learned is to visit the nearest bank branch and withdraw the amount through BDC.

Beneficiary Exit Interview 2

Aziz Mai w/o Ghulam Qasim is a 60 years old woman. She is living in Garah Noor Khan Naiwella, Paroa, D.I.Khan, which is located at the distance of around 10 km from this BDC Centre. She arrived

through public transport from her village to the BDC Centre which took about 30 minutes and she has spent Rs.50 as fare.

It was her second visit to collect her BDC. Earlier she visited but failed to reach the NADR counter as there was huge crowd and she is of old age.

She was completely satisfied with the process and treatment by staff of this BDC Centre. She said that she received her BDC on her second visit. She said that there were no fans at the BDC centre.

She was satisfied with the process but she did not understand how to use her card.

P-Q3-BDC-Center-KPK-02

Observation Report of BDC Distribution Centre, Kohat

1. BDC Centre – Introduction and Background:

BDC Centre Kohat was located at the sports complex Gulshan Abad Kohat. BISP, NADRA and United Bank Limited were housed in the same building, which had two rooms one was occupied by NADRA and other one was reserved for Bank. Tents were installed outside the premises on a wide space, where beneficiaries were waiting for BDCs.

BISP management planned 5th November as starting date for the centre which was strictly observed. This was the first operational centre in entire district, due to which a heavy crowd was gathered outside the centre for cards collection. Another BDC distribution centre in Tehsil Laachi was started on the same day.

The centre was functional for a week and had issued 775 cards to the beneficiaries in one week till 12 November 2012. A large number of beneficiaries were gathered at the centre as they have done a forward campaign by displaying banners at conspicuous places of the city. Moreover, announcements were made in mosques as BISP staff had engaged notables and social workers in order to spread the news that the payment mode is going to shift from Pakistan Post to BDC. The notable informed the beneficiaries in their respective villages through different ways. The beneficiaries were asked to bring their CNIC and their phone numbers.

2. Logistics and Facilities at BDC Centre:

The access to BDC distribution Centre was easy and conspicuous as it was located on the main road in a Sports Complex. Banners were displayed inside and outside of the building.

Though tents were installed on a wide space and huge numbers of chairs (400-450) were set out but the crowd was even more than the arrangements which were done as a large number of beneficiaries were waiting even outside the tented area.

Tents were arranged at two places, inside and outside of the building. The tents inside the building could accommodate 100-150 beneficiaries while the tents which was erected outside the building can accommodate around 250-300 beneficiaries. Apart from the above around 500 beneficiaries were waiting outside the tented area in an open ground. There were no fans and these were not needed due to cold weather. The facility had water coolers and a single wash room inside the building though outside the facility there was no such an arrangement.

A sufficient number of police personnel's (5) were provided by the District Administration for controlling any law and order situation at the centre.

BISP Tehsil office staff received formal orientation training regarding the distribution of BDC and coordination with PO. BISP staff learnt about technical details through interaction with the PO representatives and through observation of the distribution operations.

While the centre was recently operational (around a week ago), no guidelines were communicated to BISP staff for handling of BDC related complaints like card exchanged/ PIN lost/deactivation, card lost/captured at ATM etc. till 12 November 2012. Only appeal and updates complaints were dealt through CMS system but could not deal payment related complaints and so currently BISP

staff were completely isolated from BDC related complaints. Currently no record of complaints was maintained by them as no such complaints has been received so far.

3. Arrangement and Process at Different Counters

a. BISP Counter

BISP staff was administering the centre and were managing the crowd. BISP had no counter but moved all around the Centre. It is observed that beneficiaries did not receive BISP intimation letters, however, BISP informed the beneficiaries through various means like public announcements in mosques, and banners were displayed at conspicuous places of the city.

Attitude of BISP staff in dealing with beneficiaries was good. Two other BISP offices in the district were dealing with the beneficiaries i.e. BISP Divisional office and BISP tehsil office FR Kohat. Those beneficiaries who have discrepancies or other complaints are visiting these offices.

b. NADRA Counters

NADRA had 4 counters at the centre, and there was seating arrangement for 4 beneficiaries at a time.

NADRA had a backup power generator as an alternative electric power which also provides backup to bank computers though no UPS was available at the office and the computer systems were suddenly shut down during power load shedding. During observation time, no electricity failure was noticed.

Those whose finger prints were mismatched were referred to the nearest NADRA office for new CNIC with an “empty token” as a receipt while those who did not have any discrepancy were referred to bank counter with NADRA unique ID token slip, bearing beneficiary CNIC number, name, and husband name of beneficiary, date, time, and NADRA unique ID number. The attitude of NADRA counters staff was good.

In case beneficiary's CNIC was having some sort of problem as for instance mismatching of finger prints, expired CNIC, CNIC without photograph etc., and then NADRA staff refers such beneficiary to nearest NADRA office. At NADRA office, providing the printed token entitles her to a free change of CNIC as well as priority service. Such beneficiaries were guided properly by the staff that after getting a new CNIC she would have to re-visit for BDC collection.

c. Bank Counters

Four counters were set out by the bank and those beneficiaries who are cleared and referred by NADRA counters with reference slip were providing relevant information which was received by bank counters. There were seating arrangements for five beneficiaries at the counters. After requiring token number issued by NADRA, Bank official entered the relevant information to the system, affixing their thumb impression in a register kept for this purpose and then hand over BDC to the beneficiary. After issuing of cards they were instructing the beneficiary to visit Omni franchise or UBL bank for receiving the amounts. None of the beneficiaries, during observation, opened the packet to check what was inside in it. The behaviour of the staff was good.

4. Lessons Learned

- BDC Centre was functioning at a conspicuous place and banners were displayed at different places.
- The security situation was such that one can easily enter into the centre's premises. There was one female security guard. Women entering the centre premises were not asked to show related documents of BISP.
- There were no facilities for the beneficiaries like clean drinking water. More than 500 beneficiaries were waiting outside the tented area for collecting their BDCs. The seating arrangement was not sufficient to cope with the large number of beneficiaries.
- The beneficiaries started sitting in a queue on chairs in the tented area while there was no queue line at the entrance of tented area and the women were trying to enter by using force.
- Behaviour of staff at the counters was satisfactory but a huge and undisciplined crowd at the counter were creating problems for the officials..
- Most of the beneficiaries seemed confused about obtaining money through BDCs –that's why they were repeatedly asking questions from the officials about withdrawal of their cash grant.

5. Recommendations

- BDC Centre staff should follow the set procedure and guidelines as set by BISP. Beneficiaries visiting the BDC Centre should be provided clean drinking water. There should be more female security guards.
- The bank staff should stick to the protocol and brief the beneficiaries about the usage and safety of BDCs. They were only guiding the beneficiary about the outlets for payments withdrawal.
- Being the front end service providers, BISP staff must be properly trained so that they can inform the beneficiaries about the benefits of alternative payment mechanism and remove their apprehensions.

Beneficiary Exit Interview 1

Janat Meva w/o Abdul Qudoos, 68, she is the resident of Moh, Naway kala, Garhhi Risaldar Kohat, which is at a distance of 20 km. She spent Rs 150 to reach the centre in an hour. She was visiting BDC centre for the first time to collect her BDC. She found the centre easily as she was accompanied by a male member of her family.

She came today after she was informed by a neighbour for collecting her BDC. She was advised to bring her CNIC and the acknowledgement slip with her. When she reached the office the process was followed at different counters and she received her BDC.

She was fully satisfied and happy with the process and dealing by staff. She told that all the facilities were available at the centre.

Though she has received the card, and she was guided properly at the bank desk, but she did not get the instructions given at the bank desk. All she has learned is to visit the nearest bank branch and withdraw the amount through BDC.

Beneficiary Exit Interview 2

Mani Khela w/o Dilawar Khan, 32, is a resident of Chakur Mela tehsil & District Kohat. Her village was located at the a distance of around 15 km from the BDC centre, and she arrived via public transport from her village to the centre which took about 50 minutes and she spent Rs.50 as her fare.

According to beneficiary, she waited in a shaded compound having sufficient seating arrangement but there was a huge crowd in the tented area. Drinking water was available but she could not find a wash room.

She was completely satisfied with the process and treatment by staff of this BDC Centre. She said that she received her BDC on her first visit. She said that all type of facilities were available in the BDC centre

She was satisfied with the process but she did not understand it how to use her card, though she was saying that she understood what was told her at the bank counter regarding usage of the BDC and its security.

P-Q3-BDC-Center-KPK-03

Observation Report of BDC Distribution Centre, Aloch-Puran

1. BDC Centre – Introduction and Background:

BDC Distribution Centre Aloch is functioning at the BISP Tehsil office Aloch-Puran. NADRA and Tameer Bank limited are the partner organizations of BISP which are engaged in BDC distribution process at this centre. BISP Tehsil office has given one room to each partner, NADRA and Bank counters and a waiting veranda where women wait to collect BDCs.

The BDC distribution process was planned to start on 26th June 2012 and started on the scheduled date.

BDC Centres located at each BISP tehsil offices in Malakand division were planned to remain operational for three months. According to BISP HQ decision, BDC Centres at other tehsil offices of Malakand stopped functioning once their target get close to the their total beneficiaries The beneficiaries who failed to collect their BDCs from BDC Centres when they were operating at respective tehsil offices can now collect these from BDC Centre at Divisional Office which will remain operational.

There are 22,000 beneficiaries covered by BISP Tehsil office Aloch to whom BDCs are issued. According to BISP staff, the remaining beneficiaries are those which had discrepancies and are getting these cleared through CMS and after that they will collect their BDC. Earlier the target was set at 140 BDCs per NADRA counter per day. Now there is no set target and the distribution centre caters all beneficiaries who visit to collect their cards. Currently, the average number of beneficiaries visiting BISP office to collect BDC is around 50-60, however, during peak time; even 200 BDCs were issued in a single day.

BISP informed beneficiaries about the change in payment mode through public announcements in area mosques, information dissemination through local notables and social workers. The beneficiaries were asked to bring their CNIC and their phone numbers.

2. Logistics and Facilities at BDC Centre:

The access to BDC Centre was easy as it is located in BISP Tehsil Office and is on road side . There were no BDC banners and standees at the BDC Centre therefore it was not very conspicuous.

The office building has ample space to accommodate around 40 visitors in the veranda though earlier they had tents inside and outside the centre with chairs for 200 persons. During the initial busy days the weather was not very harsh hence no shade or fans were required. Currently the office can comfortably accommodate visitors in the veranda and courtyard. Water cooler and washroom is available for the beneficiaries.

Despite the arrangement for controlling the flow of visitors in BISP Tehsil (and Divisional) office, the security has been another major issue as Malakand was hard hit by militant though no physical threat is seen but still are afraid but they don't have extra security arrangements.

BISP Tehsil office staff did not receive any formal orientation training regarding the distribution of BDC and coordination with the PO. However after going through the activity and interaction at different BISP staff understood the process. Bank and NADRA staff has their orientations for that

and with the practice they are getting experienced. BISP role remains focussed on management and administration of crowd.

No mechanism was given to BISP staff for handling of BDC related complaints like PIN lost/deactivation, card lost/captured at ATM etc. The CMS system does not cater for payment related complaints and currently BISP staff is completely isolated from BDC related complaints; no record of complaints is maintained by them and such complaints are simply referred to the Bank counter.

3. Arrangement and Process at Different Counters

a. BISP Counter

Currently there aren't many beneficiaries who were coming for BDC's as compared to the peak days, but still there is need for checking the eligibility etc. before sending the beneficiary to NADRA Counter. The beneficiaries upon their arrival at BDC Centre are entertained by 2 BISP staff members, the Assistant Complaints and Assistant Director.

b. NADRA Counters

There was one NADRA counter, which has a seating arrangement for 2 beneficiaries at a time. NADRA has a backup power generator for alternative electric power which also provides backup to the bank's computers. No UPS was available and the computer systems were abruptly shut down on power failure. During observation, there was electricity load shedding of one hour.

As currently BDC distribution is slow, NADRA usually waits for three to four beneficiaries to be present, before starting power generator and immediately turn it off after the bank finishes issuance of BDC's to them.

On NADRA counters, there is one data entry operator and one Site-in-charge to handle CNIC verification for BDC distribution. NADRA staff has an initial contract of three month which will be extended till the BDC assignment process continues. Now they say that their contract is till December 2012.

NADRA staff confirms BISP beneficiary from their database by entering her CNIC number which produces the details of each beneficiary and then verify her fingerprints. After successful bio-metric verification NADRA staff print a token and refer her to the Bank counter for BDC collection.

If beneficiary's CNIC has some problem, then NADRA refer her to the nearest NADRA office for correction of CNIC by providing a printed token that entitles her to a free change of CNIC as well as priority service at NADRA office. The major reasons for CNIC modification include expired CNIC, CNIC without photograph, and thumb impression not clear or mismatch.

c. Bank Counters

There is one counter installed by bank staff in another room that had chairs for just two beneficiaries. There is one CDO (Card Distribution Officer) for handling, processing and issuance of BDCs to beneficiaries. All staff is deputed on an initial contract of three month

which shall be extended as the BDC assignment is still in process. They are getting Rs 10,000 per month which is not sufficient in hard areas.

Bank staff obtains CNIC from beneficiaries and the token number issued by NADRA staff. They enter the serial number/ code in the online record which serves as a key for data sharing between NADRA and bank record. After obtaining necessary information about the beneficiary in their record, bank staff obtains her thumb impression (or signatures) on a register and registers BDC in beneficiary's name, and handover BDC envelope. They instruct the beneficiary to visit the nearest UBL branch to receive the amount.

4. Lessons Learned

- The card distribution process started at 9 45 a.m. as NADRA staff got late by 20 minutes and Bank staff got late by 40 minutes and the beneficiaries started coming soon after BDC distribution staff settled in their seats.
- The rush of the beneficiaries is decreasing day by day as almost 86 % of the BDC have been issued. All the visiting beneficiaries received their BDCs through the same step by step procedure detailed above. Behaviour of the staff at the three counters was satisfactory but the only lapse was that they did not greet the beneficiary.
- NADRA staff complains about the delay in update at NADRA HQ record with database provided to them at BDC Centre. The staff told that in some discrepant cases although the beneficiary gets her new CNIC after required modifications but such information/modification did not appear in their record and this is the major problem they have to face and in such cases they advise the beneficiary to wait and come back after a week.
- NADRA were issuing a token number on a plain hand written paper as some days ago their print roll was finished and they did not receive new rolls.

5. Recommendations

- Being the front end service providers, BISP staff must be properly trained so that they can inform the beneficiaries about the benefits of alternative payment mechanism and remove their apprehensions.
- NADRA should regularly send office supplies such as print rolls so that their staff does not face Problem in writing of the unique number as well as token showing discrepancy in beneficiary's CNIC which needs to be removed in NADRA office.

Beneficiary Exit Interview 1

Khaista Gai w/o Izzat Muhammad was visiting BDC centre for the 1st time to collect her BDC. She is 36 and lives in Kas Lelonai, Alpuri, Shangla, which is about 50 km from the BDC Centre. She spent Rs 400 to reach the centre, in 2 hours and 30 minutes time. She was accompanied by her mother in law and other women of her family as due to cultural constraints she cannot move alone. She found the centre easily as the driver had visited the place before.

She came today after getting a new CNIC prepared. She was informed by a relative to visit BDC Centre at BISP tehsil office on a certain day for collecting her BDC. She was advised to bring her CNIC and a phone number (her own or of her neighbour).

This was her 1st visit for BDC collection. On this visit she was completely satisfied with the process and treatment by staff.

After getting her BDC and instructions from Bank staff, she was still not confident that she will be able to use her card. All she has learned is to visit the nearest franchise or bank branch and withdraw the amount through BDC.

Beneficiary Exit Interview 2

Mahsharoon Bibi w/o Jan Fareen Khan is 37 and lives in Tangai, Shikolai, Puran, Shangla, which is about 45 km from this BDC Centre. She came via Chingchi from her village to the BDC Centre in about 120 minutes and she had to spend Rs. 400 on fare.

She was completely satisfied with the process and treatment by staff of this BDC Centre. She said that she received her BDC on her third visit. On her two earlier visits, due to electricity outages she could not get her BDC.

She was satisfied with the process and informed that she understood what was told to her at the bank counter regarding usage of the BDC and its security.

P-Q3-BDC-Center-KPK-04

Observation Report of BDC Distribution Centre, Adenzai Chakdara

1. Introduction and Background of the Centre

BDC centre Adenzai Chakdara Lower Dir is located in BISP Tehsil Office Adenzai Chakdara. The BISP management decided to start this centre on 4th April 2012 and it started its functions on the same date. NADRA and Tameer Bank are its partner organizations.

BDC centre Adenzai Chakdara is the third distribution centre in district Malakand (Dargai, Bathkela, and Adenzai Chakdara). Currently a target for BDC issuance has not been fixed as this centre caters to beneficiaries of other tehsils also. Till 5th November 2012 it has distributed 12,425 Cards at an average of almost 100 cards per day. The target was 180 beneficiaries per day at the start of the centre but now there is no set target and they facilitate all beneficiaries that visit on a day.

2. Logistics and Facilities at BDC Centre:

BDC centre Adenzai Chakdara is located near police lines in Chakdara. The building of the BDC centre is easily accessible and conspicuous. Banners and posters make it easier for the beneficiaries to locate the building of the centre. BISP Tehsil office Adenzai Chakdara is a two room congested 8-10 marla office which could not address the situation during peak days of BDC distribution.

About 40 beneficiaries were present at the centre. They were standing in lines. A person was checking the related documents (CNIC or survey slip) before allowing a beneficiary to enter the centre. Beneficiaries were first visiting BISP counter, if they were eligible then were directed to NADRA counter. Police was not visible outside or inside the centre's building. BISP does not have a security guard but a Naib Qasid was checking beneficiaries' documents at the entrance.

BDC centre has sufficient space to accommodate 30-40 visitors but sometime the beneficiaries came in large crowds and somehow got accommodated at the Centre though there was insufficient seating arrangement. There was one room for NADRA and bank counters. Beneficiaries were present in different rooms, veranda and the courtyard. The waiting area had chairs. Fans were available in the waiting spaces. Wash room and drinking water was available for the beneficiaries.

The total staff of BDC centre comprised of 4 individuals including 2 BISP representatives, 1 NADRA representative, and 1 Bank representative. The BDC centre used NADRA generator as an alternate power supply during the electric outage of three hours. There was no UPS available with any of the stakeholders. Public announcements through mosques, local notables, and postmen were used to inform the beneficiaries regarding change in payment mode.

Many beneficiaries with BDC complaints were seen at the Centre on the day of TPE team visit.

3. Arrangement and Processes at Different Counters

a. BISP Counter

The role of BISP counter was very important and it was handling beneficiaries coming for all reasons. Documents submitted to this counter by the beneficiary were subjected to scrutiny and then the beneficiaries were directed to NADRA counter.

b. NADRA Counters

There was one NADRA counter in BDC centre. The beneficiaries were showing their CNIC and NADRA representative was checking their status. Beneficiaries with discrepancy in their CNIC were directed to nearest NADRA office to obtain an updated CNIC. The eligible beneficiaries were asked to put their thumb on the biometric machine for finger print verification. The eligible beneficiaries were issued a reference slip with a unique ID. At the end of the process they were sent to the Bank counter which was in the same room.

c. Bank Counters

Tameer Bank had one counter. Beneficiaries showed the reference slip with unique ID which was given to them by NADRA counter along with their original CNIC at the bank counter. The bank representative entered her ID in the bank database to create her virtual account. The bank representative provided a BDC Envelope to the beneficiary upon successful processing of her case. The BDC packet includes BDC brochure, BDC jacket, PIN code and BDC.

The bank representative guides the beneficiary about how to use BDC but did not guide her about the security of BDC and PIN Code. They were working with a machine like response and were not informing them about where to register their complaints. There were 5 women in the room but even that number seemed like a crowd as the room was very small.

4. Lessons Learnt

- During observation time electricity was not available for 3 hours during which time NADRA generator was used. There was no UPS therefore connectivity was lost 2 times (till the generator was turned on). Bank representatives had a laptop but once NADRA's system was down then Bank connectivity was also lost.
- The bank representatives on an average took 2-3 minutes to explain the whole process to beneficiaries which did not seem enough for a person of almost no education.
- In exit interviews most of the beneficiaries did not know the details about using their BDC and when money would be coming to her account. The beneficiary even did not open the BDC packet which the bank representative handed over to them.
- Those cases where; biometric issues surfaced were mostly resolved but in few cases it has been witnessed that the cases which still had biometric issues even after re-issuance of new CNIC. One of NADRA representative explained that after the new thumb impression, the system shall take the beneficiary's biometric only after the old thumb impression is discarded by NADRA HQ and until then the problem shall continue.
- At bank counter if the beneficiary herself asked what she should do with the BDC, then it was explained that your spouses or sons know the procedure, while those who did not ask were just handed over their BDC.

5. Recommendations

- Tags shall be displayed over washroom facilities or a person that could direct the beneficiaries to washroom or water facility or such facilities should be located conspicuously.
- For BDC issue female staff may be hired or their number increased to cater to beneficiaries at NADRA and bank counter.
- NADRA should speedily update the data which get cleared by BISP as most of newly updated cases of BISP are coming with delay in NADRA database.

Beneficiary exit interview 1

Bakht Zarina Bibi wife of Jan Badshah is a 42 year old woman. She is living in Tikani Bala, Salim Shah, Post Office Khapar Timargarah Dir. She received her BDC from this BDC centre on her second attempt as previously she was not able to collect it because of the large crowd.

The area where she lives is at a distance of 19 km from BDC centre. Though she did not receive any BISP letter to visit BDC centre but through their public campaign she was aware that BISP Tehsil Office Adenzai Chakdara was issuing BDC cards. She came to the BDC centre in a rented car which cost her Rs.800 per visit. She could not come alone due to cultural restraints therefore her neighbouring females accompanied her and shared the taxi fare with her. She easily found BDC centre because it was her second visit.

At the BDC centre she waited in the veranda with other beneficiaries. The veranda where she waited was shaded and had a fan. She said that drinking water and washroom facility was available.

Bakht Zarina Bibi found BISP staff very cooperative and after issuance of the token at BISP counter she was guided to NADRA counter where she showed that token and was allowed to enter the room. As she did not have CNIC discrepancy or any biometric issues therefore they issued her a token and guided her towards bank counter for receiving her BDC. The staff was cooperative.

She showed her original CNIC and the NADRA printed token with a unique ID at Bank counter, where the representative asked details and handed over the packet which she had not opened yet. Though the Bank staff was cooperative and but still she was not briefed regarding the process of using the BDC and about the importance of BDC pin code.

Beneficiary exit interview 2

Zeba Bibi wife of Hameed Gull is a 42 year old woman. She is living in Biland, Khadzai Tehsil Chakdara Dir. She received her BDC from the BDC centre on her first visit.

The area where she lives is at a distance of 12 km from BDC centre. Though she did not receive any BISP letter to visit BDC centre but was aware that BISP Tehsil Office Chakdara was issuing BDC cards through their public campaign. She came to the BDC centre through public transport which cost her Rs.100 per visit. She could not come alone due to cultural constraints therefore her brother in law accompanied her. They easily found BDC centre as it was working in BISP Tehsil Office.

She waited in the veranda where the other BDC beneficiaries waited. The seating arrangements were sufficient, veranda was shaded and had fans. The centre has drinking water and washroom facility for beneficiaries.

Zeba Bibi found BISP staff very cooperative and after issuance of the token at BISP counter she was guided to NADRA counter where she showed that token and after wait for her turn she was allowed to enter that room,.

As she did not have any CNIC discrepancy or any biometric issues so NADRA counter issued her a token and she was guided to bank counter for receiving her BDC. The staff was cooperative.

She showed her original CNIC and NADRA token with a unique ID at Bank counter, where the representative asked personal details and then handed over the BDC packet which she had not opened yet. Bank staff was cooperative but she was not briefed regarding the process of using her BDC and importance of BDC PIN code.

P-Q3-BDC-Center-KPK-05

Observation Report of BDC Distribution Centre, Daggar-Buner

1. BDC Centre – Introduction and Background:

BDC Centre Daggar Buner is located in BISP Tehsil office Daggar of district Buner. BISP management had decided to start BDC distribution on 1st June 2012. It actually started on 6th June 2012 due to networking issue of DSL as PTCL land lines were not working properly.

NADRA and Tameer Bank Limited were the partner organizations distributing BDC in district Buner. Presently there were four NADRA counters (earlier it had 9 counters), one BISP and one bank counter (earlier had eight counters) at the centre.

There were three BDC Centres in district Buner (Daggar, Gaggro and Mandanr Tehsil BDC centres). Daggar BDC centre was catering beneficiaries of two tehsils (Daggar and Mandanr) initially but now all Tehsil Offices have shifted to Daggar as other BISP Tehsil offices had to vacate their buildings due to contractual liabilities. Initial target for BDC distribution was 350 per day which decreased with the passage of time and now reached to 30-40 BDCs per day. 45,000 BDCs have been issued till 8 November 2012. Around 100 to 200 beneficiaries were visiting for reasons other than BDC collection i.e. complaints and obtaining information.

2. Logistics and Facilities at BDC Centre:

BDC Centre was in the BISP Tehsil Office located on a main road which was very easily accessible. There were no banners, posters and standee at the BDC Centre therefore was not conspicuous. The scheduled time of the BDC Centre as set by BISP was 09:00 am to 05:00 pm which was being followed strictly by partners at BDC Centre.

There were about 70 beneficiaries present at the centre at the time of visit. There was policeman at the main gate of the BDC Centre. BISP security guard and office boy were managing the beneficiaries coming to BDC office. The beneficiaries were not asked for queue and there were management issues of handling the crowd as they were disorganized and the centre was not spacious enough for handling beneficiaries of whole district Buner.

The centre had a washroom but no drinking water or fan was available. Total staff at BDC Centre was 9 in number consisting of 1 BISP representative, 4 NADRA representatives and 1 bank representative all were male.

There was a separate room for NADRA counters. 4 counters were established by NADRA. Beneficiaries were coming to the room in groups, Might is right was the prevalent rule, the beneficiaries were not going in a queue as no one was managing the crowd.

There was a separate room for Tameer Bank counter. One counter was established and the room was crowded with the beneficiaries.

During observation time, many beneficiaries were noticed who had come to the BDC centre with complaints regarding their BDCs.

3. Arrangement and Process at Different Counters

a. BISP Counter

The beneficiaries of tehsil Daggar, Gaggro and Mandanr were informed through public announcements and local influential as well as the postal department staff (postmen) were mobilized for this purpose. Announcements were also made through mosques.

There was no BISP counter set for the purpose of BDC delivery.

b. NADRA Counters

NADRA Representative checked the documents presented to him especially the CNIC. If the beneficiary was eligible, she was asked to put her thumb for bio-metric verification. After verification, a referral slip was issued to the beneficiary and she was sent to the bank counter. The whole process on an average took less than a minute. NADRA connectivity was lost thrice due to electricity breakdown.

c. Bank Counters

There was one bank counter. Beneficiaries were asked to submit NADRA reference slip, which the bank representatives entered in their system for creating virtual account and BDC issuance. The beneficiaries were asked to affix their thumb impression in a register. After issuing BDC to a beneficiary the bank representative handed over the list of outlets from where payments could be withdrawn by using her BDC. They were not guided about the usage of BDC and safety of the BDC card or PIN code. The process at bank counter took only 3-5 minutes per beneficiary.

4. Lessons Learnt

- There were a large number of beneficiaries and the staff was unable to handle them properly. The bank staff was untrained and had little know how of technicalities of different types of complaints.
- Banners, posters and standees were not displayed at the centre.
- The beneficiaries were not managed in lines and even 70 beneficiaries looked like a huge crowd as they were disorganized.
- There was no drinking water for the beneficiaries.
- In exit interviews most of the beneficiary did not know about how and where to receive her amount or when her account is going to be credited.
- Those cases where biometric issues surfaced were mostly resolved but few cases were seen which still had biometric issues even after re-issue of new CNIC. After the new thumb impression, the system shall take the beneficiary's biometric only, once the old thumb impression discard by NADRA HQ and until then the problem shall persist.
- At the bank counter beneficiary were not being guided properly and they were given printed cards of a franchise to contact the franchise owner for withdrawing their amount while in few cases of observation they were simply given their BDC without any guidance.

5. Recommendation

- The BDC Centre should be made conspicuous through banners and posters.
- The bank representatives should greet the beneficiaries first and then guide them as per protocol.

- There should be a demo ATM machine through which beneficiaries have on hand practice for BDC user
- NADRA data base should simultaneously be updated with BISP, as many cases which were being cleared by BISP were not forthcoming in NADRA database and were still being shown as ineligible.

Beneficiary Exit Interview 1

Bakht Rosha w/o Amani Gull Khan is a 33years old woman who is a resident of village Barkhan, post office Tope Spray, tehsil Daggar of district Buner.

She travelled to the BDC Centre by public transport, which cost her Rs.400 per side reaching the centre in 4 hours. She was accompanied by her husband and other neighbouring women. It would not have been easy for her to find the BDC Centre if she was traveling alone. She obtained her BDC on her second visit to BDC Centre. Earlier due to crowd she could not reach NADRA counter.

She said that there was enough seating arrangement at the BDC Centre. The waiting area was not covered and shaded. She said there were no facilities of fan; drinking water and washroom at the centre (as she was shy and did not ask for directions to the washroom).

First she visited BISP counter. The BISP representative guided her how to obtain BDC. The behaviour of the BISP representative was satisfactory.

At NADRA counter, her eligibility status was first checked then she was asked to put her thumb on the bio-metric device for verification. She was given a reference slip and sent to bank counter in the next room. She was satisfied with the attitude of the NADRA representative.

At the bank counter, the beneficiary submitted the reference slip given to her by NADRA. The bank representative gave her a packet though she had not opened that. She was asked to affix her thumb impression on a register. The bank representative did not explain how to use the BDC, its safety and about outlets of payments where the BDC could be used.

Beneficiary Exit Interview 2

Fare Bano wife of Muza khan is a 20 years old woman who is a resident of village charorai post office nagrai District Buner.

She did not receive letter from BISP asking her to visit BDC Centre. She visited BDC Centre and brought her CNIC. She travelled to BDC Centre by rented vehicle which cost her Rs.500 per side reaching the centre in three hours. She was accompanied by her husband. She could not travel alone due to cultural problems. It was easy for her to find BDC Centre as she had already visited the centre thrice. She could not obtain her BDC during her earlier visits as on her first visit there was a large crowd while on the second visit there was electric outage.

She arrived at the BDC Centre quite early, before the centre opened. She had to wait outside the centre and once the centre opened, she could enter the premises. According to her, there was enough seating arrangement inside the BDC Centre though she did not sit as she wanted to process the BDC quickly. The waiting area was not shaded. She said there were no fans, drinking water or washroom at the centre.

When she visited BISP counter, BISP representative guided her to obtain her BDC. The behaviour of the BISP Representative was good.

At the NADRA counter she was not welcomed with greetings. Her eligibility status was first confirmed and then she was asked to put her thumb in the bio-metric device for verification. She was given a reference slip and sent to bank counter in the next room. She was satisfied with the attitude of the NADRA Representative.

Beneficiary showed the reference slip at the bank counter. The bank representative gave her a packet which she did not open. She was asked to affix her thumb impression on a register. The bank representative did not guide her about the usage of the BDC or its safety or about the outlets for BDC usage for withdrawal.

P-Q3-BDC-Center-KPK-06

Observation Report of BDC Distribution Centre, Swabi

1. BDC Centre – Introduction and Background:

BDC Distribution Centre Swabi is functioning at BISP Tehsil Office Swabi. NADRA, and United Bank limited are partner organization involved in the BDC distribution.

The BDC distribution process started on 27th February 2012 and before starting BDC centre they had made all necessary arrangements such as chairs, tents, water cooler, banners and public campaign.

In District Swabi there were 40,499 BISP beneficiaries and two BDC centres were operational (Chota Lahore and Swabi). BDC Centre Swabi covered 30,083 beneficiaries who collected their BDCs. The remaining beneficiaries are those who earlier had problems in their CNICs or some discrepancy, and are now getting cleared through CMS and are coming for BDC collection. They had a set target of 150-200 BDC per day, while the record shows that on average 133 BDCs were issued per day. Now there is no set target and the distribution centre caters to all beneficiaries who visit to collect their cards.

The beneficiaries were informed through local notables and BISP local contacts about the change in payment mode. The beneficiaries were asked to bring their CNIC and their phone numbers for collecting their BDC.

2. Logistics and Facilities at BDC Centre:

The access to BDC Centre is not difficult as it is located in BISP Tehsil Office. The centre was conspicuous as banners were displayed though there were no standees. Beneficiary could reach the centre via Suzuki, rickshaw and Chingchi.

The office building has space for 40-50 beneficiaries but even for that number the present chairs were not enough and some of the beneficiaries were sitting on floor. In the initial days they had arrangements of chairs as well as tents but latter on when beneficiaries started decreasing they could not sustain the cost therefore they reduced some facilities. The centre has drinking water (water cooler) and washroom facility for BDC beneficiaries. Though the centre did not have fans.

Three security guards (2 NADRA and 1 BISP) were present on the main gate. Though earlier, in starting days, they had policemen also who were standing at the gates and were managing the crowd.

UBL Main Branch Swabi has a complaint desk counter that deals with BDC complaints therefore complainants visits BDC centre from where they are directed to UBL branch for registering and pursuing their complaints.

3. Arrangement and Process at Different Counters

a. BISP Counter

The BDC centre did not have an active counter of BISP. The BDC beneficiaries were directly dealt by NADRA first and then they were sent either to BISP room for complaint registration or to NADRA Office for CNIC updates or to bank counter for issuance of BDC.

The BISP staff (Assistant Director and Assistant Complaints present in the tehsil office) only deal with such beneficiaries who were ineligible according to NADRA's database and wanted to lodge complaint. They were processing grievance complaints through CMS. Other than that they were managing crowd and looking after the security situation.

b. NADRA Counters

NADRA has one counter with 12 representatives (they work in two shifts, 6 individual in each shift for a week). NADRA has one computer and one printer. The staff number is very high compared to one counter/ computer. NADRA staff is on contract. NADRA has a backup power generator for alternate electric power supply, which also provides backup to the bank's computers. No UPS was available and the computer systems abruptly shut down on power failure. During observation, there was electricity load shedding for 20 minutes in which the generator was used.

NADRA staff confirms BISP beneficiary from their database by entering her CNIC number and then verifies her fingerprints. After successful bio-metric verification NADRA staff print a token and refer her to the Bank counter for BDC collection.

If beneficiary's CNIC has some problem, then NADRA refer her to nearest NADRA office for correction of CNIC by providing a printed token that entitles her to a free updated CNIC as well as priority service at NADRA office.

The record of some beneficiaries was not updated in NADRA database though they were cleared by BISP, as NADRA database takes some time in updating the data of such beneficiaries.

On biometric verification, two type of messages appeared; in one of the situation when the DEO enters the CNIC an automated message comes which indicates that the beneficiary immediately consult NADRA as she has some problem and her data cannot be accessed in DEO's computer. The second messages comes in cases of those beneficiaries whose biometric verification fails and they are directed to consult NADRA for correcting biometric issues. In the first scenario NADRA cannot issue the slip while in the second scenario a slip "empty" is handed over to beneficiary for further pursuance.

c. Bank Counters

Bank has three counters (four representatives) who were dealing with beneficiaries for BDC issuance. Before a beneficiary enters the bank room, a bank counter was set for issuing blank BDCs which were being entered in a register for record. Once the beneficiary received a card, then she was asked to get it registered with any of the two counters, and their virtual account was created.

The bank staff obtains CNIC from beneficiary and the token number issued by NADRA staff. They enter the serial number/ code in the online record, which serves as a key for data sharing between NADRA and bank record.

4. Lessons Learned

- The rush of the beneficiaries has decreased and each day about 30-50 visitors come for collecting their BDCs. All the visiting beneficiaries received their BDCs through the same step by step procedure detailed above.

- Behaviour of the staff at the three counters was good but the only lapse was that they did not greet the beneficiary.
- NADRA has one counter with 12 representatives, which seemed excessive in view of the current number of beneficiaries and availability of only one computer.
- NADRA staff complains about the delay in update of NADRA HQ record with database provided to them at BISP office.
- BDC centre does not have complaint registration mechanism. UBL has a complaint desk at its main branch Swabi where complaints are recorded and processed.
- Bank staff guided beneficiaries about the outlets as well as about the use of BDC and its safety.

5. Recommendations

- Right sizing in NADRA and Bank should be done, to avoid the misuse of resources, as a single counter of each partner could handle the current beneficiaries.
- Reminders should be sent to the beneficiaries who have not collected their BDCs till now, so that the present staff could be appropriately utilized.
- In line with the standard procedure, bank staff should inform the beneficiary about the contents of the envelope and guide her about using the BDC as well as the importance of PIN code.
- Being the front-end service provider, BISP staff must be properly trained so that they can inform the beneficiaries about the benefits of alternative payment mechanism, BDC usage and remove their apprehensions.
- There should be a dummy ATM at BDC centre on which beneficiary can be trained at the time of issuing their BDC.

Beneficiary Exit Interview 1

Taskeen Bibi wife of Aziz-ud-Din, 41, is a resident of Mohalla Baba Ali Khel, Col. Sher Kalai, Tehsil Road, district Swabi. She had not received any letter for payment change mode. She came on a Hiace and Chingchi, which cost her Rs 120 per side and she reach in an hour. She came with husband as due to cultural problems she could not visit alone. It was her first visit.

She was guided towards the first desk where the NADRA counter after checking her CNIC issued the token slip and she was referred to BDC counter. Upon visiting the bank counter and after providing the required information, she received her BDC.

This was her first visit and she was completely satisfied with the process and treatment by staff. She said that she did not have to wait long and all facilities were available at the centre.

After getting her BDC and instructions from bank, she was still not confident that she will be able to use her BDC. All she has learned is to visit the nearest outlets.

Beneficiary Exit Interview 2

Hameeda w/o Gul Niaz Mohammad, 31, is a resident of Haji Khel, Mangal Chai, PO Chinai, tehsil Topi, district Swabi. She came via car taxi, which cost her Rs 600 per side and took 2 hour to reach the centre. She was accompanied by her brother as she could not visit alone due to cultural problem. She found the centre easily as her brother knew the location of BISP Tehsil Office. It was her first visit and she received her BDC and did not wait for a long time for her turn.

She first visited NADRA counter where upon receiving the token she was guided towards bank counter from where she received the BDC. She was only guided about the outlets where BDCs could be used.

She was completely satisfied with the treatment by staff of this BDC Centre and according to her facilities were available as for instance drinking water and toilet.

She did not know the contents of the envelope given at the bank counter and she was simply asked to visit the nearest Omni outlets.

She did not know about usage of BDC as this was not explained to her at the bank counter.

P-Q3-BDC-Center-KPK-07

Observation Report of BDC Distribution Centre, Pirpai Nowshera 1

1. BDC Centre – Introduction and Background:

BDC Distribution Centre Pirpai Nowshera is functioning at Agriculture Department Office GT Road Nowshera. NADRA and Bank Alfalah are partner organizations involved in the BDC distribution. Ufone is in partnership with Bank Alfalah.

The BDC distribution process started on 20th July 2012. The centre expects some 2,000 more beneficiaries as the rest have been covered. Before starting BDC centre they had made all necessary arrangements such as chairs, tents, water cooler, banners, NADRA setup, coordination meetings and public campaign.

In District Nowshera there were 29,000 BISP beneficiaries for whom two BDC centres were operational (Pirpai Nowshera 1 and Pabbi). BDC Centre Pirpai Nowshera 1 covered 17,000 beneficiaries who collected their BDCs. The remaining beneficiaries are those who earlier had problems in their CNICs or some discrepancy, and are now getting clear through CMS and are coming for BDC collection. They had a set target of 500 BDC per day for which they had arrangement. The record shows that on an average 200 BDCs were issued per day. Now there is no set target and the distribution centre caters to all beneficiaries who visit to collect their cards.

The beneficiaries were informed through local notables and BISP local contacts about the change in payment mode. The beneficiaries were asked to bring their CNIC and their phone numbers for collecting their BDC.

2. Logistics and Facilities at BDC Centre:

The access to BDC Centre is not difficult as it is located on main GT road in Agriculture Department Office. The centre was not conspicuous as banners and standees were not displayed. Beneficiary could reach the centre via Suzuki, rickshaw, Hiace, and Chingchi and their drivers knew the location of BDC centre.

The office building has space for 400-500 beneficiaries. The waiting area (courtyard) neither had chairs nor was tented. Beneficiaries were either standing or were sitting in queue and were waiting for their turn. The centre did not have drinking water or, though it had washrooms.

Two security guards (1 male police constable and 1 female from BISP) were present in the centre who were managing the crowd. The beneficiaries were in a queue.

Bank Representative had mobile contact with Customer Service (Lahore) with whom they were registering different types of complaints but they were not maintaining record. However, each beneficiary's Ufone number was registered with the customer service though they prefer to make calls through the bank representative.

3. Arrangement and Process at Different Counters

a. BISP Counter

The BDC centre did not have an active counter of BISP. The BDC beneficiaries were directly dealt by NADRA first and then they were sent either to BISP room for complaint registration or to NADRA Office for CNIC updates or to bank counter for issuance of BDC.

The BISP staff (Assistant Director and Assistant Complaints present in the tehsil office) only deal with such beneficiaries who were ineligible according to NADRA's database and wanted to lodge complaint. They were processing grievance complaints through CMS. Other than that they were managing crowd and looking after the security situation. BISP, NADRA and Bank were sharing a common hall.

b. NADRA Counters

NADRA has two counters (with three representatives) with two computers and a printer through which they were issuing NADRA tokens. Beneficiaries were coming in queue to the widow where their CNICs were checked. NADRA has a backup power generator for alternative electric power supply, which also provides backup to the bank's computers. No UPS was available and the computer systems abruptly shut down on power failure. During observation, there was electricity load shedding for 20 minutes in which the generator was used. The intranet connection was lost twice.

NADRA staff confirms BISP beneficiary from their database by entering her CNIC number and then verifies her fingerprints. After successful bio-metric verification NADRA staff print a token and refer her to the Bank counter for BDC collection.

If beneficiary's CNIC has some problem, then NADRA refer her to nearest NADRA office for correction of CNIC by providing a printed token that entitles her to a free updated CNIC as well as priority service at NADRA office.

The record of some beneficiaries was not updated in NADRA database though they were cleared by BISP, as NADRA database takes some time in updating the data of such beneficiaries.

On biometric verification, two type of messages appeared; in one of the situation when the DEO enters the CNIC an automated message comes which indicates that the beneficiary immediately consult NADRA as she has some problem and her data cannot be accessed in DEO's computer. The second messages comes in cases of those beneficiaries whose biometric verification fails and they are directed to consult NADRA for correcting biometric issues. In the first scenario NADRA cannot issue the slip while in the second scenario a slip "empty" is handed over to beneficiary for further pursuance.

c. Bank Counters

There are four bank counters (four representatives) in the same room where beneficiaries were coming in queue. The third counter was registering complaints. The other three counters were creating virtual accounts for beneficiaries. All staff is deputed till 20th October 2012 but would be extended till the task completes.

The bank staff obtains CNIC from beneficiary and the token number issued by NADRA staff. They enter the serial number/ code in the online record, which serves as a key for data sharing between NADRA and bank record.

Ufone is in partnership with Bank Alfalah. They were registering SIMs for those beneficiaries who received their SIM along with the BDC. Their representatives were waiting outside the common hall, and were registering free of cost.

4. Lessons Learned

- All the visiting beneficiaries received their BDCs through the same step by step procedure detailed above. Behaviour of the staff at the three counters was good but the only lapse was that they did not greet the beneficiary.
- Bank has an exclusive counter for registering complaints and resolving their issues by calling customer service as one of the bank representative mobile number was registered with the customer service.
- NADRA staff complains about the delay in update of NADRA HQ record with database provided to them at BISP office.
- Bank staff did not guide the beneficiaries about the use of BDC and its safety though some of the beneficiaries were told about the outlets.
- Bank representative receive 100-150 complaints per day, most of these relate to requests for new PIN code.
- Most of the problems were coming in 134 series BDCs as they were not activated by bank HQ and beneficiaries kept on trying due to which majority of the PIN codes were blocked due to repeated tries.

5. Recommendations

- Reminders should be sent to the beneficiaries who have not collected their BDCs till now, so that the present staff could be appropriately utilized.
- In line with the standard procedure, bank staff should inform the beneficiary about the contents of the BDC envelope and guide her about using the BDC as well as the importance of PIN code.
- Being the front-end service provider, BISP staff must be properly trained so that they can inform the beneficiaries about the benefits of alternative payment mechanism, BDC usage and remove their apprehensions.
- There should be a dummy ATM machine at BDC centre on which beneficiary can be trained at the time of issuing their BDC.

Beneficiary Exit Interview 1

Razia Sultana wife of Mushtaq, 37, is a resident of Mohalla Awan, Jehangira, tehsil and district Nowshera. She had not received any letter for payment change mode.

She came in a Hiace, which cost her Rs 200 per side and reached in an hour. She visited alone and reached the centre by asking from people about location of the centre. This is her second visit as on her first visit there was a huge crowd and she was unable to reach the desired counters.

She first visited NADRA counter where upon receiving the token she was guided towards bank counter from where she received the BDC. She was only guided about the outlets where BDCs could be used.

This was her second visit and was completely satisfied with the process and treatment by staff though she waited for a long time for her turn.

According to her, she did not find any facility such as washroom, drinking water, fan or chairs at the Centre.

After getting her BDC and instructions from bank, she was still not confident that she will be able to use her BDC. All she has learned is to visit the nearest outlets.

Beneficiary Exit Interview 2

Yasmin wife of Fazal Mohammad, 31, is a resident of Shams Abad, Khweshge Payan, Tehsil and District Nowshera. She came in a Hiace, which cost her Rs 300 per side and took her an hour to reach the centre. She was accompanied by her husband as she could not visit alone due to cultural problem. She found the centre easily as her husband knew the location of BDC centre. It was her first visit and received her BDC though she had to wait for some time for her turn.

She was guided towards the first desk where the NADRA counter after checking her CNIC issued the token slip and she was referred to BDC counter. Upon visiting the bank counter and after providing the required information, she received her BDC.

She was completely satisfied with the treatment by staff of this BDC Centre though according to her there were no facilities in the centre for beneficiaries.

She did not know the contents of the envelope given at the bank counter and she was simply asked to visit the nearest Ufone franchise.

She did not know about usage of BDC as this was not explained to her at the bank counter.

P-Q3-BDC-Center-KPK-08

Observation Report of BDC Distribution Centre, Pabbi

1. BDC Centre – Introduction and Background:

BDC Distribution Centre Pabbi is functioning at BISP Tehsil Office Pabbi Nowshera. NADRA and Bank Alfalah are partner organizations involved in BDC distribution. Ufone is providing SIMs to beneficiaries and is in partnership with Bank Alfalah.

BDC distribution process started on 8th August 2012 and before starting they had made all necessary arrangements such as chairs, tents, water cooler, banners, NADRA setup, coordination meetings and public campaign, etc. The centre had the facility of internet as well NADRA intranet.

In District Nowshera there are 29,000 BISP beneficiaries for whom two BDC centres were operational (Pabbi and Pirpai Nowshera 1). BDC Centre Pabbi Nowshera covered 6,091 beneficiaries who collected their BDCs. The remaining beneficiaries are those who earlier had problems in their CNICs or some discrepancy, and are now getting cleared through CMS and are coming for BDC collection. They did not have a set target of BDC issuance and cater all those who visits. The record shows that on an average 100 BDCs were issued per day.

The beneficiaries were informed through local notables and BISP local contacts about the change in payment mode. It was decided not to inform all UC at once therefore they informed different UCs according to a schedule but once the news spread beneficiaries did not wait for their UC's turn. The beneficiaries were asked to bring their CNIC and their phone numbers for collecting their BDC.

2. Logistics and Facilities at BDC Centre:

The access to BDC Centre was easy as it was located in BISP Tehsil Office Pabbi. The centre was conspicuous as banners were displayed. Beneficiary could reach the centre on Chingchi and most drivers knew the location of BDC centre.

The office building has space for 100 beneficiaries. The waiting area (veranda) had chairs and the courtyard was tented. Beneficiaries were kept waiting for their turn and were coming in queue to each counter. The centre has drinking water and fans were installed in the veranda also. Washrooms were available within the centre premises.

There was no security guard at the gate except some BISP staff. BISP Tehsil office staff did not have orientation for issuance of BDCs. BISP staff got experience once they went through interaction with different stakeholders and different types of complaints.

3. Arrangement and Process at Different Counters

a. BISP Counter

BDC beneficiaries were directly dealt by BISP first, and then either their complaint was registered through CMS or they were sent to NADRA counter. At NADRA counter they were either directed to BISP (as some women directly came to this counter) or to NADRA Office for CNIC updates or bank counter for issuance of BDC.

b. NADRA Counters

NADRA has two counters with 2 computers and a printer through which they were issuing NADRA tokens. There were ten NADRA representatives. Beneficiaries were coming in queue at the counter where their CNICs were checked. NADRA has a backup power generator for alternate electric supply, which provides backup to the bank's computers also. During observation, there was no electricity load shedding.

NADRA staff confirms BISP beneficiary from their database by entering her CNIC number and then verifies her fingerprints. After successful bio-metric verification NADRA staff print a token and refer her to the Bank counter for BDC collection.

If beneficiary's CNIC has some problem, then NADRA refer her to nearest NADRA office for correction of CNIC by providing a printed token that entitles her to a free updated CNIC as well as priority service at NADRA office. The major reasons for CNIC modification include expired CNIC, CNIC without photograph, and thumb impression not clear or mismatch.

The record of some beneficiaries was not updated in NADRA database though they were cleared by BISP, as NADRA database takes some time in updating the data of such beneficiaries.

On biometric verification, two type of messages appeared; in one of the situation when the DEO enters the CNIC an automated message comes which indicates that the beneficiary immediately consult NADRA as she has some problem and her data cannot be accessed in DEO's computer. The second message comes in cases of those beneficiaries whose biometric verification fails and they are directed to consult NADRA for correcting biometric issues. In the first scenario NADRA cannot issue the slip while in the second scenario a slip "empty" is handed over to beneficiary for further pursuance.

c. Bank Counters

Bank has two counters (three representatives) in a separate room for dealing with beneficiaries for BDC issuance or BDC related complaints. Beneficiaries were coming in queue.

The bank staff obtains CNIC from beneficiary and the token number issued by NADRA staff. They enter the serial number/ code in the online record, which serves as a key for data sharing between NADRA and bank record.

Ufone is in partnership with Bank Alfalah. They were registering SIMs for those beneficiaries who received their SIM along with the BDC. Their representatives were waiting outside the common hall, and were registering free of cost.

4. Lessons Learned

- All the visiting beneficiaries received their BDCs through the same step by step procedure detailed above. Behaviour of the staff at the three counters was good but the only lapse was that they did not greet the beneficiary.
- NADRA staff complains about the delay in update of NADRA HQ record with database provided to them at BISP office.
- NADRA and bank staff numbers were high as compared to the current beneficiaries visiting the centre.

- BISP counter took between 3-5 minutes for those beneficiaries who had some problem and their cases were forwarded through CMS.
- On the day of observation there were very few beneficiaries who took their BDC as most of the cases were of discrepancies.
- Bank staff did not guide the beneficiaries about the use of BDC and its safety.
- NADRA process took 3-4 minutes in processing the beneficiary.
- Beneficiaries had apprehensions about the new payment mode, as they were not used to BDC.
- Bank representative receive 20-25 complaints per day, most of these relate to requests for new PIN code.
- Most of the problems were coming in 134 series BDCs as they were not activated by bank HQ and beneficiaries kept on trying due to which majority of the PIN codes were blocked due to repeated tries.

5. Recommendations

- Reminders should be sent to the beneficiaries who have not collected their BDCs till now, so that the present staff could be appropriately utilized.
- In line with the standard procedure, bank staff should inform the beneficiary about the contents of the BDC envelope and guide her about using the BDC as well as the importance of PIN code.
- Being the front-end service provider, BISP staff must be properly trained so that they can inform the beneficiaries about the benefits of alternative payment mechanism, BDC usage and remove their apprehensions.
- There should be a dummy ATM at BDC centre over which beneficiary are trained at times of issuing the BDC.
- Right sizing in NADRA and Bank should be done, to avoid the misuse of resources, as a single counter of each partner could handle the current beneficiaries.

Beneficiary Exit Interview 1

Khyal Pari wife of Mehraban Gul, 50, is a resident of Mera Sabhal PO Golra Sharif, tehsil and district Islamabad but currently she is living in Laskar Khel, Speen Khak, tehsil and district Nowshera. She had not received any letter for payment change mode.

She came to the Centre part of the way on a Datsun van and then on Chingchi, which cost her Rs 120 per side and she reached in two hours. She came with her female neighbours as due to cultural problems she cannot visit alone. She reached the centre by asking from people about location of the centre. It was her first visit.

She was guided towards the first desk at the BISP counter her status was checked and she was sent to NADRA counter, where after checking her CNIC and biometric verification she was issued a slip. Upon visiting the bank counter and after providing the required information, she received her BDC.

This was her first visit and she was completely satisfied with the process and treatment by staff. She waited in the veranda and courtyard for her turn. She said that all facilities such as washroom, drinking water, fan and chairs for waiting were available at the Centre.

She was still not confident that she will be able to use her card as she was not briefed by bank staff at the time of issuing her BDC.

Beneficiary Exit Interview 2

Sadia Begum wife of Rizwan, 42, is a resident of Bori Khel, Speen Khaaq, Tehsil and District Nowshera.

She came to the Centre part of the way on a Datsun van and then on Chingchi, which cost her Rs 400 per side and took an hour to reach the centre. She was accompanied by her sister as she could not visit alone due to cultural problem. She found the centre easily as she had visited before for getting the BDC. After getting the BDC she found no money in her BDC therefore someone at the bank advised her that she needs to reactivate her card.

She waited in courtyard and veranda for her turn and then she visited the bank counter and her complaint was registered for card reactivation. She had received her card a few days ago but still the amount was not transferred to her account.

She was completely satisfied with the treatment by staff of this BDC Centre. She said that all facilities such as washroom, drinking water, fan and chairs for waiting were available at the Centre.



بینظیر انکم سپورٹ پروگرام
حکومت پاکستان

BDC Centers Observations

Section 2B



GB

P-Q3-BDC-Center-GB-01

Observation of BDC Distribution Centre, Skardu

1. BDC Centre – Introduction and Background

BDC Distribution Centre Skardu has started functioning at the BISP Tehsil office in Skardu City. The building houses BISP Divisional office Skardu as well and is situated on Masjid road Skardu. NADRA, Bank Alfalah and Ufone are the partner organizations involved with the BDC distribution process at this centre. Staff of the BISP Tehsil office has spared rooms for NADRA, Bank Alfalah and Ufone counters for the issuance of BDCs.

The BDC distribution process was planned to start on 27th September 2012 but due to some delay in the hiring and training of bank staff, the process started on 22nd October 2012. This is the first BDC operating in Baltistan Region. There are 923 beneficiaries covered by the BISP Tehsil Office Skardu city. Today was the first day and around 10-15 beneficiaries visited the BDC Centre to collect their BDCs.

BISP HQ informed beneficiaries about the change in payment mode through the post letters but most beneficiaries did not receive these letters. The BISP Tehsil office used other communication modes to inform beneficiaries as well. These include public announcements from mosques and on local cable networks, and through influential locals and social workers. NGOs were also used to mobilize the beneficiaries for collecting their BDCs. The beneficiaries were asked to bring along their CNICs, their phone numbers and Pakistan Post MO receipt with them for getting their BDC issued. To manage large crowds, BISP planned to distribute about 50 BDCs per day; however, generally the beneficiaries do not follow this advice.

2. Logistics and Facilities at BDC Centre

The access to BDC Centre is easy as it is conspicuously located. BDC banners have been displayed at the BDC Centre for guidance of beneficiaries. The office building has ample space to accommodate around 150 visitors and a tent is used for waiting. Tap water and a wash room are available for the beneficiaries' use. To handle any potential security situation, two policeman and a police woman are posted on duty. BISP Tehsil office staff did not receive any formal orientation training regarding the distribution of BDCs and coordination with POs. No mechanism was communicated to BISP staff for handling of BDC related complaints. The CMS do not cater for payment related complaints.

3. Arrangement and Process at Different Counters

a. BISP Counter

As the day of observation was the first day of operation of BDC Centre for distribution of BDCs, there were very few beneficiaries and so the need for crowd control did not arise and there were no long queues of beneficiaries. The beneficiary, upon her arrival at the BDC Centre, is received by the BISP Assistant (hired specifically for the BDC assignment), who segregates them in line according to their purpose of visit to the BISP office. The BISP Assistant verifies their documents (CNIC, token number etc.) and refers the beneficiaries to the NADRA desk for further processing.

b. NADRA Counters

There is one NADRA counter with one computer installed, and seating arrangements for two beneficiaries at a time. NADRA has a backup power generator for alternative electric power which could also provide backup to the bank's computers. No UPS was available and the computer systems were abruptly shut down on power failures.

At the NADRA counter, there is one data entry operator and one Site In-charge to handle CNIC verification for BDC distribution.

The NADRA staff confirms a BISP beneficiary's status from their database by entering her CNIC number into the MIS. This produces the details of each beneficiary and he then verifies her fingerprints. After successful bio-metric verification, NADRA staff enters the beneficiary's phone number, prints a token, and refers her to the bank counter for processing of her case and for BDC collection.

If the beneficiary's CNIC is flagged as discrepant during the verification, then NADRA refer her to nearest NADRA office to have her data corrected. They facilitate this process by providing a printed token that entitles her to a free change of CNIC as well as priority service at the NADRA office. The major reasons for CNIC modification include expired CNIC, CNIC without photograph, and thumb impression not clear or mismatch.

c. Bank Counters

There is one counter installed for bank staff in the same room. There is one CDO (Card Distribution Officers) and a DCO (District Coordination Officer) for the handling, processing and issuance of BDCs to beneficiaries.

The bank staff obtains CNIC from beneficiary and the token number issued by NADRA staff. They enter the serial number/ code in the online record which serves as a key for data sharing between NADRA and bank record.

Bank staff then enter personal information about the beneficiary in their record before issuing a BDC to her. After entering this information, bank staff take her thumb impression (or signatures) on the back of the printed token, register the BDC in the beneficiary's name, tags a Ufone SIM with her account and hand over the BDC envelope and Ufone SIM.

After the issuance of the BDC, bank staff refers the beneficiary to the Ufone desk for SIM registration and activation, and then advise them to visit the nearest Bank Alfalah branch after two days to learn about how to use their BDC.

d. Mobile Phone Counter

Though this is not standard procedure, but beneficiaries of Bank Alfalah are also being provided with a Ufone SIM. The basic purpose of providing Ufone SIM is to be able to inform the beneficiary about the release of her cash transfer via a short messaging Service (SMS).

4. Lessons Learned

- Due to it being a Friday, only five beneficiaries visited the office for BDC collection during the observation time.

- Behaviour of the staff at the three counters was satisfactory.

5. Recommendations

- As BDC distribution has started recently, reminders may be sent to the beneficiaries to collect their BDCs.
- In line with the standard procedure, bank staff should inform the beneficiary about the contents of the envelope and guide her about using the BDC card as well as the importance of PIN code.
- Being the front end service providers, BISP staff must be properly trained so that they can inform the beneficiaries about the benefits of alternative payment mechanism and remove their apprehensions.

Beneficiary Exit Interview 1

Shakeela w/o Bashrat Hussain was visiting the BDC centre to collect her BDC. She is 32 years old and lives in New Ranga Tehsil Skardu which is about 2.5 km from the BDC Centre. She came today after hearing an announcement in the mosque. The Tehsil office is situated at a walking distance from her home.

She was advised to bring along her CNIC and a phone number (her own or her neighbour's). When she reached the Tehsil office Skardu at 8:30 A.M. after a short wait she was guided towards the first desk where the BISP official checked the documents she had taken with her and referred her to the NADRA counter. At the NADRA counter, staff checked her CNIC, guided her towards the bank counter.

After getting her BDC and instructions from the bank representative, she was not confident about being able to use her debit card. She knew she has to visit the nearest Bank branch after two days and share the envelope with the manager. She was not very clear about even the exact name of the bank where her BDC account existed. She said that, *“with this money, I will be able to give my children food and clothes for upcoming harsh winter season”*. She was very excited about having received the BDC.

Beneficiary Exit Interview 2

Bilqees w/o Naushad Ali is 21 years old and lives in Mohalla Abu Talib Shaqthang, Tehsil Skardu, Baltistan, located about 1.5 km from this BDC Centre. She came on foot from her Mohalla to the Tehsil Office Skardu. Earlier in September in response to the invitation to collect her BDC, she visited the BDC centre nearest her house at the BISP Tehsil office Skardu to collect her BDC. She had to return back when the BISP staff told her that due to some problem the BDC centre has not opened till now and will open sometime in the next month.

Today she got her BDC successfully and told the TPE team that she purchases basic daily needs and clothes for her children with the money.

She was completely satisfied with the process and treatment by staff of this BDC centre. She did not know the contents of the envelope given at the Bank counter and she was simply asked to visit the nearest bank branch after two days and give the envelope to the manager, who will explain to her how to use the BDC.

P-Q3-BDC-Center-GB-02

Observation Report of BDC Distribution Centre, Aliabad Hunza

1. BDC Centre – Introduction and Background:

BDC Distribution Centre Aliabad is functioning at the BISP Tehsil Office Aliabad which covers three tehsil offices (Tehsil office Nagar-1, Tehsil office Gulmit and Tehsil office Aliabad). The BISP Tehsil Office and BDC Centre are located in the same building, near the petrol pump Aliabad, Hunza. NADRA, Bank Alfalah and Ufone are the partner organizations involved with the BDC distribution process at this centre. The BISP Tehsil Office has spared rooms for NADRA, Bank Alfalah and Ufone counters for the issuance of BDCs.

The BDC distribution process started on 8th October 2012. There are two BDC centers operating in District Hunza-Nagar: one in Shainber and other in Aliabad Hunza. BISP management at the BDC centre Aliabad Hunza were asked to cover 1000 beneficiaries, but later on Tehsil Nagar-I and Tehsil Gojal were included, so the number of beneficiaries increased considerably. The daily target set by BISP management for distribution of cards per day was 40-50, but the average number of beneficiaries visiting the BISP office to collect BDCs was around 20-25 per day but some days less than that the number show up. The total number of BDCs issued till the day of the observation was 424.

BISP HQ informed beneficiaries about the change in payment mode through postal letters but most of the beneficiaries did not receive these letters. BISP Tehsil office used other communication modes to inform beneficiaries. These include public announcements in the mosques and on local cable networks, local notables and social workers. The beneficiaries were asked to bring their CNIC, their phone numbers and BISP letter along with them for collecting their BDCs.

2. Logistics and Facilities at BDC Centre.

The access to BDC Centre is easy and it is conspicuously located. Most beneficiaries from Aliabad reach here by public transport or by walking. The centre is, however, quite far for the beneficiaries belonging to Nagar-I and Gojal Tehsils. The beneficiaries from Gojal Tehsil have to cross Atta Abad lake via boats, and then they take public transport to reach this BDC Centre. There are BDC banners for guidance of beneficiaries in the BDC Centre. The office building has enough space to accommodate around 200 visitors, and a tent is used as a waiting area. Tap water and wash room are available for the beneficiaries.

To handle any potential security situation, two policemen and two policewomen were posted on duty. BISP Tehsil office staff did not receive any formal orientation or training regarding the distribution of BDCs and coordination with POs. However, a number of planning and coordination meetings were held at the Divisional level which were focused towards administrative arrangements and planning about how to manage large number of visitors during the BDC distribution process. No mechanism was communicated to BISP staff for handling of BDC related complaints. No record of complaints is maintained by them and such complaints are simply referred to the Bank counter.

3. Arrangement and Process at Different Counters

a. BISP Counter

There were about 150-200 beneficiaries the day of the observation. They were asked to make a queue/line which they did. The beneficiary upon her arrival at the BDC Centre is greeted by BISP staff who asks them to stand in line in accordance with their purpose of visit to the BISP office. BISP staff verifies their documents (CNIC, token number etc.) and refers the beneficiaries to the NADRA desk for further processing.

b. NADRA Counters

There is one NADRA counter with one computer installed in a separate room, which has seating arrangement for two beneficiaries at a time. NADRA has a UPS for alternative electric power which also provides backup to the bank's computers.

At the NADRA counter, there is one data entry operator and one site In-charges to handle CNIC verification for BDC distribution.

NADRA staff confirms BISP beneficiaries against their database by entering her CNIC number that produces the details of each beneficiary and then verifies her fingerprints. After successful bio-metric verification NADRA staff enters the beneficiary's phone number, prints a token and refers her to the bank counter for BDC collection.

If the beneficiary's CNIC has some problem (i.e. does not correspond to data in NADRA database), then NADRA refers her to the nearest NADRA office for correction of her CNIC by providing a printed token that entitles her to a free change of CNIC as well as priority service at the NADRA office. The major reasons for CNIC modification include expired CNIC, CNIC without photograph, and thumb impression not clear or mismatch.

There were three beneficiaries in the NADRA room at the time of the visit.

c. Bank Counters

There is one separate room for Bank Alfalah staff and Ufone, with one counter; it can process two beneficiaries at a time. There is one CDO (Card Distribution Officers) and a DCO (District Coordination Officer) hired for the handling, processing and issuance of BDCs to beneficiaries. All staff was deputed on an initial contract of three month.

The bank staff obtains the CNIC from each beneficiary as well as the token number issued by NADRA staff. They enter the serial number/ code in the online record which serves as a key for data sharing between NADRA and bank records.

Bank staff obtains and enters important personal information about the beneficiary in their record before issuing a BDC to her.

After entering this information, bank staff obtains her thumb impression (or signatures) on the back of the printed token, registers the BDC to the beneficiary's name, tags the Ufone SIM with her account and hands over the BDC envelope and Ufone SIM. They instruct the beneficiary to get the Ufone SIM registered in her name from the Ufone counter and to visit the nearest Bank Alfalah branch to learn how to use the card.

d. Mobile Phone Counter

One counter is setup for Ufone in the same room where the bank counter is and two beneficiaries were present there during the time of the visit. There is enough seating arrangement in the room.

After the issuance of the BDC, bank staff refers the beneficiary to Ufone desk for SIM registration and activation. There is a problem of mobile signals in this area, and most of the time, Ufone is not working properly.

4. Lessons Learned

- The major lesson learnt at BDC centre Aliabad is that it is very far for the beneficiaries belonging to Tehsil Nagar-I and Tehsil Gojal. The beneficiaries from Tehsil Gojal have to cross the Atta Abad lake in boats to reach Tehsil Office Aliabad and some beneficiaries have to spend about Rs.1,000 to reach this BDC centre.
- Though BISP has conveyed the message on mode of payment via public announcements etc. but it was observed that many of the beneficiaries did not receive any formal letter from BISP regarding the change in mode of payment from Pakistan Post to bank through BDC. Many of the beneficiaries got information on change in mode of payment via other beneficiaries or social activists. Most beneficiaries, however, do not follow the planned BDC distribution programme.

5. Recommendations

- The BDC centre should be accessible for all the beneficiaries, as this centre is very far for the beneficiaries of Nagar-I and Gojal.
- Beneficiaries should be informed via proper channel on changing mode of payment.
- Being the front end service providers, BISP staff must be properly trained so that they can inform the beneficiaries about the benefits of alternative payment mechanism and remove their apprehensions.

Beneficiary Exit Interview 1

Kulsoom w/o Nasir Hussain was visiting the BDC centre to collect her BDC. She is 30 years old and lives in Village Hisper, P.O Nagar Khas, which is about 35 km from the BDC Centre. She spent approximately Rs.300 each way to reach the BDC centre. This is her first visit to the BDC Centre Aliabad Hunza. She came to the BDC centre with one of her relatives because she could not travel such a long distance by herself. She was advised to bring her CNIC.

She informed the case team that she easily reached the BDC centre, guidance was provided to her by BISP staff and she also saw the banner displayed. She reached BISP Tehsil office Aliabad Hunza at 11:30 am, after a short wait she was guided towards the first desk where the BISP official checked her documents. She was then referred to the NADRA counter. At the NADRA counter the staff, after checking her CNIC, guided her towards the bank counter. The bank staff after entering requisite personal data and after taking her thumb impression gave her the BDC envelope. She opened the packet and found a BDC brochure, BDC Card Jacket and BDC PIN Code.

She said the bank representatives explained the process of using the BDC, and she easily understood their language. After getting her BDC and instructions from the Bank, she was very happy and satisfied by the attitudes by all the staff present at the BDC centre. She was not confident that she will be able to use her debit card. She knew she had to visit the nearest Bank branch after some days. She

told the case team that with this money, she will be able to get food and clothes for her children for the upcoming harsh winter season. She was very excited about receiving the BDC.

Beneficiary Exit Interview 2

Parveen w/o Khush Amdin was visiting BDC centre to collect her BDC. She is 36 years old and lives in Village Hyderabad Karimabad Tehsil which is about 3 km from the BDC Centre. She came to the BDC centre on foot. This is her first visit to the BDC Centre Aliabad Hunza. She was advised to bring her CNIC along with her.

She informed the case team that she easily reached the BDC centre, guidance was provided to her by BISP staff and she also saw the banner displayed. She reached the Tehsil Office Aliabad Hunza at 12:30 pm. After a short wait, she was guided towards the first desk where the BISP official checked her documents. She was then referred to the NADRA counter. At the NADRA counter the staff, after checking her CNIC, guided her towards the Bank counter. The bank staff took her thumb impression and gave her the BDC envelope. She opened the packet and found a BDC brochure, BDC Card Jacket and BDC PIN Code. She said the bank representatives explained the process for using the BDC and it was simple enough to understand.

After getting her BDC and instruction from the Bank, she was very happy and satisfied with the attitude of all the staff present at the BDC centre. She knew that she had to visit the nearest bank branch after some days. She told the case team that she will save and use this cash transfer for her children's education.



بینظیر انکم سپورٹ پروگرام
حکومت پاکستان

BDC Centers Observations

Section 2C



AJK

P-Q3-BDC-Center-AJK-01

Observation Report of BDC Distribution Centre, Samahani

1. BDC Centre – Introduction and Background:

BDC Distribution Centre Samahani is functioning on the premises of BISP Tehsil office Samahani located near the Samahani Hospital. NADRA, Bank Alfalah and Ufone are the partner organizations involved in BDC distribution process at this centre. BISP Tehsil office has spared a room for NADRA counter, for Bank Alfalah and Ufone counters for the issuance of BDC.

The BDC distribution process was planned to start during 1st week of August 2012 but due to some delay in the hiring and training of POs staff, the process could start from 23 October 2012. The beneficiaries of Tehsil Samahani collect their BDCs from this distribution centre.

There are almost 2,160 beneficiaries planned to be covered by BISP Tehsil office Samahani. Till the date of our visit about 1,134 BDCs had been issued and 1,026 beneficiaries have to collect their BDC. Earlier the target was set at 100 BDCs per day but actually they issue 10 to 15 per day. On the first day they issued only 4 BDCs because of new staff and they were not properly trained and internet issues. Now there is no set target and the distribution centre caters to all beneficiaries who visit to collect their cards on a certain day. Currently, the average number of beneficiaries visiting BISP office to collect BDC remains between 25-35.

BISP staff informed beneficiaries about the change in payment mode through political workers and social activists. BISP Divisional office used other communication modes also to inform beneficiaries but did not cover far flung areas. The beneficiaries were asked to bring their CNIC and their phone numbers with them for collecting their BDCs.

2. Logistics and Facilities at BDC Centre:

The access to BDC Centre is difficult as it is not conspicuously located however most notables, beneficiaries, as well as van drivers know the location of BISP office, Samahani. There were 2 BDC banners and standees at the BDC Centre (1 in waiting area and 1 at the terrace).

The office building has ample space to accommodate around 100 visitors and the office roof covered with tents is also used as a waiting area for the beneficiaries. Chairs and stools have been arranged and/or the beneficiaries sit in the roof and terrace also. Chairs for seating, water cooler and washroom are available for the beneficiaries.

BISP Tehsil Office staff received an orientation/ training regarding distribution of BDCs and coordination with partner organizations. A number of planning and coordination meetings were held at regional and divisional level which were focused on administrative arrangements and planning about how to manage large number of visitors during BDC distribution process. BISP staff learnt about technical details through interaction with the PO representatives and through observation of the distribution operations.

No guidelines were communicated to BISP staff for handling of BDC related complaints like PIN lost/deactivation, card lost/captured at ATM etc but the staff available with the bank counter deal with them. The CMS system do not cater for payment related complaints and so currently BISP staff is completely isolated from BDC related complaints and no record of BDC complaints is maintained by them. Such complaints are simply referred by BISP staff to the staff at Bank counter who maintain a register and try to address their complaints.

3. Arrangement and Process at Different Counters

a. BISP Counter

As currently a few beneficiaries are coming for collecting BDCs so there is a small queue. The beneficiary upon her arrival at BDC Centre is entertained by BISP Assistant (one person from BISP divisional staff has been assigned for BDC assignment) who segregates them in line with their purpose of visit to BISP office. BISP Assistant verifies their documents (CNIC etc.) and refers them to NADRA counter for further processing.

b. NADRA Counters

In a separate room, which has seating arrangement for two beneficiaries at a time, there is one NADRA counter with a computer installed. NADRA has a backup power generator for alternative electric power which also provides backup to the bank's computers. No UPS was available and the computer systems are abruptly shut down when there is a power failure. Due to issue of internet signals, people have to wait for hours or sometimes till the next day for proper signals.

At NADRA counter, there is one data entry operator to enter data and to handle CNIC verification for BDC distribution. NADRA staff has a contract of three months from October to January 2013 which is considered to be sufficient to cover 2,160 beneficiaries.

NADRA staff confirms the record of BISP beneficiary from their database by entering her CNIC number that produces her details and then verifies her fingerprints. After successful biometric verification NADRA staff enters beneficiary's phone number, print a token and refer her to the Bank counter for BDC collection.

If beneficiary's CNIC has some problem, then NADRA staff refers her to the nearest NADRA office for correction of her CNIC (by providing a printed token that entitles her to a free new CNIC as well as priority service at NADRA office). The major reasons for CNIC modification include expired CNIC, CNIC without photographs, and/or thumb impression not clear or there is a mismatch.

c. Bank Counters

There is one counter for bank staff in a room that can accommodate two beneficiaries at a time. There is one CDO (Card Distribution Officer) and a DCO (District Coordination Supervisor) hired for the handling, processing and issuance of BDCs to beneficiaries. All staff is deputed on an initial contract of three months from October to January 2013 which has been extended as the BDC assignment is still in process.

The bank staff obtains from the beneficiary her CNIC and the token issued by NADRA staff. They enter the serial number/ code in the online record which serves as a key for data sharing between NADRA and the bank.

Bank staff obtains and enters personal information of the beneficiary in their record before issuing a BDC to her. After entering this information, bank staff obtains her thumb impression (or signatures) on the back of the printed token, registers the BDC in her name, tag Ufone SIM with her account and handover the BDC envelope and Ufone SIM. They instruct the beneficiary to get the Ufone SIM registered in her name from the Ufone counter, and, to visit the nearest Alfalah Bank branch after two days to learn how to use the card.

d. Mobile Phone Counter

Though this is not a standard procedure, but beneficiaries of Alfalah Bank are being provided with a Ufone SIM also. The basic purpose of providing Ufone SIM is to inform the beneficiary about the release of disbursement through a short messaging Service (SMS).

There is one Ufone counter with a Ufone representative working closely with the bank staff. After the issuance of BDC, bank staff refers the beneficiary to Ufone desk for SIM registration and activation.

4. Lessons Learned

- Each day about 30 to 40 visit the centre for collecting their BDCs and few of them revisit after removing discrepancies in their CNICs. Due to rain, only 16 beneficiaries visited the office for BDCs during the observation time from 9 a.m. to 3 P.M. The visiting beneficiaries received their BDCs through the same step by step procedure detailed above. Behaviour of the staff at the three counters was satisfactory but the only lapse was that they did not greet the beneficiary.
- NADRA staff complains about the delay in update of NADRA HQ record with database provided to them at BISP office. They also complain that internet is a big issue in this area. TPE team visited on 3 days to observe BDC but internet signal was not coming. The staff told that for some discrepant cases although the beneficiary gets her new CNIC after required modifications but such information/modification does not appear in their record for some time. This is a major problem that they have to face and in such cases they advise the beneficiaries to wait and come back a week after their CNIC modification.
- The bank staff explains only the contents of the envelope and do not advise how to use the BDC. They only instruct beneficiaries to visit the nearest Bank Alfalah Branch after two or three days and give this envelope to the bank staff at the branch.
- Staff of BISP Tehsil Office Samahani is very keen about the alternative payment mechanism such as BDCs. They consider that postal staff is deducting some tip from the beneficiaries but Pakistan Post has the maximum outreach and coverage. BISP should ask the banks for installing ATMs in larger villages so that beneficiaries can have an easy excess. They feel that the beneficiaries will be dependent on their male family members or even outsiders for cash withdrawal through BDCs.

5. Recommendations

- As almost one third of BDC distribution work has been completed, therefore, the staff strength at BDC Centre appears to be too high for the present workload. Reminders may be sent to the beneficiaries who have not collected their BDCs till now, so that the present staff could be appropriately utilized.
- In line with the standard procedure, bank staff should not only inform the beneficiary about the contents of the envelope but guide her about using the BDC card as well as the importance of PIN code using some demonstration or pictorial matter.
- Before starting distribution of Ufone SIMS, BISP and Bank Alfalah must ensure that Ufone signals and internet are present or working in the area.

Beneficiary Exit Interview 1

Fazal Bibi widow of Charaga CNIC number 81103-3731918-8 was visiting BDC centre for the first time to collect her BDC. She is 40 years old and lives in village Toneen Arial, union council Chowki of Samahani Tehsil which is about 20 km from this BDC Centre.

She heard from some neighbouring women that BISP office is issuing cards as an alternate mode of payment to Pakistan Post and if she did not get her BDC then her cash transfers would stop. When she reached the BISP office at 10:00 a.m., she directly entered the BDC distribution room. She came with her son because of the distance as she could not come alone. She told that an official organized a group of 15-20 women who were sent inside the building for getting their BDCs. There she was guided towards the first desk where a BISP official checked the documents she had brought with her (CNIC, survey slip and the PMT score information) and referred her to the NADRA counter.

At the NADRA counter, she told them that as she doesn't have hands (and so obviously no thumbs) NADRA staff wondered what to do and had no knowledge how a BDC could be issued to her. They referred her to BISP staff and they also don't have answer of this. BISP Assistant Director asked her to go back home and after taking instructions from the head office they would let her know.

She was confused and worried because she was assuming that if she do not get BDC then her payment would stop.

She, however, did not have any problem with payment through Pakistan Post as the postal staff delivered payment at her home.

Beneficiary Exit Interview 2

Afia Bibi w/o Ishaq was revisiting BDC centre for a second time to collect her BDC. She is 35 years old and lives in village Amgah of Samahani Tehsil which is about 10 km from this BDC Centre.

She heard from some neighbouring women that BISP office is issuing cards as an alternate mode of payment to Pakistan Post and if she did not get her BDC then her cash transfers would stop. When she reached the BISP office at 10:00 a.m., she directly entered the BDC distribution room. She came with her husband because of the distance as she could not come alone. She told that an official organized a group of 15-20 women who were sent inside the building for getting their BDCs. There she was guided towards the first desk where a BISP official checked the documents she had brought with her (CNIC, survey slip and the PMT score information) and referred her to the NADRA counter. At the NADRA counter, the staff after checking her CNIC told her that her thumb impression did not match. They gave her a token to get her a new CNIC on a priority basis.

She came on the day of TPE team visit after getting her modified CNIC (and phone number) to get her BDC. NADRA counter checked her new CNIC and thumb impression and gave her a token and asked her to go to the bank desk to get her BDC. After getting her BDC the bank staff asked her to go to the Ufone counter and get a SIM. On this desk the Ufone representative gets information and activates her SIM.

She was completely satisfied with the process and treatment by staff. She said that this time it was much peaceful and she did not have to wait long.

After getting her BDC and instructions from Bank Summit staff, she was still not confident that she would be able to use her card. All she has learned was to visit the nearest Pos machine shop after one week and share this envelope with the Bank representative. She, however, did not have any problem with payment through Pakistan Post as the postal staff delivered payment at her home.

P-Q3-BDC-Center-AJK-02

Observation Report of BDC Distribution Centre, Barnala

1. BDC Centre – Introduction and Background:

BDC Distribution Centre Barnala is functioning on the premises of BISP Tehsil office Barnala located near the Barnala Hospital. NADRA, Summit Bank and Ufone are the partner organizations involved in BDC distribution process at this centre. BISP Tehsil office has spared a room for NADRA counter and for Summit Bank and Ufone counters for the issuance of BDC.

The BDC distribution process was planned to start during 1st week of August 2012 but due to some delay in the hiring and training of POs staff, the process could start from 23rd October 2012. The beneficiaries of Tehsil Barnala collect their BDCs from this distribution centre.

There are 1,326 beneficiaries covered by BISP Tehsil office Barnala. Till the date of our visit 787 BDCs had been issued and about 539 beneficiaries have to collect their BDC. Earlier the target was set at 100 BDCs per day but actually they issue 10 to 15 per day. On the first day they issued only 4 BDCs because of new staff and they were not properly trained and internet issue. Now there is no set target and the distribution centre caters to all beneficiaries who visit to collect their cards on a certain day. Currently, the average number of beneficiaries visiting BISP office to collect BDC remains between 25.

BISP staff informed beneficiaries about the change in payment mode through political workers and social activists. BISP Divisional office used other communication modes also to inform beneficiaries but did not cover far flung areas. The beneficiaries were asked to bring their CNIC and their phone numbers with them for collecting their BDCs.

2. Logistics and Facilities at BDC Centre:

The access to BDC Centre is difficult as it is not conspicuously located however most notables, beneficiaries, as well as van drivers know the location of BISP office, Barnala. There were 2 BDC banners and standees at the BDC Centre (1 in waiting area and 1 in the terrace).

The office building has ample space to accommodate around 100 visitors and the office roof covered with tents is also used as a waiting area for the beneficiaries. Chairs and stools have been arranged and/or the beneficiaries sit in the roof and terrace also. Chairs for seating, water cooler and washroom are available for the beneficiaries.

BISP Tehsil Office staff received an orientation/ training regarding distribution of BDCs and coordination with partner organizations. BISP staff learnt about technical details through interaction with the PO representatives and through observation of the distribution operations.

No guidelines were communicated to BISP staff for handling of BDC related complaints like PIN lost/deactivation, card lost/captured at ATM etc but the staff available with the bank counter deal with them. The CMS system do not cater for payment related complaints and so currently BISP staff is completely isolated from BDC related complaints and no record of BDC complaints is maintained by them. Such complaints are simply referred by BISP staff to the staff at Summit Bank counter who maintain a register and try to address their complaints.

3. Arrangement and Process at Different Counters

a. BISP Counter

As currently a few beneficiaries are coming for collecting BDCs so there was a small queue. The beneficiary upon her arrival at BDC Centre is entertained by BISP Assistant (one person from BISP divisional staff has been assigned for BDC assignment) who segregates them in line with their purpose of visit to BISP office. BISP Assistant verifies their documents (CNIC etc.) and refers them to NADRA counter for further processing.

b. NADRA Counters

In a separate room, which has seating arrangement for two beneficiaries at a time, there is one NADRA counter with a computer installed. NADRA has a backup power generator for alternative electric power which also provides backup to the bank's computers. No UPS was available and the computer systems are abruptly shut down when there is a power failure. Internet signals issues are there, people have to wait for hours or sometimes till the net connects.

At NADRA counter, there is one data entry operator to enter data and to handle CNIC verification for BDC distribution. NADRA staff has a contract of three months from October to January 2013 which is considered to be sufficient to cover 1,326 beneficiaries.

NADRA staff confirms the record of BISP beneficiary from their database by entering her CNIC number that produces her details and then verifies her fingerprints. After successful biometric verification NADRA staff enters beneficiary's phone number, print a token and refer her to the Bank counter for BDC collection.

If beneficiary's CNIC has some problem, then NADRA staff refers her to the nearest NADRA office for correction of her CNIC (by providing a printed token that entitles her to a free new CNIC as well as priority service at NADRA office). The major reasons for CNIC modification include expired CNIC, CNIC without photographs, and/or thumb impression not clear or there is a mismatch.

c. Bank Counters

There is one counter for bank staff that can accommodate two beneficiaries at a time. There is one CDO (Card Distribution Officer) and a DCO (District Coordination Supervisor) hired for the handling, processing and issuance of BDCs to beneficiaries. All staff is deputed on an initial contract of three months from October to January 2013 which has been extended as the BDC assignment is still in process.

The bank staff obtains from the beneficiary her CNIC and the token issued by NADRA staff. They enter the serial number/ code in the online record which serves as a key for data sharing between NADRA and the bank.

Bank staff obtains and enters important information about the beneficiary in their record before issuing a BDC to her. After entering this information, bank staff obtains her thumb impression (or signatures) on the back of the printed token, registers the BDC in her name, tag Ufone SIM with her account and handover the BDC envelop and Ufone SIM. They instruct the beneficiary to get the Ufone SIM registered in her name from the Ufone counter, and, to visit the BISP Barnala office because PoS machine shop is situated in the ground floor of the same building after two days to get payment and learn how to use the card.

d. Mobile Phone Counter

The beneficiaries of Summit Bank are being provided with a Ufone SIM also. The basic purpose of providing Ufone SIM is to inform the beneficiary about the release of disbursement through a short messaging Service (SMS).

There is a Ufone counter with a Ufone representative working closely with the bank staff. After the issuance of BDC, bank staff refers the beneficiary to Ufone desk for SIM registration and activation.

4. Lessons Learned

- Each day about 20 to 30 beneficiaries visit the centre for collecting their BDCs and few of them revisit after removing discrepancies in their CNICs. On the day of TPE team visit only 8 beneficiaries visited the office for BDCs during the observation time from 9 a.m. to 3 p.m. All the visiting beneficiaries received their BDCs through the same step by step procedure detailed above. Behaviour of the staff at the three counters was satisfactory.
- NADRA staff complains about the delay in update of NADRA HQ record with database provided to them at BISP office. They also complaint that internet is big issue in this area. The staff told that for some discrepant cases although the beneficiary gets her new CNIC after required modifications but such information/modification does not appear in their record for some time. This is a major problem that they have to face and in such cases they advise the beneficiaries to wait and come back a week after their CNIC modification.
- The bank staff explains only the contents of the envelope and do not advise how to use the BDC. They only instruct beneficiaries to visit the nearest PoS outlet after two or three days and give this envelope to the outlet representative only.
- Staff of this BISP Tehsil Office is very keen about the alternative payment mechanism such as BDCs. They consider that postal staff is deducting some tip from the beneficiaries but Pakistan Post has the maximum outreach and coverage. In most of the areas of the tehsil, mobile signals are not strong and it is difficult for beneficiaries to get SMS informing them about credit to their account. BISP should ask the banks for installing ATMs and PoS machine outlet in larger villages so that beneficiaries can have an easy excess.

5. Recommendations

- As almost two third of BDC distribution work has been completed, therefore, reminders may be sent to the beneficiaries who have not collected their BDCs till now, so that the present staff could be appropriately utilized.
- In line with the standard procedure, bank staff should not only inform the beneficiary about the contents of the envelope but guide her about using the BDC as well as the importance of PIN code using some demonstration or pictorial matter.
- Before starting distribution of Ufone SIMS, BISP and Summit Bank must ensure that Ufone and internet signals are present or working in the area.

Beneficiary Exit Interview 1

Fareed Bibi w/o Mumtaz Ahmad was revisiting BDC centre for a second time to collect her BDC. She is 30 years old and lives in village of Rassa Union council Malote of Barnal Tehsil which is about 15 km from this BDC Centre.

She heard from some neighbouring women that BISP office is issuing cards as an alternate mode of payment to Pakistan Post and if she did not get her BDC then her cash transfers will stop. She came with her husband because of the distance as she could not come alone. When she reached the BISP

office at 11:00 a.m., she directly entered the BDC distribution room. There she was guided towards the first desk where a BISP official checked the documents she had brought with her (CNIC, survey slip and the PMT score information) and referred her to the NADRA counter. At the NADRA counter, the staff after checking her CNIC told her that her thumb impression did not match. They gave her a token to get her a new CNIC on a priority basis.

She came on the day of TPE team visit after getting her modified CNIC (and phone number) to get her BDC. NADRA counter checked her new CNIC and thumb impression and gave her a token and asked her to go to the bank desk to get her BDC. After getting her BDC the bank staff asked her to go to the Ufone counter and get a SIM. On this desk the Ufone representative gets information and activates her SIM.

She was completely satisfied with the process and treatment by staff. She said that this time it was much peaceful and she did not have to wait long.

After getting her BDC and instructions from Summit Bank staff, she was still not confident that she would be able to use her card. All she has learned is to visit the nearest Pos machine shop after one week and share this envelope with the Bank representative.

Section 3



Grievance Case Studies



بینظیر انکم سپورٹ پروگرام
حکومت پاکستان

Grievance Case Studies

Section 3A



PUNJAB

Grievance Case Study Number	G-Q3-Upper Punjab-01
Nature of Case	Missing CNIC
Complainant/ Beneficiary	Allah Rakhi
Wife of:	Hameed Ali
Complainant, if not beneficiary herself	
Address	Current Address: Mohallah Ara Bazar, Nadrabad, Street No.02, Lahore. Old Address: Mohallah Darbar Road, Eid Gah, Tehsil Sharaqpur.
CNIC Number	35401-6066960-2
PSC form number	22558588
Draft Case Study Date	23 rd November 2012

1. Receiver Woman/ Complainant's Profile and Background

Allah Rakhi W/O Hameed Ali is a 43 years old illiterate woman and a BISP beneficiary. She moved to Lahore with her daughters some three months ago to get a job. She has six children including three sons and three daughters. Her one daughter is school going while two of her daughters work as maids and earn about Rs10,000 per month. Her two sons work as a tailor and earn about Rs2,500 per month. Her husband is a labourer and earns about Rs3,000 per month. Allah Rakhi is not involved in any income generation activity and usually stays home to perform domestic chores.

She lives with her family in a two *Marla* semi *Pacca* rented house that is comprised of one room and an open kitchen. The locality where she lives is comprised of low income households who belong to same family/ caste and are mostly associated with labour work. All streets in her area are unpaved with open drainage system.

2. Receiver Woman / Complainant's Relationship with BISP

Allah Rakhi was declared potential BISP beneficiary with discrepancy in CNIC after the Poverty Score Card (PSC) survey, which was conducted at her old address (*Mohallah* Darbar Road, Tehsil Sharaqpur). 'BISP survey team' visited Allah Rakhi's house in July 2011 and after filling a survey form, they provided a survey receipt to her husband.

During an interview with TPE team, she quoted that, "*if she gets the BISP cash grant she will buy some dowry item for her daughter(s)*". She considers the Pakistan People's Party (PPP) the owner of the programme that provides financial help to poor. Furthermore, Allah Rakhi obtained her Benazir Debit Card (BDC) from BDC centre Sheikhpura on November 12th, 2012 after her CNIC updating request was accepted by the BISP through Case Management System (CMS); however, as of December 11th, 2012, her BISP cash grant has not yet been generated.

3. How did the Complaint Emerge?

Allah Rakhi mentioned that during BISP Poverty Survey, although she possessed a valid CNIC but due to cultural barriers, she did not present it to the survey team. However, in October 2012 when she came to know from neighbouring beneficiaries that CNIC is mandatory to get the BISP cash grant, she decided to visit the BISP Tehsil Office Sharaqpur.

She went to BISP Tehsil Office by bus on October 15th, 2012 after covering a round trip distance of about 35km and spent Rs200 as a bus fare. After reaching the destination, she met with

Assistant Director (AD) who after verifying her status in the programme informed Allah Rakhi regarding her eligibility and discrepancy in CNIC. AD asked her to submit a photo copy of her CNIC and the PSC survey receipt in order to get the BISP cash grant. She obtained photo copies of her CNIC and survey receipt from nearby photo copier shop after spending Rs20. She provided the documents to AD for removing discrepancy in her CNIC.

4. Processing of the Case

4.A Provider's Version

BISP CMS (Case Management System) became operational at the BISP Tehsil Office Sharaqpur in April 2012. Allah Rakhi's CNIC update case was received in the BISP Tehsil Office on October 15th, 2012 and the AD entered this case into CMS in the same date by using Assistant Complaint (AC)/ Data Entry Operator's (DEO) account. An Update_ID (10688710) was generated by the CMS; however it was not given to Allah Rakhi for future reference. The Assistant Director also registered this case in the CMS complaint register and assigned Diary No. 662 to this case. The BISP staff advised Allah Rakhi to revisit the Tehsil Office after 30 days for getting case update.

After entering the case into CMS, the case was forwarded to AD/ Supervisor's account in the same date for further processing. After verifying the contents of the complaint, marked it as "accepted", Supervisor forwarded the case to Divisional Director for final decision.

The Divisional Director/ Approver after receiving the complaint approved the contents of the complaint and marked it as "accepted". The case has been resolved and the request state is reflecting as 'accepted' on the online tracking information of Allah Rakhi.

4.B Client Version

Allah Rakhi visited the BISP Tehsil Office twice: first time she went to lodge her complaint and second time for its follow up. When she received her BDC from the BISP Tehsil Office Sharaqpur, the bank staff had advised her to check her BISP cash grant during first week of December 2012; to check her BISP payment in the first week of December 2012; however her BISP cash grant is yet to be generated.

5. What We Learnt?

- The BISP Tehsil staff keeps CNIC related complaints record in a common file and also maintains a complaint register which is used to note down complaint detail for physical tracking of a particular complaint record. The complainants who visit the office to remove CNIC discrepancies are given 30 days' time for complaint redressal.
- Allah Rakhi didn't receive any letter from the BISP regarding her eligibility or discrepancy in CNIC and she came to know about her 'survey result'/ updating CNIC from the BISP Tehsil Office.

6. Recommendations

- Proper communication between complainants/ beneficiaries and the BISP is recommended with regard to all missing information.
- BISP Tehsil Office staff should comply with the proper mechanism of submitting complaints including issuance of acknowledgement to the complainants.

Grievance Case Study Number	G-Q3-Upper Punjab-02
Nature of Case	Duplicate CNIC
Complainant/ Beneficiary	Bas Bibi
Widow of:	Nasrullah Jan
Complainant, if not beneficiary herself	-
Address	Nai Abadi, Mohalla Awanabad, Tehsil & District Attock
CNIC Number	37101-1710231-2
PSC form number	20816889
Draft Case Study Date	21 st November 2012

1. Receiver Woman/ Complainant's Profile and Background

Bas Bibi W/O Nasrullah Jan is a 78 years old illiterate woman living in Tehsil Attock. She has seven children including four sons and three daughters. They all are married and living separately. Her husband died twelve years ago and now her neighbours provide her monthly financial support.

She lives with her 11 years old, school going grand daughter and 15 years old grandson in a three *Marla* semi *Pacca* house. The house is comprised of one room and an open kitchen. The locality where she lives is comprised of low income households associated with labour work. There are old paved streets with open drainage system.

2. Receiver Woman / Complainant's Relationship with BISP

Bas Bibi was declared a BISP beneficiary during Phase-I (Parliamentarian Phase) and consistently received her BISP cash grant from the postman during the period from April 2009 till April 2011. In December 2010, under Phase-II of the programme, a BISP survey team visited her house and filled a first Poverty Score Card (PSC) form (20813812). This PSC form contained only the name of Bas Bibi and her two grandchildren living with her. Her valid CNIC number was also mentioned in the PSC form and after completing the form, the survey team returned a survey receipt to Bas Bibi. However, Bas Bibi was declared ineligible due to higher PMT (23.25).

One of her son is also living with her family in the same locality not far from the house of Bas Bibi. In December 2010, the BISP survey team visited her son's place after a week when they visited Bas Bibi and filled the household's PSC form. While providing the household information, her son also got included the name of her mother Bas Bibi; however, the CNIC of Bas Bibi was not recorded by the survey team in second PSC form (20816889). Later on, the BISP declared Bas Bibi, her daughter-in-law and granddaughter eligible with discrepancy in CNICs.

Bas Bibi learnt about the BISP from other neighbouring women of her locality; however she is unaware of the BISP eligibility criteria, the BISP complaint registration and redressal mechanism. During an interview with the TPE team, she quoted that, "*if she gets the BISP cash grant she will spend it on the education of her grandchildren*". She considers Pakistan People's Party (PPP) the owner of the BISP. Furthermore, Bas Bibi has now received her Benazir Debit Card (BDC) from BISP Tehsil Office Attock on November 14th, 2012.

3. How did the Complaint Emerge?

While describing her complaint, she mentioned that her son received a phone call in October 2012 from the BISP Tehsil Office Attock regarding the provision of the missing CNICs of three potential beneficiaries. Bas Bibi came to know from her daughter-in-law that "providing the photo

copy of her CNIC is necessary to get the BISP cash grant”. After knowing this, she went to the BISP Tehsil Office for the first time on October 31st, 2012 along with her granddaughter on *Rickshaw* after covering a round trip of about 3km from her house and spent Rs.50 as rickshaw fare.

After reaching the destination, she met with the Assistant Director (AD)/ Supervisor and informed him regarding the matter. AD confirmed her eligibility and the discrepancy in CNIC and asked her to submit a photo copy of her CNIC along with PSC survey receipt so that her BISP cash grant can be generated. She obtained the required photo copies from nearby photo copier after spending Rs15. AD also filled a prescribed complaint form on the behalf of Bas Bibi; however she was not given a complaint acknowledgement for future reference.

4. Processing of the Case

4.A Provider's Version

The BISP CMS (Case Management System) became operational at the BISP Tehsil Office Attock in April 2012. While entering this case into CMS, the AD found that the CNIC update of Bas Bibi against form number 20816889 will cause duplication in the system because Bas Bibi's CNIC is already given in PSC form no. 20813812. AD therefore suspended the PSC form no. 20813812 (case reference number bisp/atk/dc/36) first in which Bas Bibi was declared ineligible and forwarded the case to AD/ Supervisor's account on October 31st, 2012 for further processing. AD then verified the contents of the case and forwarded it to Divisional Director for final decision. The Divisional Director also performed the necessary verifications and marked the case as accepted for the removal of CNIC duplication.

On November 5th, 2012, the AD launched the CNIC update request (case reference number bisp/atk/cnic/529) of Bas Bibi against form no. 20816889. As the household was already suspended in PSC form number 20813812; this time, CMS didn't cause duplication and the case was smoothly entered in the system for further processing. AD then forwarded to case to AD/ Supervisor's account for further processing. After marking it as accepted, the AD forwarded to case to the Divisional Director for final decision. The Divisional Director also performed necessary contents verification and marked it as 'accepted' which shows the case has been resolved.

4.B Client Version

Bas Bibi visited the BISP Tehsil Office two times, once to lodge the case and the other to follow it up along with her granddaughter on van after spending Rs50 and covering distance of 3km each time. However she is satisfied with the BISP complaint redressal system. She has received her Benazir Debit Card (BDC) however her payment has yet to be generated. The Bank advised her to check her BISP payment in the third week of November 2012. She considers Pakistan Post the best option for delivering cash grant at her doorstep.

5. What We Learnt?

- The BISP Tehsil staff keeps CNIC related complaints record in a common file which is used to keep the application forms along with photo copy of CNICs for physical tracking of a particular complaint record. The complainants who visit the office to remove CNIC discrepancies are given time for 3-7 days.
- Duplication in CNIC of Bas Bibi was caused due to the negligence of the BISP survey team.

- The case handling and processing was completed by the BISP staff in an efficient manner showing the competency of the staff working in BISP Tehsil Office.

6. Recommendations

- Introduce proper mechanism for submitting complaints including issuance of acknowledgement to the complainants.
- In future surveys, BISP must ensure that trained POs staff has been deputed for information gathering not for doing more forms to get more money.

Grievance Case Study Number	G-Q3-Upper Punjab-03
Nature of Case	Missing CNIC
Complainant/ Beneficiary	Bibi Fatima
Wife of:	Nazir Hussain Shah
Complainant, if not beneficiary herself	
Address	Farash Town, Batala, Tehsil & District Islamabad
CNIC Number	61101-3104204-4
PSC form number	21353223
Draft Case Study Date	28 th November 2012

1. Receiver Woman/ Complainant's Profile and Background

Bibi Fatima W/O Nazir Hussain Shah is a 42 years old illiterate woman living in Tehsil & District Islamabad. She has six children including two college going (a son and a daughter) and four school going children (three son and a daughter). Her husband works in a factory and earns about Rs. 6,000 per month.

She lives with her family in a five *Marla* semi *Pacca* house. The house is comprised of three rooms and kitchen. The locality where she lives is comprised of low income households associated with small scale businesses and labour work. Half of the streets of the locality are unpaved with open drainage system.

2. Receiver Woman / Complainant's Relationship with BISP

The Poverty Score Card (PSC) survey of the household was conducted in December 2010 by a BISP survey team. They filled a PSC survey form of her household and issued her a survey receipt for future reference. After the PSC survey, she was declared eligible potential beneficiary by the BISP despite that her PMT score was 19.01. She doesn't know about the BISP eligibility criteria and how she got selected for the BISP cash grant.

During an interview with the BISP TPE team, she quoted that, "*if she gets the BISP cash grant this will greatly help her to meet monthly household expenses*". She considers Pakistan People's Party (PPP) the owner of the BISP that has been started to help poor and needy people.

3. How did the Complaint Emerge?

While describing her complaint, she mentioned that during the PSC survey she did not possess a valid CNIC. Therefore, survey team recorded only her husband's CNIC number on the survey form. She applied for her new CNIC in January 2011, when she came to know from other neighbouring receiver women that she won't get the BISP cash grant without having a valid CNIC.

She remained inactive over a year and didn't submit the photo copy of her CNIC in BISP Tehsil Office. However, after receiving a phone call from the said office, she went there first time on September 4th, 2012 along with her nephew on van after covering a round trip of about 2km from her house and spent Rs15 as a fare. The BISP Tehsil Assistant Complaint (AC)/ Data Entry Operator (DEO) informed Bibi Fatima regarding her eligibility and the discrepancy in CNIC. AC asked her to submit a photo copy of her CNIC and the PSC survey receipt in order to get the BISP cash grant. She obtained the photo copy of her CNIC and survey receipt after spending Rs20 and submitted to the AC for her complaint redressal.

Bibi Fatima made a follow-up visit to the BISP Tehsil Office second time after about one month on October 10th, 2012 along with her nephew. The AC/ DEO informed her that she would need to submit the same documents once again as her CNIC was not updated yet. She obtained the photo copies of CNIC and survey acknowledgement from the same photo copier after paying Rs20 and submitted them again to the AC.

The AC kept the required documents of Bibi Fatima in a common file of BISP Case Management System (CMS) cases and asked her to revisit the office after one month in order to knowing the result of her complaint.

4. Processing of the Case

4.A Provider's Version

The BISP CMS (Case Management System) became operational at BISP Tehsil Office Islamabad in March 2012. Bibi Fatima's first CNIC update request was received in the BISP Tehsil Office on September 4th, 2012 which was entered into CMS by the AC/ DEO on the same day. An Update_ID (10464594) was generated by CMS for future reference. AC forwarded the case to Assistant Director (AD)/ Supervisor for further processing who after accepting the case contents forwarded it to Divisional Director/ Approver for further processing. However, the case remained pending at the level of Approver for final decision. Bibi Fatima did not receive any complaint/ update acknowledgement from the BISP staff and was asked to revisit the office after one month.

On October 10th, 2012, 35 days after the launching of her complaint, the AC launched the same case once again and a new Update-ID 10659862 was generated by the system. AC/ DEO also registered this case in Tehsil complaint register for CMS cases and assigned Diary No. 1366 to it. According to the AC, the case was re-launched with a hope of quick resolution and as a reminder for Approver as it has not been processed at first place. Following the same process, the AC forwarded the case to AD who marked it as accepted and further forwarded it to Approver for final decision.

This time, the Approver verified the contents of the complaint and marked it as accepted means the case has been resolved. Although the CNIC information of Bibi Fatima has been updated in the BISP record, however her first BISP cash grant has yet to be generated as shown in her online BISP payment details.

4.B Client Version

Bibi Fatima visited the BISP Tehsil Office three times, twice to lodge the case and the other to follow it up along with her nephew on van after spending Rs15 each time. Although she is satisfied with the resolution of her complaint regarding CNIC update however she is waiting for opening of her Mobile Phone Bank Account due to delay of her CNIC update in NADRA record.

5. What We Learnt?

- The BISP Tehsil staff keeps CNIC related complaints record in a common file and also maintains a complaint register which is used to note down complaint s' detail for physical tracking of a particular complaint record. The complainants who visit the office to remove CNIC discrepancies are given time for 30 days.

- The complaint was entered twice in the CMS and forwarded to BISP Divisional Director for final decision. The intention for entering this case twice was to sending a reminder to Divisional Director/ Approver for acceptance or rejection of the case and to provide complaint resolution to Bibi Fatima.
- BISP declared Bibi Fatima an eligible household without receiving an Eligibility Appeal request from her; this seems that the BISP deviated from its standard rule of business.
- Bibi Fatima/ the household do not fulfil any of the current “BISP Eligibility Appeal” criteria to become eligible for the BISP cash grant.
- Was she declared eligible in the aftermath of the BISP course of action for increasing the pool of potential beneficiaries?

6. Recommendations

- Proper communication between complainants/ beneficiaries and the BISP is recommended with regard to of all missing information.
- BISP Tehsil Office should introduce proper mechanism for submitting complaints including issuance of acknowledgement to the complainants.
- BISP staff refresher training for improved CMS understanding is recommended.

Grievance Case Study Number	G-Q3-Upper Punjab-04
Nature of Case	Missing CNIC
Complainant/ Beneficiary	Bibi Jan
Wife of:	Saif-u-Din
Complainant, if not beneficiary herself	
Address	Kamrah Kalan, Tehsil & District Attock
CNIC Number	37101-4477429-0
PSC form number	24141027
Draft Case Study Date	24 th November 2012

1. Receiver Woman/ Complainant's Profile and Background

Bibi Jan W/O Saif-u-Din is a 60 years old illiterate widow woman living in Tehsil Attock. She has four children including one son and three daughters who are all married. Her son works as a gardener in a private company and earns about Rs6,000 per month. Bibi Jan possesses two cows and by selling their milk, she earns about Rs2,000 per month.

She lives with her son's family in a three *Marla* old *Pacca* house. The house is comprised of two rooms and an open kitchen. The locality Kamrah Kalan where she lives is comprised of low income households associated with agriculture. All the streets in the locality are paved with developed drainage system.

2. Receiver Woman / Complainant's Relationship with BISP

Bibi Jan was declared potential BISP beneficiary with discrepancy in CNIC after the Poverty Score Card (PSC) survey. The PSC survey of the household was conducted in January 2011 by a BISP survey team. The survey team filled a PSC survey form of her household and gave her a survey receipt for future reference.

While interview by the TPE team, she quoted that, "*if she gets the BISP cash grant she will spend it on her cancer treatment*". She considers Pakistan People's Party (PPP) the owner of the BISP that provides financial support to the poor. Furthermore, Bibi Jan obtained her Benazir Debit Card (BDC) from BDC centre Attock on November 14th, 2012. Her daughter-in-law Nazma Parveen has also become BISP beneficiary after the removal of discrepancy in CNIC; however the cash grant for both beneficiaries is yet to be generated.

3. How did the Complaint Emerge?

While mentioning about her complaint Bibi Jan described that in October 2012 when other BISP beneficiaries of her locality started receiving their BDCs, she became concerned. After getting the advice from other receiver women, she asked her son to obtain printout of her online tracking information. Her son went to an internet cafe in city Attock and obtained the required printout after spending Rs20.

After receiving the printout of her online tracking information, she visited the BISP Tehsil Office along with her son and daughter in law on November 10th, 2012 on a van after spending Rs40 (for a round trip) and after covering a distance of about 13km. At BISP Tehsil Office the Assistant Director (AD) informed her regarding the discrepancy in CNIC and that she needed to submit the complaint along with photo copy of her CNIC. Her son obtained the photo copy of her mother's CNIC from a photo copier shop after spending Rs10.

BISP Tehsil staff then filled the complaint form on the behalf of Bibi Jan and attached the photo copy of her CNIC with it. AD also launched Bibi Jan's complaint for CNIC updating into the BISP Case Management System (CMS) but did not provide her a complaint acknowledgement for future reference. The AD also advised her to revisit the office after three to seven days in order to get an update on her complaint.

4. Processing of the Case

4.A Provider's Version

BISP CMS (Case Management System) became operational at the BISP Tehsil Office Attock in April 2012. Bibi Jan's CNIC update case was received in the BISP Tehsil Office on November 10th, 2012. On the same day, the AD entered this case into BISP CMS for further processing. An Update_ID (10812315) was generated by CMS for future reference. AD also kept the physical complaint record in a common file of CMS related cases. AD assigned diary No. bisp/atkcnic/568 to this case.

After verifying the contents of the complaint the AD forwarded the complaint to (his) AD/ Supervisor's account for further processing. After verifying the contents of the complaint, it was then forwarded by the AD to Divisional Director/ Approver for final decision. The BISP Divisional Director/ Approver after receiving the complaint approved the contents of the complaint and marked it as "accepted". The request state on the online tracking information of Bibi Jan is reflecting as 'accepted' that means the case has been resolved.

4.B Client Version

Bibi Jan visited BISP Tehsil Office two times: once to lodge the complaint and the other visit was made by her for the follow up along with her son and daughter-in-law on van after spending Rs40 and covering distance of 13km each time. However she is satisfied with the BISP complaint redressal system. Although she has received her Benazir Debit Card (BDC); however her cash grant is yet to be generated. The Bank advised her to check her BISP payment in the third week of November 2012. She considers Pakistan Post the best option for delivering cash grant at her doorstep.

5. What We Learnt?

- The BISP Tehsil staff keeps CNIC related complaints record in a common file which is used to keep the application forms along with photo copy of CNICs for physical tracking of a particular complaint record. The complainants who visit the office to remove CNIC discrepancies are given time for 3-7 days.
- The BISP cash grant of Bibi Jan is yet to be generated, although she has been received her BDC on November 14th, 2012. The Bank staff advised her to check her payment from the bank in third week of November 2012.
- There has been no Assistant Complaint available at Tehsil since last month and the AD seeks Naib Qasid's support to deal with incoming complaints etc.

6. Recommendations

- Introduce proper mechanism for submitting complaints including issuance of acknowledgement to the complainants.

- Human resource requirement of the Tehsil Office should be realised at the BISP management level and appropriate temporary posting should be made to keep consistent flow complaint redressal.

Grievance Case Study Number	G-Q3-Upper Punjab-05
Nature of Case	Missing CNIC
Complainant/ Beneficiary	Fakhra Bibi
Wife of:	Muhammad Hameed
Complainant, if not beneficiary herself	-
Address	Mohalla Rati Taky, Tehsil Murree, District Rawalpindi
CNIC Number	37404-0429840-2
PSC form number	17383178
Draft Case Study Date	27 th November 2012

1. Receiver Woman/ Complainant's Profile and Background

Fakhra Bibi W/O Muhammad Hameed is a 30 years old illiterate woman living in Tehsil Murree, District Rawalpindi. She has five children including one school going son and one daughter. Her husband runs small grocery shop and earns about Rs5,000 per month. She is a house wife and looks after her children along with performing other domestic chores.

She lives in a joint family in a two *Marla* semi *Pacca* house. The house is comprised of three rooms and an open kitchen. The locality where she lives doesn't have developed infrastructure and streets are unpaved with open drainage system.

2. Receiver Woman / Complainant's Relationship with BISP

Fakhra Bibi was declared potential BISP beneficiary with discrepancy in CNIC after the Poverty Score Card (PSC) survey. The PSC survey of the household was conducted in November 2010 by a survey team who filled the household's PSC survey form and issued a survey receipt for future reference. She doesn't know about the BISP eligibility criteria and how she had been selected for the BISP cash grant. During an interview with the TPE team, she quoted that, "*BISP cash grant would help her to support her husband to extend his business*". She considers Pakistan People's Party (PPP) the owner of the BISP and has shown her hope for the continuation of the programme. Furthermore, Fakhra Bibi became BISP Mobile Phone Banking user on September 3th, 2012 and received her first BISP instalment of Rs1,000 on September 26th, 2012.

3. How did the Complaint Emerge?

Fakhra Bibi mentioned that during the PSC survey she did not possess a valid CNIC. Therefore, survey team recorded only her husband's CNIC number on the survey form. She received CNIC discrepancy letter from BISP in April 2012 but she did not pay any attention. However, she applied for her new CNIC in June/July 2012, when she came to know from local activist that she won't get BISP cash grant without her valid CNIC. After receiving her new CNIC, she went to BISP Tehsil Office on July 17th, 2012 along with her husband on local van (Suzuki) after covering a round trip of about 6km from her house and spent Rs20 as a fare.

After reaching the destination, she met Assistant Complaint (AC) who informed Fakhra Bibi about her eligibility and the discrepancy in CNIC. AC asked her to submit a photo copy of her CNIC, PSC survey receipt and discrepancy letter so that her BISP record can be updated for the generation of her cash grant. After spending Rs20, she obtained the required photo copies and provided them to AC for the resolution of her complaint. The AC put her documents along with the discrepancy letter common file of CNIC related cases for record.

4. Processing of the Case

4.A Provider's Version

BISP CMS (Case Management System) became operational at BISP Tehsil Office Murree in March 2012. Fakhra Bibi's CNIC update case was received in the BISP Tehsil Office on July 17th, 2012 and the Assistant Complaint/DEO entered this case into CMS on the same date after verifying the contents of the case. An Update_ID (10289421) was generated by CMS for future reference. The Assistant Complaint/DEO also registered this case in Tehsil complaint register for CMS cases and assigned reference no. bisp/murree/78 to this case. However, Fakhra Bibi did not receive any complaint/ update acknowledgement from the BISP staff and was asked to revisit the office after 15 days.

After lodging the complaint, the DEO forwarded it to BISP Tehsil Assistant Director (AD)/ Supervisor for further processing. The Supervisor verified the contents of the complaint and marked it as accepted. The complaint was then forwarded to the concluding authority i.e. the Divisional Director/ Approver for final decision.

The Approver also verified the contents of the complaint and marked the complaint as "accepted" means the case is resolved and the CNIC discrepancy has been removed.

4.B Client Version

Fakhra Bibi visited BISP Tehsil Office twice: first time to lodge the complaint and the second time for its follow up along with her husband on van after spending Rs20 and covering distance of 6km each time. However she is satisfied with the resolution of her complaint.

5. What We Learnt?

- The BISP Tehsil staff keeps CNIC related complaints record in a common file and also maintains a complaint register which is used to note down complaint details for physical tracking of a particular complaint record. The complainants who visit the office to remove CNIC discrepancies are given 15 days redressal time.

6. Recommendations

- Introduce proper mechanism for submitting complaints including issuance of acknowledgement to the complainants.
- After the implementation of CMS, discrepancies in CNIC do not take a long time to be removed; therefore the BISP staff should give realistic timeline to the complainants with CNIC related complaints.

Grievance Case Study Number	G-Q3-Upper Punjab-06
Nature of Case	CNIC Update
Complainant/ Beneficiary	Zeenat
Wife of:	Akhtar Gul
Complainant, if not beneficiary herself	
Address	Current Address: Javidabad, Achar Road, Peshawar. Old Address: House no 398, Street No 15, Mohalla Khalilabad Tehsil Dina.
CNIC Number	17301-2885739-2
PSC form number	24320355
Draft Case Study Date	25 th November 2012

1. Receiver Woman/ Complainant's Profile and Background

Zeenat W/O Akhtar Gul is a 29 year's old cultured woman and was resident of Tehsil Dina. One year ago, she shifted at her current address in Peshawar City. She has three children including two school going sons. Her husband is a labourer and earns about Rs4,000 per month. She is a house wife and looks after her children along with performing domestic chores.

She lives with her family in a two *Marla* rented, old *Katcha* house. The house is comprised of one room and an open kitchen. The locality Javidabad, Achar Road, Peshawar where she lives, is comprised of low income households who work as a labourer to earn their livelihood. The locality has unpaved streets with open drainage system.

2. Receiver Woman / Complainant's Relationship with BISP

Zeenat was declared potential BISP beneficiary with discrepancy in CNIC after the Poverty Score Card (PSC) survey. The PSC survey of her household was conducted in January 2011 by a BISP survey team who visited her house and completed the PSC survey form at her doorstep. After filling the survey form, the survey team furnished survey receipt to her for future reference. She doesn't know about the BISP eligibility criteria and how she had been selected for the BISP cash grant in phase-2.

During an interview with the BISP TPE team, she quoted that, "*if she gets the BISP cash grant, she will spend to arrange some good clothes for her children*". She considers Pakistan People's Party the owner of the 'Benazir Scheme' that has been started to help "poor people of the country". Her mother and a sister are also BISP beneficiaries and a sister-in-law is having discrepancy in CNIC and would also become the receiver woman once the discrepancy is removed.

3. How did the Complaint Emerge?

Zeenat described that during the PSC survey, although she possessed a valid CNIC but couldn't find it to present to the BISP survey team. The BISP survey team then noted down only her father and mother's CNIC numbers on the survey form. In January 2012, when her mother received her BISP Money Order (MO) from the postman, she also asked the postman regarding her MO and the postman advised her to go the BISP Office to confirm her eligibility.

She ensured time to visit the BISP Tehsil Office on April 24th, 2012 along with her husband and brother. They travelled through a van after covering a round trip of about 3km from her father's house and spent Rs20 as a van fare. After reaching the destination, they met Assistant Complaint

(AC)/ Data Entry Operator (DEO) who verified Zeenat as eligible BISP beneficiary with discrepancy in CNIC. AC then asked her to submit photo copy of her CNIC and survey receipt in the office so that her cash grant can be generated. She obtained the photo copy of the required documents from a nearby photo copier after paying Rs10 and submitted them to the AC who kept them in a common file of CNIC related cases.

4. Processing of the Case

4.A Provider's Version

BISP CMS (Case Management System) became operational at BISP Tehsil Office Dina in March 2012. Zeenat's CNIC update case was received in the BISP Tehsil Office on April 24th, 2012 and the AC entered this case into CMS on the same day. An Update_ID (10054043) was generated by CMS for future reference. The AC also kept this case in Tehsil complaint file for CMS cases and assigned it a complaint reference number: 117/p-cnrc/dina/2012. However, Zeenat did not receive any complaint/ update acknowledgement from the BISP staff and was asked to revisit the office after 15 days.

After entering the complaint into CMS, the AC/ DEO forwarded the complaint to the BISP Assistant Director (AD)/ Supervisor for further processing. After verifying the contents of the complaint and marked it as accepted, the AD forwarded the complaint to BISP Divisional Director/ Approver for final decision.

The Divisional Director approved the contents of the complaint and marked it as accepted. The case has been resolved and the request state on the online tracking information of Zeenat is reflecting as 'accepted'.

4.B Client Version

Zeenat visited BISP Tehsil Office twice: first time she visited to lodge her complaint and the second time for its follow-up. However she is satisfied with the BISP complaint redressal that took minimum time for the resolution of her problem.

5. What We Learnt?

- The BISP Tehsil staff keeps CNIC related complaints record in a common file which is used to note down only the complainant name and CNIC for physical tracking of a particular complaint record. The complainants who visit the office to remove CNIC discrepancies are given time for 15 days.

6. Recommendations

- Introduce proper mechanism for submitting complaints including issuance of acknowledgement to the complainants.

Grievance Case Study Number	G-Q3-Upper Punjab-07
Nature of Case	Missing CNIC
Complainant/ Beneficiary	Jameela Bibi
Wife of:	Mian Asad Ahmad
Complainant, if not beneficiary herself	-
Address	Mohalla Ahata Abkari, Sharaqpur Kalan Tehsil Sharaqpur
CNIC Number	35402-9716422-4
PSC form number	22583100
Draft Case Study Date	23 rd November 2012

1. Receiver Woman/ Complainant's Profile and Background

Jameela Bibi W/O Mian Asad Ahmad is a 43 years old educated (Primary) woman living in Tehsil Sharaqpur. She has seven children including four sons and three daughters. Her school going children includes one son and one daughter. Her husband is a labourer and earns about Rs4,000 per month. Jameela Bibi sometimes receive a financial support from her brother in order to meet monthly household expenses.

Jameela Bibi does not have her own house; therefore lives with her family in two rooms at her brother's house. Her brother's five *Marla Pacca* house that consists of four rooms, two kitchens and three washrooms. The locality *Mohalla Ahata Abkari* where she lives is comprised of low income households mostly associated with labour work and small-scale businesses. All the streets of the locality are paved with developed sewerage system.

2. Receiver Woman / Complainant's Relationship with BISP

Jameela Bibi was declared potential BISP beneficiary with discrepancy in CNIC after the Poverty Score Card (PSC). The PSC survey of the household was conducted in August 2011 by a BISP survey team. After completing the survey form, they gave a survey receipt to Jameela Bibi for future reference. She doesn't know about the BISP eligibility criteria and how she had been selected for the BISP cash grant.

During an interview with the BISP TPE team, she quoted that, "*She will spend BISP cash grant on the wedding of her daughter(s)*". She considers Pakistan People's Party (PPP) the owner of the BISP that has been started to help poor and needy people. Furthermore, Jameela Bibi obtained her Benazir Debit Card (BDC) from BDC centre Sharaqpur on August 27th, 2012. One of her daughters was also selected as BISP potential beneficiary but afterwards she was excluded from the programme due to not meeting the BISP criteria of 'ever married woman'.

3. How did the Complaint Emerge?

Jameela Bibi mentioned that during Poverty Score Card (PSC) survey she did not possess a valid CNIC. Therefore, the survey team recorded only her husband's CNIC number on the survey form. After completing the survey form, the survey team returned a survey receipt to her for future reference. She applied for her new CNIC in May 2012 after her visit to BISP Tehsil Office where she came to know from the BISP staff that she won't get BISP cash grant without updating her CNIC record in BISP. She paid Rs200 at NADRA as normal fee charges for getting new CNIC.

After getting new CNIC from NADRA in June 2012, she visited BISP Tehsil Office second time along with her husband by foot after covering a distance of about 0.5km in order to know about getting the cash grant. In BISP Tehsil Office, she met the Assistant Complaint (AC)/ Data Entry

Operator (DEO) who after verifying her online status asked her to submit a photo copy of her CNIC and the PSC survey receipt. The BISP staff also advised Jameela Bibi to visit the office after a month in order to get any update.

4. Processing of the Case

4.A Provider's Version

BISP CMS (Case Management System) became operational at BISP Tehsil Office Sharaqpur in April 2012. Jameela Bibi's CNIC update case was received in the BISP Tehsil Office on July 12th, 2012. The AC/ DEO entered this case into CMS on the same day and an Update_ID (10269212) was generated by CMS for future reference. The Assistant Complaint also registered this case in Tehsil complaint register for CMS cases and assigned Complaint Ref. No. shq/cnic/104 to this complaint. However, Jameela Bibi did not receive any complaint/ update acknowledgement from the BISP staff and was advised to revisit the office after 30 days.

After entering the complaint into the CMS, the AC/ DEO forwarded the complaint to the BISP Assistant Director (AD)/ Supervisor for further processing. After verifying the contents of the complaint and marked it as accepted, the AD/ Supervisor forwarded the complaint to BISP Divisional Director/ Approver for final decision.

The BISP Divisional Director/ Approver after receiving the complaint approved the contents of the complaint and marked it as "accepted". The case has been resolved and the request state on the online tracking information of Jameela Bibi is reflecting as 'accepted'.

4.B Client Version

Jameela Bibi visited BISP Tehsil Office at least three times along with her husband by foot. However, she is satisfied with the BISP complaint redressal system and according to her '*koi tu aisa system hai jis main shakiyat duur kerne kay leye paise nai dene pare*' (at least there is some system which charges her no money for the resolution of her problem). Furthermore, she had shown a little disappointment over the delay in updating the CNIC of her (unmarried) daughter.

5. What We Learnt?

- The BISP Tehsil staff keeps CNIC related complaints record in a common file and also maintains a complaint register which is used to note down complaint detail for physical tracking of a particular complaint record. The complainants who visit the office to remove CNIC discrepancies are given time for 30 days.
- Jameela Bibi does not know that her daughter won't be able to receive the BISP cash grant as per the current policy of 'ever married woman'.

6. Recommendations

- Proper communication between complainants/ beneficiaries and the BISP is recommended with regard to all missing information.
- Introduce proper mechanism for submitting complaints including issuance of acknowledgement to the complainants.

Grievance Case Study Number	G-Q3-Upper Punjab-08
Nature of Case	Missing CNIC
Complainant/ Beneficiary	Khadija Bibi
Widow of:	Anwar Hussain Shah
Complainant, if not beneficiary herself	-
Address	Said Hussain, Tehsil Dina, District Jhelum
CNIC Number	37301-2215578-6
PSC form number	17197375
Draft Case Study Date	20 th November 2012

1. Receiver Woman/ Complainant's Profile and Background

Khadija Bibi W/O Anwar Hussain Shah is a 78 years old illiterate woman living in Tehsil Dina, District Jhelum. She has six children who are all married. Her husband had a heart attack and died five years ago.

She lives with her youngest married son and his family in a five *Marla* semi *Pacca* house. The house is comprised of two rooms and a kitchen. Her son works as a labourer in Kuwait and sends back home about Rs8,000 per month for household expenses. The village where she lives is comprised of low income households who are mostly associated with labour and agriculture work. All the streets in the locality are paved with developed sewerage system.

2. Receiver Woman / Complainant's Relationship with BISP

Khadija Bibi was declared potential BISP beneficiary with discrepancy in CNIC after the Poverty Score Card (PSC) survey. The PSC survey of the household was conducted in November 2010 by a BISP survey team who filled a PSC survey form of the household at their doorstep. The survey team returned a survey receipt to Khadija Bibi's son and asked him to keep it safe for future reference.

She doesn't know about the BISP eligibility criteria and how she had been selected for the BISP cash grant. During an interview with the TPE team, she quoted that, "*if she gets the BISP cash grant she will spend on her grandchildren education*". She considers Pakistan People's Party (PPP) the owner of the BISP and is hopeful for its continuation after the upcoming elections. Her daughter-in-law is also BISP potential beneficiary and getting BISP cash grant since April 2011. Furthermore, Khadija Bibi obtained her Benazir Debit Card (BDC) from BDC centre Dina on November 15th, 2002.

3. How did the Complaint Emerge?

Khadija Bibi mentioned that during PSC survey she did not possess a valid CNIC hence the BISP survey team recorded only her daughter-in-law's CNIC number on the survey form. Khadija Bibi applied for her new CNIC in May 2011 and which she received in June 2011. However, until October 2012, there has been no communication between Khadija Bibi and BISP regarding the discrepancy in her CNIC.

She went to BISP Tehsil Office on November 5th, 2012 along with her daughter-in-law on Rickshaw after covering a round trip of about 3km from her house and spent Rs20 as a fare. She made a visit in order to know about the delivery of her cash grant as her daughter-in-law was consistently receiving the cash grant from the area postman. After reaching the destination, she met the Assistant Complaint (AC)/ Data Entry Operator (DEO) who verified her online eligibility

status and informed her that she needs to submit the photo copy of her CNIC along with the PSC survey receipt so that her cash grant could be generated. She obtained the required photo copies of the documents from the nearby photo copier shop after spending Rs20 and submitted them to the AC/ DEO for her complaint redressal.

4. Processing of the Case

4.A Provider's Version

BISP CMS (Case Management System) became operational at BISP Tehsil Office Dina in March 2012. Khadija Bibi's CNIC update case was received in the BISP Tehsil Office on November 5th, 2012 and the AC/ DEO entered this case into CMS on the same day. An Update_ID (10790779) was generated by CMS; however no complaint acknowledgement was given to Khadija Bibi for future reference. The AC/ DEO also kept this case in Tehsil complaint file for CMS cases and assigned complaint reference no. update-270 to this complaint. In order to get an update on her case, BISP staff advised Khadija Bibi to revisit the office after 10 days.

After entering the complaint into CMS, the AC/ DEO forwarded the complaint to the BISP Assistant Director (AD)/ Supervisor for further processing. After verifying the contents of the complaint and marked it as "accepted", the AD forwarded the complaint to BISP Divisional Director for final decision.

The BISP Divisional Director/ Approver after receiving the complaint approved the contents of the complaint and marked it as accepted. The case has been resolved and the request state on the online tracking information of Khadija Bibi is reflecting as 'accepted'.

4.B Client Version

Khadija Bibi visited BISP Tehsil Office twice: first time she went to lodge her complaint and second time she made a visit to the office for the complaint follow-up. Both times she went along with her daughter-in-law on Rickshaw after spending Rs20. However, she is satisfied on the resolution of her complaint and hopeful that her BISP cash grant will be received to her soon.

5. What We Learnt?

- The BISP Tehsil staff keeps CNIC related complaints record in a common file which is used to note down only the complainant name and CNIC for physical tracking of a particular complaint record. The complainants who visit the office to remove CNIC discrepancies are given time for 10-15 days.
- Discrepancy in CNIC of Khadija has been removed about six months ago in June 2012; however her cash grant is yet to be generated by the BISP.
- Khadija Bibi didn't receive a discrepancy/ eligibility letter from BISP informing her regarding the submission of missing CNIC information in the BISP Office. Therefore, she made quite a late submission of the required documents in the Tehsil Office.

6. Recommendations

- Introduce proper mechanism for submitting complaints including issuance of acknowledgement to the complainants.

- BISP should ensure proper communication with the potential beneficiaries informing them regarding their eligibility and the discrepancy (if any).

Grievance Case Study Number	G-Q3-Upper Punjab-09
Nature of Case	Missing CNIC
Complainant/ Beneficiary	Reema
Wife of:	Yasir Khan
Complainant, if not beneficiary herself	-
Address	Mohalla Domeli, Tehsil Dina, District Jhelum
CNIC Number	37304-0587460-6
PSC form number	21035535
Draft Case Study Date	25 th November 2012

1. Receiver Woman/ Complainant's Profile and Background

Reema W/O Yasir Khan is a 25 years old woman living in Tehsil Dina, District Jhelum. She has two children including one school going son. Her husband is a labourer and earns about Rs4,000 per month. Reema is a housewife and stays home to look after her children and to perform other domestic chores.

She lives with her family in a two *Marla* old *Katcha* house. The house is comprised of one room and a kitchen. The locality where she lives is comprised of low income households mostly associated with labour work. The streets of the locality are in good condition with open drainage system.

2. Receiver Woman / Complainant's Relationship with BISP

Reema was declared potential BISP beneficiary with discrepancy in CNIC after the Poverty Score Card (PSC) survey. The PSC survey of Reema's household was conducted in January 2011 and by that time she didn't possess a valid CNIC; therefore the survey team didn't record her CNIC number in the PSC survey form. She didn't know about the BISP eligibility criteria and how she got selected for the BISP cash grant.

During an interview with TPE team, she quoted that, *"if gets the BISP cash grant she will spend on her children's food because the monthly income of her husband is very low and they are unable to meet their monthly household expenses"*. She considers Pakistan People's Party (PPP) the owner of the programme, initiated to help poor people.

Furthermore, Reema obtained her Benazir Debit Card (BDC) from BDC centre Dina on November 15th, 2012. Her mother-in-law and sister-in-law are also BISP beneficiaries and consistently receiving their cash grants since 2011.

3. How did the Complaint Emerge?

Reema mentioned that during PSC survey she did not possess a valid CNIC. She applied for her new CNIC in September 2012, when she came to know from other neighbouring receiver women that she won't get BISP cash grant without valid CNIC.

After getting her new CNIC, she visited BISP Tehsil Office for the first time in October 2012 along with her sister in order to know about her survey status. The BISP Assistant Complaint (AC)/ Data Entry Operator (DEO) checked her status and confirmed her eligibility with discrepancy in CNIC. The AC asked her to submit photo copy of her CNIC and survey acknowledgement in order to resolve her problem. She obtained the photo copies of the documents from nearby photo copier after paying Rs15. After getting the required documents

from Reema, the AC/ DEO put them in a common file of BISP Case Management System (CMS) cases and asked her to revisit the office after 15 days in order to knowing the result of her complaint.

4. Processing of the Case

4.A Provider's Version

BISP CMS (Case Management System) became operational at BISP Tehsil Office Dina in March 2012. Reema's CNIC update case was received in the BISP Tehsil Office on October 17th, 2012 and the AC/ DEO entered this case into CMS on the same day. An Update_ID (10701737) was generated by CMS for future reference. The AC/ DEO also kept this case in Tehsil complaint file for CMS cases and assigned complaint reference no. update-211 to this case. However, Reema did not receive any complaint/ update acknowledgement from the BISP staff.

After entering the complaint into CMS, the AC/ DEO forwarded the complaint to the BISP Assistant Director (AD)/ Supervisor for further processing. After verifying the contents of the complaint and marked it as accepted, the BISP AD forwarded the complaint to BISP Divisional Director for final decision.

The BISP Divisional Director/ Approver after receiving the complaint approved the contents of the complaint and marked it as accepted. The case has been resolved and the request state on the online tracking information of Reema is reflecting as 'accepted'.

4.B Client Version

Reema made two visits to BISP Tehsil Office: once to lodge the case and the other was a follow up visit. Both times her sister accompanied her on a van after spending Rs20 each time. However she is satisfied with the resolution of her complaint and hopeful for the receiving of her cash grant. She considers Pakistan Post the best option for delivering cash grant at her doorstep.

5. What We Learnt?

- The BISP Tehsil staff keeps CNIC related complaints record in a common file which is used to note down only the complainant name and CNIC for physical tracking of a particular complaint record. The complainants who visit the office to remove CNIC discrepancies are given time for 15 days.
- Reema didn't receive a discrepancy/ eligibility letter from BISP informing her regarding the submission of missing CNIC information in the BISP office.

6. Recommendations

- Introduce proper mechanism for submitting complaints including issuance of acknowledgement to the complainants.
- BISP should ensure proper communication with the potential beneficiaries informing them regarding their eligibility and the discrepancy.

Grievance Case Study Number	G-Q3-Upper Punjab-10
Nature of Case	CNIC Update
Complainant/ Beneficiary	Rehmat Jan
Wife of:	Wazir Ahmad
Complainant, if not beneficiary herself	
Address	Bolianwal, Tehsil & District Attock
CNIC Number	37101-1698710-6
PSC form number	24057492
Draft Case Study Date	24 th November 2012

1. Receiver Woman/ Complainant's Profile and Background

Rehmat Jan W/O Wazir Ahmad is a 40 years old illiterate woman living in Tehsil & District Attock. She has five children including two school going sons. Her husband is a labourer and earns about Rs4,000 per month. She is a housewife and her left arm is paralysed since last seven years. She usually stays home and looks after her children along with performing other domestic chores.

She lives with her family in a one *Kanal* old *Katcha* house. The house is comprised of four rooms and an open kitchen. The locality Bolianwal where she lives comprises low income households who belong to same family/ caste associated with labour work. There is good infrastructure of streets which are all paved with open drainage system.

2. Receiver Woman / Complainant's Relationship with BISP

Rehmat Jan was declared a BISP beneficiary during Phase-I (Parliamentarian Phase) and sustained her position in Phase-II after the Poverty Score Card (PSC) survey. The PSC survey of Rehmat Jan's household was conducted in January 2011 by a BISP survey team who filled PSC form of the household and provided survey receipt to her for future reference. She doesn't know about the BISP eligibility criteria and how she had been selected for the BISP cash grant.

During an interview with the TPE team, she quoted that, "*if she gets the BISP cash grant she may spend it on her treatment*". She considers Pakistan People's Party (PPP) the owner of the BISP that has been started to help poor and needy people. Furthermore, Rehmat Jan obtained her Benazir Debit Card (BDC) from BDC centre Attock on November 14th, 2012.

3. How did the Complaint Emerge?

Rehmat Jan mentioned that during PSC survey she did not possess a valid CNIC. Therefore, survey team recorded only her husband's CNIC number on the survey form. She applied for her new/ updated CNIC in October 2012, when she came to know from other neighbouring receiver women and postman that she won't get BISP cash grant without CNIC.

On 5th November 2012, after receiving her new CNIC, she went to BISP Tehsil Office along with her husband on van after covering a round trip of about 20km from her house and spent Rs150 as a fare. At BISP Tehsil Office she met the Assistant Director (AD) who verified her eligibility with discrepancy in CNIC through BISP website and asked her to submit the complaint along with photo copy of her CNIC. Her husband obtained the photo copy of her wife's CNIC from nearby photo copier shop after spending Rs10. BISP Tehsil staff then filled the prescribed complaint form on the behalf of Rehmat Jan attached with the photo copy of her CNIC.

After getting the required documents; the AD launched her complaint for CNIC update into the BISP Case Management System (CMS) but did not provide her any acknowledgement for future reference. The AD also asked her to revisit the office after three to seven days in order to get an update on her complaint.

4. Processing of the Case

4.A Provider's Version

BISP CMS (Case Management System) became operational at BISP Tehsil Office Attock in April 2012. Rehmat Jan's CNIC update case was received in the BISP Tehsil Office on November 5th, 2012. On the same day, the AD entered this case into BISP CMS for further processing. An Update_ID (10789083) was generated by CMS for future reference. AD also kept the physical complaint record in a common file of CMS related cases. AD assigned Complaint Ref. No. bisp/atk/cnic/531 to this case.

After verifying the contents of the complaint the AD forwarded the complaint to (his) AD/ Supervisor's account for further processing. After verifying the contents of the complaint, it was then forwarded by the AD to Divisional Director/ Approver for final decision. The BISP Divisional Director/ Approver after receiving the complaint approved the contents of the complaint and marked it as accepted. The request state on the online tracking information of Rehmat Jan is reflecting as 'accepted' that means the case has been resolved.

4.B Client Version

Rehmat Jan visited BISP Tehsil Office two times, once to lodge the case and the other for its follow up. However she is satisfied with the resolution of her complaint and that her cash grant through BDC has been generated and received by her. However, she considers Pakistan Post the best option for delivering cash grant at her doorstep.

5. What We Learnt?

- The BISP Tehsil staff keeps CNIC related complaints record in a common file which is used to keep the application forms along with photo copy of CNICs for physical tracking of a particular complaint record. The complainants who visit the office to remove CNIC discrepancies are given time for three to seven days.
- There has been no Assistant Complaint available at Tehsil since last month and the AD seeks Naib Qasid's support to deal with incoming complaints etc.

6. Recommendations

- Introduce proper mechanism for submitting complaints including issuance of acknowledgement to the complainants.
- Human resource requirement of the Tehsil Office should be realised at BISP management level and appropriate temporary posting should be made to keep consistent flow complaint redressal.

Grievance Case Study Number	G-Q3-Upper Punjab-11
Nature of Case	Missing CNIC
Complainant/ Beneficiary	Sajida Bibi
Wife of:	Abdul Salam
Complainant, if not beneficiary herself	-
Address	Mohalla Houtar Gail, Sandhian, Tehsil Murree, District Rawalpindi
CNIC Number	37404-7260809-6
PSC form number	17382713
Draft Case Study Date	25 th November 2012

1. Receiver Woman/ Complainant's Profile and Background

Sajida Bibi W/O Abdul Salam is a 33 years old illiterate woman living in Murree, District Rawalpindi. She has six children including three school going sons and one daughter. Her husband is a labourer and earns about Rs6,000 per month.

She lives with her family in a three *Marla* old *Katcha* house. The house is comprised of one room (two rooms were demolished during 2008 earthquake) and an open kitchen. The locality where she lives is comprised of low income households mostly working as a labourer in Rawalpindi. There is a lack of road infrastructure and all streets are unpaved with open drainage system.

2. Receiver Woman / Complainant's Relationship with BISP

Sajida Bibi was declared potential BISP beneficiary with discrepancy in CNIC after the Poverty Score Card (PSC) survey. The PSC survey of the household was conducted in November 2010 by a BISP survey team. After completing the PSC survey form, the survey team gave survey receipt to the husband of Sajida Bibi for future reference. She doesn't know about the BISP eligibility criteria and how she had been selected for the BISP cash grant. Sajida Bibi came to know about BISP from the survey team.

During an interview with the BISP TPE team, she quoted that, "*if she gets the BISP cash grant she may spend it on building demolished rooms of her house*". She considers Pakistan People's Party (PPP) the owner of the BISP and hopeful for the continuation of the programme in future.

3. How did the Complaint Emerge?

Sajida Bibi mentioned that during PSC survey she did not possess a valid CNIC and only her husband's CNIC number was recorded in the (PSC) survey form. She applied for her new CNIC in April 2012 after she came to know from the local political activist that she won't get BISP cash grant without having a valid CNIC. In addition to this, she didn't receive any notification letter from BISP informing her regarding her eligibility and discrepancy in CNIC. Also the BISP Tehsil Office Murree was recently established in 2012 and before that there was no BISP Office set up which could help her to resolve her problem.

After receiving her new CNIC in April 2012, she went to BISP Tehsil Office on May 11th, 2012 along with her father-in-law on local van (Suzuki) after covering a round trip of about 7km from her house and spent Rs.20 as a fare. After reaching the destination, she met with the Assistant Complaint (AC)/ Data Entry Operator (DEO) informed Sajida Bibi regarding her eligibility and the discrepancy in CNIC. AC asked her to submit a photo copy of her CNIC and the PSC survey

receipt in order to get the BISP cash grant. After spending Rs20, she obtained photo copy of her CNIC and survey receipt and provided them to the AC for the redressal of her problem.

4. Processing of the Case

4.A Provider's Version

BISP CMS (Case Management System) became operational at BISP Tehsil Office Murree in March 2012. Sajida Bibi's CNIC update case was received in the BISP Tehsil Office on May 11th, 2012 and the AC/ DEO entered this case into CMS after verifying the contents of the complaint. An Update_ID (10091904) was generated by CMS for future reference. AC/ DEO also registered this case in Tehsil complaint register for CMS cases and assigned it a reference number murree/discrepancy (33)/001.

After lodging the complaint, the DEO forwarded it to BISP Tehsil Assistant Director (AD)/ Supervisor for further processing. The Supervisor verified the contents of the complaint and marked it as accepted. The complaint was then forwarded to the concluding authority i.e. the Divisional Director/ Approver for final decision.

The Approver also verified the contents of the complaint and marked the complaint as accepted means the case has been resolved. However, as of December 21th, 2012, the online payment details are showing that the cash grant for Sajida Bibi is yet to be generated.

4.B Client Version

Sajida Bibi visited BISP Tehsil Office two times, once to lodge the case and the second time she made a follow-up visit along with her father-in-law on van after spending Rs20 and covered a distance of about 7km each time. However she is satisfied with the BISP complaint redressal system which has taken minimum time to resolve her complaint.

5. What We Learnt?

- The BISP Tehsil Office is located in Jheeka Galli near Tehsil Murree. The office is located on the main road and easily accessible. The office portion is spread over three *Marla* and consists of three rooms, one kitchen and two wash rooms. The office hall provides seating facility for ten visitors.
- Due to some political issues the BDC related bannerings was not done at the office.
- The BISP Tehsil staff keeps CNIC related complaints record in a common file and also maintains a complaint register which is used to note down complaint detail for physical tracking of a particular complaint record. The complainants who visit the office to remove CNIC discrepancies are given time for 15 days. The complainant did not receive any acknowledgement for future reference.
- No communication between BISP and the beneficiary was taken place with regard to the discrepancy in CNIC/ eligibility notification. Also the BISP Tehsil Office was recently established in 2012 well after the complaint emerged and Sajida Bibi didn't know that she needs to provide valid CNIC to the BISP for the generation of her cash grant.
- Different formats of Complaint/ Update Reference Number to be given in CMS for a particular CNIC update related case are in use.

6. Recommendations

- Introduce proper mechanism for submitting complaints including issuance of acknowledgement to the complainants.
- Potential beneficiaries who require updating their CNIC in the BISP record should be given a realistic time (by the Tehsil Office staff) when their update request/ complaint will be resolved/ accepted.
- Complaint/ Update reference numbers should be constituted uniformly to make back tracking of a particular complaint easier.

Grievance Case Study Number	G-Q3-Upper Punjab-12
Nature of Case	CNIC Update
Complainant/ Beneficiary	Salma Bibi
Daughter of:	Allah Zar Khan
Complainant, if not beneficiary herself	-
Address	Mohalla Malkan, Tarlai Kalan, Tehsil & District Islamabad
CNIC Number	61101-1713356-6
PSC form number	24733606
Draft Case Study Date	28 th November 2012

1. Receiver Woman/ Complainant's Profile and Background

Salma Bibi D/O Allah Zar Khan is a 30 years old, unmarried educated girl living in Islamabad. One of her six brothers is working as medical dispenser and earns about Rs3,000 per month. Her father is blind and stays home. She teaches in a private school and earns about Rs2,000 per month. Her mother works as a maid in nearby houses and earns about Rs900 per month.

She lives with her family in a three *Marla Pacca* house. The house is comprised of three rooms and an open kitchen. The locality where she lives is comprised of low income households mostly associated with labour work in Rawalpindi/ Islamabad. All streets of the locality are paved with open drainage system.

2. Receiver Woman / Complainant's Relationship with BISP

The Poverty Score Card (PSC) survey of the household was conducted in June 2011 by a BISP survey team. They filled a PSC survey form of her household and issued her a survey receipt for future reference. After the PSC survey, Salma Bibi & her mother were declared eligible potential beneficiary by the BISP despite that the household's PMT score was 18.95.

During an interview with the TPE team, Salma Bibi quoted that, "*if she gets the BISP cash grant, she will make some savings for the future*". She considers Pakistan People's Party (PPP) the owner of the BISP that has been started to help poor and needy people.

3. How did the Complaint Emerge?

While describing her complaint, she mentioned that during PSC survey she possessed a valid CNIC. However, survey team recorded only her father and mother's CNIC number on the survey form. She submitted her CNIC at BISP Tehsil Office in October 2012, when her mother came to know from postman that her daughter won't get BISP cash grant without providing the copy of the CNIC in the BISP Office.

After knowing this, she went to BISP Tehsil Office on October 15th, 2012 along with her mother on van after covering a round trip of about 0.5km from her house and spent Rs10 as a fare.

At BISP Tehsil Office she met Assistant Complaint (AC)/ Data Entry Operator (DEO). AC checked the online status of Salma Bibi on BISP website and informed her regarding the eligibility and that she needs to submit the photo copy of her CNIC along with the PSC survey receipt. She obtained the photo copies of the documents from a shop and submitted them accordingly to the AC/ DEO.

4. Processing of the Case

4.A Provider's Version

BISP CMS (Case Management System) became operational at BISP Tehsil Office Islamabad-1 in March 2012. Salma Bibi's request for CNIC update was received in the BISP Tehsil Office on October 15th, 2012 and the Assistant Complaint entered this case into CMS on the same day. An Update_ID (10686912) was generated by CMS for future reference. The Assistant Complaint also registered this case in Tehsil complaint register for CMS cases and assigned Diary No. 1547 to this case. However, Salma Bibi did not receive any complaint/update acknowledgement from the BISP staff and was asked to revisit the office after 30 days.

AC forwarded the complaint then to Assistant Director (AD/ Supervisor for further processing. After receiving the complaint, the AD verified the contents of the complaint and marked it as accepted and forwarded the case to BISP Divisional Director/ Approver for final decision. The Approver also verified the complaint's contents and marked it as accepted. The online status of the complaint is reflecting as 'accepted' means the case has been resolved.

4.B Client Version

Salma Bibi visited BISP Tehsil Office two times, once to lodge the case and the other to follow it up along with her mother on van after spending Rs10 each time. However, she is satisfied with the resolution of her complaint and mentioned that she is going to be married soon and after that she will apply for her new CNIC for getting BISP cash grant (as advised by the BISP staff).

5. What We Learn?

- The BISP Tehsil staff keeps CNIC related complaints record in a common file and also maintains a complaint register which is used to note down complaint s' detail for physical tracking of a particular complaint record. The complainants who visit the office to remove CNIC discrepancies are given time for 30 days.
- Regarding this particular case, Salma Bibi does not match the criteria of "ever married woman" but her CNIC is updated in the BISP CMS.

6. Recommendations

- Proper communication between complainants/ beneficiaries and the BISP is recommended with regard to all missing information.
- Introduce proper mechanism for submitting complaints including issuance of acknowledgement to the complainants.
- BISP staff refresher training for improving CMS understanding is recommended.

Grievance Case Study Number	G-Q3-Upper Punjab-13
Nature of Case	Duplicate CNIC
Complainant/ Beneficiary	Shabnum Bibi
Wife of:	Sajawal Haq
Complainant, if not beneficiary herself	-
Address	Kanta Stop Khanna, Tehsil & District Islamabad
CNIC Number	61101-0266437-0
PSC form number	7626724
Draft Case Study Date	28 th November 2012

1. Receiver Woman/ Complainant's Profile and Background

Shabnum Bibi w/o Sajawal Haq is a 26 years old illiterate woman living in Islamabad. She has five school going daughters. Her husband works in a workshop and earns about Rs7,000 per month. Shabnum Bibi lives with her family in a joint family system in five *Marla*, rented semi *Pacca* house. It is comprised of three rooms, two wash rooms and a kitchen. She provides financial support to her husband by stitching clothes and earns about Rs1,000 per month. Her family was resident of Muzaffarabad but shifted at Islamabad for earning purposes.

The locality "*Kanta Stop Khanna*" where she lives is situated at a distance of about 0.5 km from the BISP Tehsil Office. Most of the people living there have a common profession of labour work. Most of the streets of the locality are old but paved with proper drainage system.

2. Receiver Woman / Complainant's Relationship with BISP

The first Poverty Score Card (PSC) survey (form no. 7626724) of the household was conducted at the old address in Muzaffarabad Azad Kashmir in December 2010. After the survey, she became potential beneficiary with discrepancy in CNIC. Later on Shabnum Bibi and her household shifted to Islamabad where the second PSC survey (form no. 24727958) was conducted by a BISP survey team in January 2011; however, she was declared ineligible after the second survey. Both times she received a survey receipt for future reference; however she does not much about BISP except that the programme provides 'cash grant to poor'.

During an interview with the TPE team, she quoted that, "*BISP cash grant would help her coping with poverty more effectively*". She considers Pakistan People's Party (PPP) the owner of the BISP and hopeful for the programme continuation in future.

3. How did the Complaint Emerge?

While describing her complaint, she mentioned that during both PSC surveys she possessed a valid CNIC. Therefore, survey teams recorded her CNIC numbers on both survey forms. When neighbouring women of her locality started getting the BISP cash grant in March/April 2012, she became concerned and asked her husband to go and check her 'survey result' from an 'internet café' (as advised by the neighbouring women). Her husband after spending Rs20 at internet café obtained a printout of her wife's tracking information and got confirmed about her eligibility for the cash grant.

She visited BISP Tehsil Office on 12th May 2012 along with her husband in order to remove discrepancy of duplicate CNICs. They both reached the BISP Tehsil Office on van after covering a distance of about 0.5Km from their house by spending Rs20.

In the office she went to the desk of the Assistant Complaint (AC)/ Data Entry Operator (DEO) and presented the printout of her tracking information which her husband had obtained from the internet café. AC made eligibility status verification on the BISP website and asked Shabnum Bibi for the submission of the photo copy of her CNIC and survey receipt. After spending Rs20, she obtained photo copied of the required documents and submitted them to AC/ DEO for further processing.

4. Processing of the Case

4.A Provider's Version

BISP CMS (Case Management System) became operational at BISP Tehsil Office Islamabad in March 2012. Shabnum Bibi case was received in the BISP Tehsil Office on May 12th, 2012 and the AC/ DEO entered this case into CMS on the same day. AC processed this case by updating the household's roster information against the PSC survey number 7626724 and entered the DEO user_name as (muzaffarabad_deo1 muzaffarabad_deo1). According to AC/ DEO, the DEO user_name Muzaffarabad was used because Shabnum Bibi is declared potential beneficiary in Muzaffarabad and he couldn't the process the case under his user_name. AC/ DEO also registered this case in Tehsil complaint register for CMS cases and assigned Diary No. 2022 to this case. However, Shabnum Bibi did not receive any complaint/ update acknowledgement from the BISP staff and was asked to revisit the office after 30 days.

The case was then forwarded to the Assistant Director (AD)/ Supervisor tehsil Muzaffarabad for further processing. AD verified the contents of the complaint forwarded and marked it as accepted and forwarded the case to BISP Divisional Director/ Approver for final decision. The Approver also verified the complaint's contents and marked it as accepted. The online status of the complaint is reflecting as 'accepted' means the case has been resolved.

4.B Client Version

Shabnum Bibi visited BISP Tehsil Office Islamabad two times, once to lodge the case and the other to follow it up along with her children on van after spending Rs.20 each time. However she is satisfied with the resolution of her complaint regarding CNIC duplication update.

5. What We Learned?

- The BISP Tehsil staff keeps CNIC related complaints/ duplication CNIC related complaints record in a common file and also maintains a complaint register which is used to note down complaint s' detail for physical tracking of a particular complaint record. The complainants who visit the office to remove CNIC/duplication CNIC discrepancies are given time for 30 days.
- BISP Tehsil Islamabad staff didn't guide Shabnum Bibi properly and treated this case as just CNIC duplication and all three levels i.e. DEO, Supervisor and Approver tried to update the information which was not needed to be. The information required to be updated was the: i) the address of Shabnum Bibi against the form number 7626724 in which she was declared eligible and ii) her survey form 24727958 was required to be suspended.
- As mentioned in the above paragraph that her address was not updated in BISP record (which was actually required to be). Resultantly, she went to Muzaffarabad to get her Benazir Debit Card (BDC) after spending Rs250. If the BISP staff had processed this case according to the guidelines provided by the BISP management, she could have saved Rs250 as well the time she consumed in travelling along with her little kids.

6. Recommendations

- Proper communication between complainants/ beneficiaries and the BISP is recommended with regard to all missing information.
- Introduce proper mechanism for submitting complaints including issuance of acknowledgement to the complainants.
- BISP staff refresher training for improving CMS understanding is recommended.

Grievance Case Study Number	G-Q3-Upper Punjab-14
Nature of Case	Missing CNIC
Complainant/ Beneficiary	Tasleem Bibi
Wife of:	Muhammad Zahoor
Complainant, if not beneficiary herself	
Address	Masyari, Tehsil Murree, District Rawalpindi
CNIC Number	37404-3592834-8
PSC form number	21305336
Draft Case Study Date	27 th November 2012

1. Receiver Woman/ Complainant's Profile and Background

Tasleem Bibi W/O Muhammad Zahoor is a 32 years old illiterate woman living in Tehsil Murree, District Rawalpindi. She has only one school going daughter. Her husband works as a labourer earns about Rs5,000 per month. She is a house wife and looks after her children while performing other domestic chores.

She lives with joint family in a four *Marla* semi *Pacca* house. The house is comprised of three rooms and an open kitchen. The locality Masyari where she lives is comprised of low income households who belong to same family/ caste associated with labour work. There is a lack of road infrastructure and all streets are unpaved.

2. Receiver Woman / Complainant's Relationship with BISP

Tasleem Bibi was declared potential BISP beneficiary with discrepancy in CNIC after the Poverty Score Card (PSC) survey. The PSC survey of the household was conducted in January 2011 by a BISP survey team. After the removal of discrepancy in CNIC, her mother-in-law has also become BISP beneficiary. Tasleem Bibi doesn't know about the BISP eligibility criteria and how she had been selected for the BISP cash grant.

During an interview with the TPE team, she quoted that, "*BISP cash grant would help her in running kitchen expenses*". She considers Pakistan People's Party (PPP) the owner of the BISP that has been started to help poor and needy people.

3. How did the Complaint Emerge?

While describing her complaint, she mentioned that during PSC survey she did not possess a valid CNIC. Therefore, survey team recorded only her father in law's CNIC number on the survey form. In March 2012, she received a BISP CNIC discrepancy notification letter from the postman. Through this letter, BISP informed her to visit BISP Tehsil Office for further information. After knowing this, she went to BISP Tehsil Office on April 3rd, 2012 along with her mother-in-law on local Suzuki van after covering a round trip of about 15km from her house and spent Rs40 as a fare.

After reaching the destination, she met the Assistant Complaint (AC)/ Data Entry Operator (DEO). AC checked the online survey status of the household and informed asked her to submit photo copy of her CNIC along with the survey receipt and the discrepancy letter.

After spending Rs20, she obtained the photo copies of the required documents and submitted to the AC/ DEO for further processing. The AC/ DEO also kept the photo copies in a common file of CMS related cases.

4. Processing of the Case

4.A Provider's Version

BISP CMS (Case Management System) became operational at BISP Tehsil Office Murree in March 2012. Tasleem Bibi's CNIC update case was received in the BISP Tehsil Office on April 3th, 2012 and the Assistant Complaint/DEO entered this case into CMS on the same day. An Update_ID (10020367) was generated by CMS for future reference. AC/ DEO also registered this case in Tehsil complaint register for CMS cases and assigned Diary No.12 to this case. However, Tasleem Bibi did not receive any complaint/ update acknowledgement from the BISP staff and was asked to revisit the office after 15 days.

After lodging the complaint, the DEO forwarded it to BISP Tehsil Assistant Director (AD)/ Supervisor for further processing. The Supervisor verified the contents of the complaint and marked it as accepted. The complaint was then forwarded to the concluding authority i.e. the Divisional Director/ Approver for final decision.

The Approver also verified the contents of the complaint and marked the complaint as accepted means the case is resolved and the CNIC discrepancy has been removed.

4.B Client Version

Tasleem Bibi visited BISP Tehsil Office two times, once to lodge the case and the other to follow it up along with her mother-in-law on van after spending Rs40 and covering distance of 15km each time. However she is satisfied with the resolution of her complaint regarding CNIC update.

5. What We Learnt?

- The BISP Tehsil Office is located in Jheeka Galli near Tehsil Murree. The office is located on main road and easily accessible. The office portion is spread over three *Marla* and consists of three rooms, one kitchen and two wash rooms. The office hall provides seating facility for 10 visitors.
- Due to some political issues the banners of BISP has not been displayed on office.
- The BISP Tehsil staff keeps CNIC related complaints record in a common file and also maintains a complaint register which is used to note down complaint detail for physical tracking of a particular complaint record. The complainants who visit the office to remove CNIC discrepancies are given time for 15 days.
- The complainant did not receive any acknowledgement for future reference.

6. Recommendations

- Introduce proper mechanism for submitting complaints including issuance of acknowledgement to the complainants.
- After the implementation of CMS, discrepancies in CNIC do not take a long time to be removed; therefore the BISP staff should be given realistic timeline to the complainants with CNIC related complaints.

Grievance Case Study Number:	G-Q3-Upper Punjab-15
Nature of Case:	Missing CNIC
Complainant/ Beneficiary:	Fizza Javed
Wife of:	Javed Iqbal
Complainant, if not beneficiary herself:	-
Address:	Mohallah Railway Station, Tehsil Kharrian District Gujrat
CNIC Number:	34202-2396855-0
PSC form number:	25865665
Draft Case Study Date	15 th October 2012

1. Receiver Woman/ Complainant's Profile and Background

Fizza Javed is 44 years old, married and illiterate woman. She has eight children including five sons and three daughters. One of her daughter is married while four of her children including one daughter and three sons attend school. Her other children (one daughter and two sons) are preschoolers. Her husband works as taxi driver and he gets Rs10,000 in a month. Fizza Javed herself is not involved in any income generation activity to support her family. She stays home and looks after her children and performs other domestic chores.

She lives with her family in a three *Marla* self-owned semi-*Pacca* house. The house consists of two rooms, a washroom and an open kitchen. The family has a colour television, a refrigerator, a washing machine, a pedestal fan, few chorpoys, a bicycle and a functional mobile phone.

The locality where she lives is situated near Railway Station Tehsil, city Kharrian. Streets are paved with open drainage system.

2. Receiver Woman / Complainant's Relationship with BISP

Parveen was declared a BISP beneficiary under phase-II of the BISP programme after the Poverty Score Card (PSC) survey. The household's PSC survey was conducted in January 2011 by a survey team at her doorstep in *Mohallah* Railway Station. After completing the survey form, she was given a survey receipt for future reference. According to Fizza, she did not have a valid CNIC at the time of survey, and due to the reason, her CNIC number in the PSC form went missing. She had CNIC at the time of survey that the enumerators did not accept and the survey team advised her to get her updated valid CNIC from NADRA. She did not receive BISP letter regarding her eligibility and discrepancy in BISP programme.

She does not know much about BISP; however she believes that Pakistan Peoples' Party is helping and supporting the poor people through cash grant. So far, she had not received any BISP amount and she has planned to utilize the cash grant instalment for the purchase of groceries.

3. How did the Complaint Emerge?

In June 2012, she listened from her neighbouring beneficiaries about the delivery of cash grant instalment through BDC. She was also advised by her neighbouring beneficiaries to visit the BISP Office and collect her BDC.

She discussed this matter with her husband and upon his consent a week later she alone visited the BISP Office situated at a distance of about four kilometres on main GT road, opposite to Civil Hospital. She went there by foot and had her CNIC and PSC Survey acknowledgement receipt at the time of visit to BISP Office.

After reaching the destination, the BISP staff informed about her eligibility and discrepancy in CNIC with further instruction to update her CNIC record by submitting its photo copy. For the purpose she was referred to NADRA counter in BISP Tehsil Office (established for BDC assignment) where she obtained a printed token slip to get new CNIC free on priority basis from the NADRA Office. She received her new updated CNIC in one and a half month time. She submitted a photo copy of her CNIC in BISP Office on September 11th, 2012.

4. Processing of the Case

4.A Provider's Version

The BISP Case Management System (CMS) became operational at BISP Tehsil Office by the end of March 2012. The complaint of Fizza Javed was received by the Assistant Complaint (AC)/ Data Entry Operator (DEO) on September 11th, 2012 and which was registered in the Tehsil complaint register. The complaint was then successfully launched by the AC/DEO into CMS and forwarded to BISP Assistant Director (AD)/Supervisor for further processing. After the complaint of Fizza Javed was successfully launched, the system generated Update ID 10498640 for future reference. The BISP staff had not assigned a particular complaint diary/reference number to the under study complaint and no complaint/ update acknowledgement given to the complainant.

After receiving the complaint from DEO, the Supervisor verified the contents of the complaint and marked it as 'accepted' and forwarded it to BISP Divisional Director/Approver for final decision. The Approver also performed the necessary verifications and marked the complaint 'accepted as shown on the BISP online tracking updates of the beneficiary.

4.B Client's Version

The beneficiary visited the BISP Tehsil Office four times; first time she went to lodge the complaint and the other visits she made for complaint follow up. During her first visit to BISP Tehsil Office in June 2012, she gathered from the AD that NIC has been declared annul and she needed to get an updated and valid CNIC with picture from NADRA and without that she won't be able to get BDC and subsequently her cash grant. She walked down to NADRA Office straight after getting this from AD and applied for a valid CNIC which she had obtained by the start of August 2012.

During her last follow-up visit, which she made some two weeks ago, she came to know about the resolution of her complaint and was advised to visit the office within a month to collect her BDC. Fizza is satisfied on the complaint resolution mechanism and the attitude of the BISP staff that she found courteous and cooperative.

5. What We Learnt?

- In this particular case, the beneficiary was declared eligible with discrepancy in BISP Programme but the BISP HQ did not inform the beneficiary regarding her eligibility and discrepancy through postal letter. She deliberately visited the BISP Office where she was informed about her acceptance and discrepancy in the BISP Programme.
- The beneficiary did not possess a valid CNIC at the time of PSC survey and the BISP staff favoured the beneficiary by providing her token from NADRA counter in BISP Office for BDC assignment and the beneficiary got her CNIC without facing processing charges.
- Fizza Javed although knows about BDC but she considers Pakistan Post the most suitable option for the delivery of BISP cash grant at doorstep.

- Although BISP staff has maintained a register for different beneficiary services related complaints but in fact the register was not in good condition without a segregation and distinction of complaints category, date and month etc. making it difficult to track back the complaint record.
- There are around 3,000 discrepant household in concerned BISP jurisdiction and the office has just processed 120 CNIC updating cases and 640 appeals for eligibility in around six months. On asking, the AD told she has no AC since June 2012 and she has to perform all work.

6. Recommendations

- Proper communication between complainants/ beneficiaries and the BISP is recommended.
- The BISP management should fulfil the necessary human resource requirement(s) of the BISP Tehsil Office in order to ensure smooth flow of working.
- The concerned staff needs to strictly follow the instructions and guide lines provided to them by their management for smooth and comprehensive record keeping.
- Information updates/complaints forms should be sent to beneficiaries or made available in BISP Tehsil and Divisional Offices in order to facilitate the complainants/ beneficiaries.

Grievance Case Study Number:	G-Q3-Upper Punjab-16
Nature of Case:	Missing CNIC
Complainant/ Beneficiary:	Mafia Bibi
Wife of:	Zulfiqar
Complainant, if not beneficiary herself:	-
Address:	Chak Uttam, Dinga Road, Tehsil Kharrian & District
CNIC Number:	34202-6837520-0
PSC form number:	25854961
Draft Case Study Date	15 th October 2012

1. Receiver Woman/ Complainant's Profile and Background

Mafia Bibi is 43 years old, illiterate woman. She has ten children including three sons and seven daughters. Her eldest son who is 22 years old is living separately with her family in the same premises. None of her children are attending school. Her husband works as a labourer in a brick kiln and earns Rs400 per baking of 1000 bricks. Mafia's three daughters work as housemaid and they managed to get Rs7,000 per month. Mafia Bibi does not involve in any income generation activity stays home to perform routine work.

She lives with her family in a five *Marla* semi-*Pacca* house owned by the brick kiln owner. The house is comprised of three rooms, a washroom and an open kitchen. The locality where she lives is situated on Kharrian-Dinga road. Most of the streets including the one leads to her house are unpaved with open drainage system.

2. Receiver Woman / Complainant's Relationship with BISP

Mafia Bibi was declared the BISP beneficiary under phase-II of the BISP programme after the Poverty Score Card (PSC) survey. Her PSC survey was conducted in December 2010 by a survey team at her doorstep in Chak Uttam. After the completion of the 'survey', the survey team provided her a survey receipt for future reference. She did not possess a valid CNIC at the time of PSC survey. She received a BISP letter regarding her eligibility and discrepancy in the programme in March 2012.

She does not know much about the BISP but considers the BISP a cash grant programme for the poor and deserving people endowed by the Mohtarma Benazir Bhutto Shaheed. So far, she had received a single BISP instalment of Rs3,000 through BDC. She had utilised that cash grant for the purchase of groceries.

3. How did the Complaint Emerge?

In March 2012, she received a BISP letter regarding her eligibility and discrepancy in the BISP programme with further instruction to submit a photo copy of her CNIC in the BISP office. She received this letter through brick kiln owner who just informed about her eligibility and acceptance in BISP programme.

Later in June 2012, she observed her neighbouring beneficiaries receiving BISP Money Orders (MOs) from area postman while camping in a play ground. She also went there with her husband's CNIC and PSC survey slip and asked the postman for her money order. The postman informed her that her BISP money order did not receive in the Post Office and he advised her to visit the BISP Office situated on main GT road, opposite to Civil Hospital in order to confirm her eligibility and payment status.

She discussed the matter with her husband and after his consent she visited the BISP Tehsil Office alone after covering a distance of about 20km on *Ching Chi* Rickshaw paying Rs60 (Rs120 for round trip) as a fare. She had her husband CNIC, PSC slip and BISP letter at the time of visit to BISP office.

At the BISP Tehsil Office, the Assistant Director (AD)/ Supervisor checked her online tracking information and informed her regarding the discrepancy (Missing CNIC). She was advised to promptly apply in NADRA for her CNIC and submit a copy of it in the BISP Office to get the cash grant. She applied for her new CNIC in NADRA office Kharrian in September 2012 after paying urgent CNIC Fee Rs1,000 and obtained her new CNIC after ten days. She visited the BISP Tehsil Office on September 20th, 2012 for the resolution of her problem and 'to get her cash grant'.

4. Processing of the Case

4.A Provider's Version

The BISP Case Management System (CMS) became operational at the BISP Tehsil Office by the end of March 2012. The complaint of Mafia Bibi was received by the Assistant Complaint (AC)/ Data Entry Operator (DEO) on September 20th, 2012 and which was registered in the Tehsil complaint register; however no diary number was assigned to this case. The complaint was then successfully launched by the AC/ DEO into CMS on the same day and forwarded to the BISP Assistant Director (AD)/ Supervisor for further processing. After the complaint of Mafia Bibi was successfully launched, the system generated Update ID 10553144 for future reference.

After receiving the complaint from DEO, the Supervisor verified the contents of the complaint and marked it as 'accepted' and forwarded it to the BISP Divisional Director/Approver for final decision. The Approver also performed the necessary verifications and marked the complaint 'accepted as shown on the BISP online tracking updates of the beneficiary which means the case has been resolved successfully.

4.B Client's Version

The beneficiary visited the BISP Tehsil Office three times, once to get information, twice to lodge the complaint and third visit that she did around a month later to the lodge of complaint for follow-up. During her third visit that she did a week ago she was informed about the resolution of complaint and referred to the BISP Tehsil Office Gujrat for BDC.

5. What We Learnt?

- BISP issued a letter to Mafia Bibi regarding her eligibility and discrepancy in CNIC on October 10th, 2011; however it was received by the beneficiary in March 2012 from the brick kiln owner.
- Mafia Bibi mentioned that she had applied for an urgent CNIC after paying a fee of Rs1,000 in NADRA Office despite that she was informed by the NADRA staff for the other options. She had done so because the BISP staff had asked to provide the photo copy of her CNIC in the BISP Tehsil Office as soon as possible. She had inferred from the urgency that 'she won't get her cash grant after this specific month without CNIC'.
- Although the BISP staff has maintained a register for the recording different beneficiary services related complaints but in fact the register was not in good condition without a

segregation and distinction of complaints category, date and month etc. making it difficult to track back the complaint record.

- There are around 3,000 discrepant household in concerned BISP jurisdiction and the office has just processed 120 CNIC update cases and 640 appeals for eligibility in around six months.

6. Recommendations

- Proper and timely communication between complainants/ beneficiaries and the BISP is recommended.
- Information updates/complaints forms should be sent to beneficiaries or made available in BISP Tehsil and Divisional Offices in order to facilitate the complainants/ beneficiaries.
- BISP Management should keep and maintain updated record on BISP website in order to avoid any confusion and misunderstanding.

Grievance Case Study Number:	G-Q3-Upper Punjab-17
Nature of Case:	Missing CNIC
Complainant/ Beneficiary:	Rukhsana
Wife of:	Muddasar Hussain
Complainant, if not beneficiary herself:	-
Address:	Chak Butter, Phalia Road, Tehsil & District Gujrat
CNIC Number:	34201-0425171-0
PSC form number:	25846205
Draft Case Study Date	17 th October 2012

1. Receiver Woman/ Complainant's Profile and Background

Rukhsana is 26 years old, married illiterate woman. Out of her four daughters, two are school going. Her husband works as a labourer with a mason earns Rs300 a day about Rs6,000 per month. She lives with her family in a three *Marla* semi-*Pacca* house. The house consists of two rooms, a *baithak*, a washroom and an open kitchen. The family has a colour television, a fodder cutting machine, two buffalos, a pedestal fan, few chorpoys, a bicycle and two functional mobile phones.

The locality where she lives is situated adjacent to Phalia Road near Harrian Wala Chowk Tehsil, city Gujrat. Most of the streets including the one leads to the house of Rukhsana are unpaved with open drainage system.

2. Receiver Woman / Complainant's Relationship with BISP

Rukhsana was declared BISP beneficiary under phase-II of the BISP programme after the Poverty Score Card (PSC) survey. The household's PSC survey was conducted in December 2010 by a survey team at her doorstep in a brick kiln at Chak Kaalra. After completing the survey form, she received a survey receipt for future reference. According to Rukhsana, she didn't have a valid CNIC at the time of survey, and due to the reason, her CNIC number in the PSC form went missing. She did not receive BISP letter regarding her eligibility and discrepancy in BISP programme.

She does not know much about BISP; however she told it's the promise and slogan of Pakistan People's Party that they will take measures for provision of food, shelter and clothing to the poor. She spent the BISP cash grant on purchasing groceries.

3. How did the Complaint Emerge?

In January 2012, her father-in-law was telephonically informed by the BISP staff that her daughter-in-law name got accepted not only for the monthly cash grant but also for BISP soft loan programme (Waseela Haq). The staff further informed him about the discrepancy in her CNIC. The BISP staff advised him to ask Rukhsana to visit the BISP Office and also provide guidance for the location of BISP Tehsil Office.

Some two days latter she along with her father-in-law visited the BISP Tehsil Office situated at a distance of around 10km from their residence. They went there by *Ching Chi* rickshaw and incurred cost of Rs140 for round trip. She had her PSC survey slip and photo copy of *Nikaah Nama* (Marriage Certificate) at the time of visit to BISP Office.

After reaching the destination, the BISP staff informed about her acceptance in BISP Programme and also briefly informed her about BISP Waseela Haq Programme. As she did not possess a valid CNIC the BISP staff referred her to NADRA counter in BISP Tehsil Office for BDC assignment. She received a printed token slip from NADRA counter and went to the NADRA Office Gujrat in order to apply for new CNIC for free. She got her CNIC from NADRA after two months and submitted a photo copy of her CNIC in BISP Office.

4. Processing of the Case

4.A Provider's Version

The BISP Case Management System (CMS) became operational at BISP Tehsil Office in third week of March 2012. The complaint of Rukhsana was successfully launched by the Assistant Complaint (AC)/ Data Entry Operator (DEO) into CMS on April 18th, 2012 and forwarded to BISP AD/ Supervisor for further processing. After the complaint of Rukhsana was successfully launched, the system generated Update ID 10042521 for future reference. The BISP staff also registered this complaint into Tehsil complaint register for CMS cases and assigned a particular complaint diary/ reference number (219) to this case; however, no complaint/ update acknowledgement was given to the complainant for future reference.

After receiving the complaint from DEO, the Supervisor verified the contents of the complaint and marked it as 'accepted' and forwarded it to the BISP Divisional Director/ Approver for final decision. The Approver also performed the necessary verifications and marked the complaint "accepted" as shown on the BISP online tracking updates of the beneficiary.

4.B Client's Version

The beneficiary visited the BISP Tehsil Office five times; first visit she did to get information, second visit to submit a copy of her CNIC while the other three visits she did for follow-up of her complaint. The last visit which she did in May 2012 she was informed about the resolution of complaint and referred to NADRA counter for BDC and after going through the whole process she got her BDC. She also got her first cash grant instalment through BDC from UBL Omni Franchise functioning near to her residential area.

According to Rukhsana because of being illiterate she does not know how and where to use the BDC Card but she is happy with the delivery of cash grant instalment through BDC. In this context, she told their local postman used to charge Rs100/200 from her neighbouring beneficiaries at the time of disbursing each BISP cash grant instalment and she is not happy and satisfied with all that. She further told her husband and father-in-law often visit the city area for work and she will entrust her BDC card to them so that she does not have to visit for the withdrawal of cash grant instalment.

5. What We Learnt?

- In this particular case, the beneficiary has declared eligible with discrepancy in the BISP cash grant and also in the BISP Waseela Haq programme but the BISP HQ did not inform the beneficiary regarding her eligibility and discrepancy through postal letter. However she was informed by the concerned BISP Tehsil Office about her acceptance in the BISP monthly cash grant and Waseela Haq programme through telephone.

- The enumerators did not ask and sensitised the beneficiary about the importance of CNIC and consequently the beneficiary remained strolling since the completion of PSC survey to the delivery of payment.
- The beneficiary did not possess a valid CNIC at the time of PSC survey and the BISP staff favoured the beneficiary by providing her a token from NADRA counter that is installed in BISP office for BDC assignment and the beneficiary got her CNIC without facing any processing cost for her CNIC.
- The selection of beneficiary for Waseela Haq is conducted by a computerised balloting system and that particular system (MIS) has designed by NADRA. Rukhsana did not know about the processing of application for Waseela Haq and told it's her father-in-law who took up and processed the case. Till the date of my visit, the office had processed her case for Waseela Haq and sent to the Divisional office Gujranwala. The BISP staff and the beneficiary did not have any update regarding their case for Waseela Haq.
- As of October 17th, 2012, the beneficiary had received just Rs3,000 through BDC from a UBL Omni franchise functioning near to her residence on jail road. According to beneficiary after collecting her BDC from BISP Office, she was referred to UBL Omni Franchise functioning quite adjacent to the BISP Office but she could not get the cash grant from that Omni due to the scarcity of some finance. She was given the address of that Omni located in her residential area with instruction to visit the Omni within two days. Her husband, some two days later did the withdrawal of cash grant from that Omni by covering some walking distance.
- There are around 10,286 discrepant household in concerned BISP jurisdiction and according to AC they have processed 2230 CNIC updation cases and 1749 appeals for eligibility in around eight months.
- The concerned office is also receiving discrepancy cases like missing CNIC on telephone. The office had processed such cases through CMS with instruction to complainants to submit copy of CNIC in the BISP Office for record.
- The concerned BISP Office had received around 1500 discrepant cases before the launching of CMS and all such cases were stuck in BISP Office due to non-availability of "Complaint Redressal System". At the functioning of CMS such old cases were preferably processed and resolved through CMS. Under study compliant has been picked from that particular record maintained by BISP staff before the launching of CMS.

6. Recommendations

- Proper and timely communication between complainants/ beneficiaries and the BISP is recommended.
- The concerned staff needs to strictly follow the instructions and guide lines provided to them by their management for smooth and comprehensive record.
- BISP staff should also provide landline number of BISP Tehsil Office for the convenience of beneficiaries so that they may follow-up their complaint telephonically rather than visiting in-person to the BISP Tehsil Office.

Grievance Case Study Number:	G-Q3-Upper Punjab-18
Nature of Case:	CNIC Update
Complainant/ Beneficiary:	Sajida Parveen
Wife of:	Ghulam Hussain
Complainant, if not beneficiary herself:	-
Address:	Current Address: Chak Butter, Jalal Pur Bhattian Road, Tehsil & District Gujrat. Permanent Address: Chak Butter, Shaadiwal, Tehsil & District Gujrat.
CNIC Number:	34201-1938832-0
PSC form number:	16989736
Draft Case Study Date	17 th October 2012

1. Receiver Woman/ Complainant's Profile and Background

Sajida Parveen is 45 years old, illiterate woman. She has seven children including five sons and two daughters. Two of her children, including one daughter and a son are married. None of her other children are attending school/ educational institution due to scarcity of financial resources. Her eldest married son lives separately in the same premises with his family. Her husband and she herself work as a labourer on a brick kiln and earn Rs500 per baking of 1000 bricks.

She lives with her family in a five *Marla* semi-*Pacca* house owned by the owner of the brick kiln owner. The house is comprised of two rooms, a washroom and an open kitchen. The locality where she lives is situated on Jalal Pur Bhattian road. Most of the streets including the one leads to her house are unpaved with open drainage system.

2. Receiver Woman / Complainant's Relationship with BISP

Sajida Parveen was declared a BISP beneficiary under phase-II of the programme after the Poverty Score Card (PSC) survey. Her PSC survey was conducted in December 2010 by a survey team at her doorstep in brick kiln at Chak Butter, Gujrat. After the completion of the 'survey', the survey team provided her a survey receipt for future reference. She had a valid CNIC at the time of PSC survey but she did not share it with the enumerators. According to Sajida Parveen neither the enumerators asked for her CNIC nor she herself presented. She did not receive a BISP letter regarding her eligibility and discrepancy in the BISP programme.

She does not know much about the BISP but considers the BISP as a cash grant programme for the poor and deserving people. She quoted "*BISP Ghareeban Di Imdaad Da Program Aay*" (*BISP is a program to financially support the poor*). She spent the BISP cash grant on purchasing groceries.

3. How did the Complaint Emerge?

In September 2011, beneficiary's husband received a phone call from the BISP Office Gujrat. The BISP staff congratulated him by saying that their survey form had been accepted in BISP Cash Grant Programme. The staff further informed him about the discrepancy in her wife's CNIC and advised to submit the photo copy of the CNIC in the BISP Tehsil Office as soon as possible.

One week after receiving the phone call, her husband took her along to the BISP Tehsil Office situated in Shadmaan Colony at a distance of around 10km from their residence. They went there by *Ching Chi* Rickshaw and incurred cost of Rs140 for round trip. She also carried the photo copies of her CNIC and PSC survey slip at the time of visit.

4. Processing of the Case

4.A Provider's Version

The BISP Case Management System (CMS) became operational at BISP Tehsil Office in third week of March 2012. The complaint of Sajida Parveen was successfully launched by the Assistant Complaint (AC)/ Data Entry Operator (DEO) into CMS on 14th March 2012 and forwarded to BISP Assistant Director (AD)/ Supervisor for further processing. After the complaint of Sajida Parveen was successfully launched, the system generated Update_ID 10004588 for future reference. The BISP staff also registered this complaint into Tehsil complaint register for CMS and assigned complaint diary/ reference number (22) to it. However, no complaint/ update acknowledgement was given to the complainant for future reference.

After receiving the complaint from DEO, the Supervisor verified the contents of the complaint and marked it as "accepted" and forwarded it to the BISP Divisional Director/Approver for final decision. The Approver also performed the necessary verifications and marked the complaint "accepted" as shown on the BISP online tracking updates of the beneficiary.

4.B Client's Version

The beneficiary visited the BISP Tehsil Office numerous times since the lodging of complaint to resolution. First visit she made to lodge the complaint i.e. to submit a photo copy of her CNIC while the other were follow-up visits. Sajida Parveen mentioned that although she did not know how and where to use the Benazir Debit Card (BDC) but she is happy and satisfied with the delivery of cash grant through BDC. In this context, she told being the brick kiln labourer that they frequently migrate from place to place for earning livelihood and the withdrawal of cash grant through BDC is most suitable option for her.

5. What We Learnt?

- In this particular case, the beneficiary has declared eligible with discrepancy in CNIC but the BISP HQ did not inform her about eligibility and discrepancy through postal letter. However, the concerned BISP Tehsil Office telephonically informed the beneficiary regarding her eligibility and discrepancy in BISP programme.
- The concerned BISP Office established in August 2011 and the office received a list of eligible household with discrepancy from its Divisional Office with further instruction to inform the enlisted beneficiary. The BISP AD through personal field visits, postmen, notables, printed media and telephonic calls informed the beneficiaries and maintained a file for the recording of their complaints.
- The enumerators did not ask and sensitise the beneficiary about the importance of CNIC and consequently the beneficiary remained strolling for about ten months for the resolution of complaint and the delivery of payment.
- There are around 10,286 CNIC update cases were recorded in concerned BISP Tehsil Office jurisdiction and out of those, 2,230 cases were processed along with 1,749 appeals for eligibility in around eight months.
- The concerned BISP Office had received around 1,500 CNIC discrepancy cases before the launching of CMS and all such cases were stuck in BISP Office due to non availability of "Complaint Redressal System". At the functioning of CMS such old cases were preferably processed and resolved through CMS. Under study compliant has been picked from that particular record maintained by the BISP staff before the launching of CMS.

6. Recommendations

- Proper and timely communication between complainants/ beneficiaries and the BISP is recommended.
- Information updates/complaints forms should be sent to beneficiaries or made available in BISP Tehsil and Divisional Offices in order to facilitate the complainants/ beneficiaries.
- BISP staff should provide landline number of BISP Office for the convenience of beneficiaries so that the beneficiaries may follow-up their complaint rather than personally visit the BISP Office.



بینظیر انکم سپورٹ پروگرام
حکومت پاکستان

Grievance Case Studies

Section 3B



KPK

Case study Number	G-Q3-KPK-01
Nature of Case	Missing CNIC Information
Complainant/ Beneficiary	Yasmin Bibi
Wife of:	Zulfiqar Ali
Complainant, if not beneficiary herself	
Address	Mohallah Bara Khel, Post Office Nowshera kala, Tehsil and District Nowshera
CNIC Number	1720149657830
PSC form number	5253705
Draft Case Study Date	16 th October 2012

1. Profile of the beneficiary/complainant

Yasmin Bibi wife of Zulfiqar Ali is 36 years old literate woman. She is living in mohallah Bara Khel, Post Office Nowshera Kala, Tehsil and District Nowshera. She has three children (boys). Her husband is retired personnel from Pakistan Army. He is dependent only on pension from government and not doing any sort of job these days. His pension income is not sufficient to make their both ends meet.

She lives in a 6 marla kaccha house that is consist of 3 rooms, a kitchen and single washroom. A tube well tap is the main source of drinking water and for other purposes, which is installed inside the boundary of house.. The locality where she is resided has electricity and fair drainage system for all the houses.

Shameem Bibi, the mother-in-law of Yasmin Bibi is also the potential beneficiary, who is living in the same house. She lives with her husband Ghulam Farooq and her four sons.

The house is located in mohallah Barah Khel at the distance of 4 kilometers from BISP Tehsil Office Nowshera. The area is divided into many other mohallahs, and it is densely populated with kaccha streets. The village has the basic amenities like Government Primary School and Government hospital for people service.

2. Relationship with BISP

Yasmin Bibi was not eligible for any benefits in the first phase of BISP, but she was declared as an eligible beneficiary in the second phase. The BISP Poverty Score Card (PSC) survey in the district Nowshera was taken place before two years just after the heavy floods in KPK. The survey team visited her home and took all relevant information. Her father in law Ghulam Farooq provided information of the household on her behalf; survey team recorded the necessary information and issued an acknowledgment slip for future reference. She didn't receive any intimation letter from BISP regarding her eligibility or discrepancy. However, she was declared an eligible beneficiary with the discrepancy in CNIC. She was holding valid CNIC at the time of survey but it was not entered on survey form. Later on she submitted her CNIC copy with the application to BISP Tehsil Office Nowshera Kala. BISP staff had lodged her update request through CMS and entered her CNIC number in BISP database for BISP records. Yasmin Bibi does not know much about BISP, as per her understanding it is the Government scheme for the poor and needy people of Pakistan. She said to the survey team that she would utilize the cash transfer money on household expenditures.

3. How did the complaint emerge?

Poverty Score Card survey was conducted in the district Nowshera in the last quarter of 2010 just after the devastating floods. Yasmin Bibi's PSC form was filled by the survey enumerator. In the mid of 2011, when the survey results were announced, and her mother-in-law started receiving cash transfer payments through Pakistan Post but she didn't receive any payment, so she asked her husband to make enquiry. Her husband visited post office and was informed that her name is not listed in the post office payment delivery sheet. She and her husband assumed that their case might be in process and kept on waiting for the money orders. On 12 October 2012, a local volunteer Luqman informed Yasmin Bibi's husband about the new payment mode of BISP, he said beneficiaries are getting making Benazir Debits Cards, so he should also go and make her wife BDC. Just after four days on 16 October 2012, the beneficiary visited Pirpyai BDC Centre. The BDC Centre staff checked her status and advised to visit BISP Tehsil Office Nowshera Kala because there is some kind of discrepancy in their case. The beneficiary visited BISP Tehsil Office Nowshera Kala on the same day, where she came to know that her CNIC information is missing in BISP records and she needed to update the CNIC number in her family roaster. On the advice of assistant complaints officer, she submitted her CNIC copy for roaster update.

4. Processing of the case

4.A Providers version

Beneficiary visited BISP Tehsil Office Nowshera Kala on 16 October 2012 with her husband. The CNIC number of Yasmin Bibi was not recorded in PSC form at the time of BISP survey. The Assistant Complaints officer registered her complaint through CMS, system generated a unique ID 10695074. Acknowledgment Slip has not been issued to Yasmin Bibi for follow-up of their complaints. The complaint was forwarded to Assistant Director BISP Tehsil Office Nowshera Kala on the same day of complaint receipt. The Assistant Director accepted the request for CNIC update and forwarded to the Approver for further action. The date on which complaints forwarded to the Approver doesn't appear in CMS, normally complaints are being forwarded to approver on the same day of its receipt. The Approver has accepted the request for CNIC update and made her an active beneficiary, as shown on BISP website since 18 October 2012.

4.B Client's version

BISP survey was conducted in district Nowshera in the last quarter of 2010, just after the devastating floods. When the survey result was announced and people in the surrounding areas started receiving payments through Pakistan Post but Yasmin Bibi didn't receive any payment. So her husband visited the local post office and inquired about his wife and mother's payments. The post office staff informed him that his mother Shameem Bibi is an eligible beneficiary and according to their records they delivered the money order to her. They also checked her wife record and advised that they don't have any money order in the name of Yasmin Bibi. Yasmin Bibi didn't take her case serious and ignored for some time with the fact that at least her mother in law was declared as eligible beneficiary for the Cash Transfer Scheme. On 12 October 2012, when a local volunteer Luqman advised to make her BDC as other beneficiaries are receiving their payments with this new payment mode Yasmin Bibi visited BDC Center Pirpyai on 16 October 2012 along with her husband to make her debit card. The BDC staff directed Yasmin Bibi to visit BISP Tehsil Office Nowshera because they found some sort of discrepancy in her case. BISP office is located on the distance of 4 km, which cost her Rs 30 for round trip through chingchi. Yasmin Bibi along with her husband visited BISP Tehsil Office Nowshera on the same day and submitted her

CNIC to the assistant complaints officer. Her CNIC information was entered in a computer and the beneficiary was told that her complaint was forwarded to regional office for further action. She is still waiting for her first payment to be generated.

5. What have we learnt?

- The local post man told Yasmin Bibi's husband that they had no money order in the name of Yasmin Bibi. He had assumed, might be Yasmin Bibi is not eligible beneficiary. He was satisfied enough because his mother was declared eligible thus he did not make further inquiries about Yasmin Bibi status.
- It is observed that the complaints are being forwarded to the approver on the same day of its registration. There were no pending complaints in the BISP Tehsil Office Nowshera, which are to be registered through CMS.
- The CNIC has been updated in October 2012, but still her payment is not generated as of 17th December 2012.
- The complainant did not receive BISP letter of intimation.
- The complainant did not receive some acknowledgment for the complaint lodged.

6. Recommendations

- The payment should immediately be generated.
- BISP should ensure timely delivery of intimation letters.
- BISP should ensure the distribution of IEC material so that the beneficiary could be mobilized and be educated about the program.
- The BISP should start a parallel program for educating the beneficiaries about the basics of it. It will help to reduce the pressure of work load on the BISP offices and unnecessary visits, complaints and queries of the beneficiaries. It will also help in saving the time and money of the beneficiary which is one of the ultimate goals of the program.
- BISP should ensure in generation of instalment on scheduled time so that beneficiary should know, when they will receive their first and subsequent BISP cash instalments.
- At the time of lodging complaints, the complainants should be given with some acknowledgement receipt.

Case study Number	G-Q3-KPK-02
Nature of Case	Address change and duplicate CNIC
Complainant/ Beneficiary	BakhtBibi
Wife of:	HabiburRehman
The complainant, if not beneficiary herself	Ameer Gulab (her son)
Address	Mohallah Andarkas , Village Mekhband, Tehsil Batkhella, District Malakand
CNIC Number	2110208942900
PSC form number	29932607
Draft Case Study Date	12 th December 2012

1. Profile of the beneficiary/complainant

Bakht Bibi w/o Habibur Rehman is 47 years old illiterate woman. She is the resident of Mohallah Andarkas, Village Mekhband, Batkhella, Malakand. She has never gone to any school for any formal education except the Quran and Salah. She has 10 children including eight sons and two daughters. All of them are studying except one who is working on the daily wage. The family lives in a 25 Marla's katcha house. The house has four rooms, a makeshift kitchen in verandah and a washroom. The family is fetching drinking water from the nearest in their vicinity.

Her husband Habibur Rehman and son are the sole bread earner for the whole family. Her husband is a farmer and cultivates the land of the local landlord in the village. He has no concept of getting daily wages or monthly income, and get payment of his work in lump sum on yearly basis. His income is fully dependent on the crop condition, which ranges between Rs.35000 and Rs. 40000 annually. The family is only dependent on this income; there is no other source of earning.

The village is a rural area and located at the distance of 40 km from Batkhela Bazar. The houses in the village are small, katcha, and scattered. Most people are poor, and earns on daily wage basis. The locality has the facility of electricity, mobile phone communication, and school for boys and girls. For health issues and emergency, they normally travel to Batkhella hospital. Beneficiary said to the survey team, if she receives case transfer, she would consume it on medicines, groceries, clothes for children, and buy a goat in future. In her family other than herself, there is no other potential beneficiary in the Household.

2. Relationship with BISP

Bakht Bibi was eligible and successful beneficiary of the Parliamentary Phase (First phase). She received her total cash grant of Rs.40000 during the period of March 2009 to June 2012. Poverty Score Card (PSC) survey was held in the end of 2012 at her doorstep by the survey team enumerator, and she was provided with an acknowledgement slip. Two survey forms filled at the time of survey for her, and she was declared as a potential beneficiary with CNIC discrepancy. She was holding CNIC at the time of survey but did not present to survey team due to unknown reason.

Bakht Bibi did not have sufficient knowledge of BISP Program and its eligibility criteria, like others in her locality; she considers that it is Pakistan People Party cash support program for poor and needy families. As per her, cash grant would be used to buy medicines, groceries, children school uniform etc.

3. How did the complaint emerge?

She was regularly receiving her money orders from 2009 because she was eligible beneficiary of phase one, and when the phase one accomplished and phase two started there was delay in her payments so she discussed same with her neighbor, who suggested her to visit BISP Tehsil Office Batkhela. She sent her son Ameer Gulab to make enquiry of her payment. Assistant Complaints officer advised her son that there are two forms under her mother's name, which caused discrepancy in her case. He added that one of the forms would be discarded; he lodged the complaint for rectification and resolution. The Assistant Complaint Officer said they need to change the payment delivery address (from Bajaur agency to Malakand) by changing the address in her CNIC in order to receive cash grant.

Upon advice of BISP officer, she made her new NIC from the NADRA office at the cost of cost of Rs.1000

4. Processing of the case

4.A Provider version

The complainant visited BISP Tehsil Office Batkhela, and submitted an application along with a copy of CNIC on 23rd August 2012 to discard one of the forms. The Assistant Complaints processed the complaint through CMS on the same day (ID 10408786) and forwarded the case to Assistant Director for further action. The Assistant Director acknowledged the complaint on same day, and after certain verification, he recommended it for approval. The approver accepted the complaint request and her issue has been resolved. The whole complaint process took two days, and her first Money order of second phase Rs.3000 generated on 30th September 2012.

It was noticed that complaint of the beneficiary was entered in a manual register but he was not provided any computer ID reference or any type of acknowledgement against his complain.

4.B Client version

The beneficiary lodged the complaint by submitting a copy of her CNIC at BISP Tehsil office Batkhela on 23rd August 2012. The Assistant Complaints officer received her complaint, but did not issue her acknowledgement slip, and told her that the case will resolve within a week. Complainant visited the BISP office second time in order to check her status, and Assistant Complaints officer told that the issue has been resolved and she is now eligible for cash grant. BISP Tehsil Office was located on a distance of 40 km from her house, which costs her Rs.70 for round trip through local transport. The complainant was not satisfied with complaint redressal mechanism of BISP because she said her issue has been resolved but still she does not know about her installments schedule.

5. What have we learnt?

- The complaint was registered on 23rd August 2012 at BISP Tehsil Office Batkhela. Both assistant complaints officer and supervisor processed it within two days and made it through to approval. The quick resolution of the complaints is because of decentralization of the complaints Redressal system, which is to receive and deal complaints at Tehsil level. BISP Tehsil officers can now give the specified time to the complainants, because they are empowered to verify and approve the cases. The decentralization does not only enhances the

confidence of the BISP staff, but also restores the trust of beneficiaries in the complaint resolution mechanism.

- The complainant visited 4 times to BISP Tehsil office Batkhela, first to register complaint and second for follow-up and rest two for payment status. However, the Approver accepted the request for change of address, but still the amount has not been delivered at her new address, which indicates that the Money Order might have gone to Bajaur Agency. If she visits Bajaur Agency, she has to spend Rs.700 to Rs.2000 to receive her payment from that place. The complainant did not receive any kind of acknowledgement slip at the time of lodging the complaint.
- The beneficiary did not receive BISP letter of intimation.

6. Recommendations

- Once the grievance/complaints have been resolved, the beneficiaries' status should be updated in the systems and paid timely.
- In order to provide a client friendly atmosphere and quick resolution of grievances, a number of officials at Tehsil level should be increased.
- Beneficiaries should be given some acknowledgment receipt at the time of lodging the complaints.
- The CMS do not show the date of approval, therefore this field should be added in the system.
- BISP should ensure time delivery of BISP intimation letters.
- The website should show the delivery address of the Money orders.

Case study Number	G-Q3-KPK-03
Nature of Case	Missing HH
Complainant/ Beneficiary	Nazma Shaheen
Wife of:	Mohammad Irshad
Complainant, if not beneficiary herself	Mohammad Irshad
Address	Mohallah Rehmatatabad, village Shaikhalbandi, p/o Kharian Abbottabad Tehsil and District Abbottabad
CNIC Number	1310185770394
PSC form number	5494639
Draft Case Study Date	19 th December 2012

1. Profile of the beneficiary/complainant

Nazima Shaheen w/o Mohammad Irshad is 33 years old illiterate woman. She is the resident of Mohallah Rehmatatabad village Shaikhalbandi, p/o Kharian Abbottabad Tehsil and District Abbottabad. She is housewife, and has 5 children (3 sons, 2 daughters). Four of them are going to school and little one is staying with her mother as he is not yet school going age. She lives with her family in 6 marlas katcha pacca house. The house is owned by the family. The house has 3 rooms, an open kitchen in verandah and a washroom. The family is fetching drinking water from the nearby community spring scheme water tank. Her parents in law are also living with her, who are old age and mostly remain ill.

Her husband Mohammad Irshad is running the household expenses, as he works as a Suzuki driver. His per month earning is not more than Rs. 3,500. The family has no agricultural land or any other source of income.

The village is at a distance of 2.5 km from Abbottabad city. The houses in the area are small, some are pacca and some are katcha. Most people are poor, and earn daily wages. The village has basic facilities including separate Primary school and Middle school for boys and girls, health facility of Sherbarmi RHC and Benazir hospital in Abbotabad.

2. Relationship with BISP

Poverty Score Card (PSC) survey was held in the end of 2012 at her doorstep by the survey team enumerator, and she was provided with an acknowledgement slip (5494639). She was not holding valid CNIC at the time of the survey. Bakht Bibi does not have enough information about BISP Program and its eligibility criteria, like others in her locality; she considers that it is Pakistan People Party cash support program for poor and needy families. While discussing with survey team, she said, she will utilize cash grant to buy medicines, groceries, children school fees etc.

3. How did the complaint emerge?

Her neighbor checked her status via internet, and advised that her record is not available on BISP website due to some issue. He added to her information that for BISP cash grant there is a compulsory requirement of valid CNIC, which she was not holding. He advised her to get the CNIC from NADRA first and then visit to BISP Tehsil Office Abbottabad. She applied for CNIC in NADRA office, and received it after 45-50 days in the month of September 2012.

Nazma Shaheen took her CNIC and visited BISP Tehsil Office Abbottabad on 3 October 2012. At BISP Tehsil Office Abbottabad the Assistant Complaints checked Nazma Shaheen's status, and

told her that record against the CNICs and acknowledgements slip does not exist in the system, which indicates that either their house is not surveyed or her form had been lost.

The family was not fully aware regarding the complaint redressal mechanism, but the beneficiary took guidance to register the case from the supervisor (Mr Adil) in Abbottabad Tehsil Office.

4. Processing of the case

4.A Provider version

The complainant visited BISP Tehsil Office Abbottabad and submitted an application along with a copy of CNIC on 3rd October 2012. The Assistant Complaints Officer received her complaint, processed through CMS, and forwarded it to BISP HQ in the category of lost household. The complaint was entered in a manual register, and such complaints of missing forms are sent directly to BISP HQ by the Assistant Complaints.

4.B Client version

The beneficiary Nazma Shaheen lodged the complaint by submitting a copy of her CNIC at BISP Tehsil office Abbottabad on 3rd October 2012. She said that they have submitted the application along with the CNIC about 4 to 5 times with the Tehsil office.

The Assistant Complaints officer received her complaint, but did not issue any acknowledgement slip, and told her that her complain would be solved within a week. The complainant visited after a week in order to enquire her case, and she was informed by Assistant Complaints officer that her issue will be resolved very soon BISP Tehsil Office was located on a distance of 2.5 km from her house, which costs her around Rs.100 for round trip as she travels through local transport without food, but if she hires a vehicle solely for her towards Abbottabad, it will cost her Rs.400 per visit.

The complainant was quiet satisfied from BISP complaint redressal mechanism, because she said if there is a proper system, the issue will get resolve, no matter how long it takes. The complainant was fully satisfied with the courtesy and behavior of BISP and divisional office Abbottabad staff.

The client has no idea about the issue. They had believed that the issue is all about CNIC discrepancy, as the survey team had given them the acknowledgment slip #5494639.

5. What have we learnt?

- The BISP officers have no clear instructions for the lost forms and missed out households. They were not aware, how to deal with these cases, so they simply forward such cases directly to HQ.
- BISP Abbottabad Office also kept the complaint record manually in a proper register for entering fresh complaints with complaints receipt dates and remarks. The acknowledgement slips indicates that the survey has definitely done for this household, but the PSC form got lost by survey team before submission to BISP or the form has not been entered by data entry operator. The complainant did not receive any acknowledgement slip for the lodged complaint.

6. Recommendations

- Beneficiaries who are surveyed and data is available on PSC forms but there data is missing in database should be updated along with other correction requests.
- BISP HQ should share policy protocols with Tehsil offices that how does lost information recover and what would be the time frame to resolve these cases. An internal enquiry should be made for those cases, who were issued an acknowledgement slips, but there information is not available on CMS neither on BISP website.

Case study Number	G-Q3-KPK-04
Nature of Case	CNIC Update
Complainant/ Beneficiary	Tasleem
Wife of:	Abdul Malik
Complainant, if not beneficiary herself	Omer Khitab (Tasleem's Father)
Address	Village Khan Khail, UC Damtorh, Tehsil and District Abbottabad
CNIC Number	2110573475856
PSC form number	6575204
Draft Case Study Date	19 th December 2012

1. Profile of the beneficiary/complainant

Tasleem Bibi w/o Abdul Malik is 22 years old illiterate housewife. She is the resident of village Khan Khail UC Dhamtor, Tehsil and District Abbottabad. She has two sons and she is living with her parents. Her husband is responsible to feed her family and he is working in Karachi on daily wages. He is earning on average of Rs.3000 per month. The family has no agricultural land for cultivation or any other source of income to support household expenses.

She lives with her parents in a 4 marlas rented house for Rs.3000 rent per month. The house consists of two rooms, an open kitchen and a washroom. The family fetches drinking water from the nearest community water tank that gets filled in spring season.

The village is located at a distance of 17 km from Abbottabad city. The houses in the village are small and not properly constructed. Most people in her vicinity are poor, and works on daily wages. Her locality has been provided with the basic amenities of electricity, hospital (BHU) and separate primary and secondary schools for boys and girls. In addition to her, there are four other potential beneficiaries in her house.

2. Relationship with BISP

Tasleem Bibi was not the beneficiary of BISP Parliamentary Phase. An enumerator of the survey team had filled her Poverty Score Card (PSC) form in the end of 2010 at her door step, and in return she was issued an acknowledgement slip. In the result of survey, she was declared as the potential beneficiary, but with a CNIC discrepancy. She was not holding valid CNIC at the time of survey.

Tasleem Bibi did not have sufficient knowledge of BISP Program and its eligibility criteria, like others in her locality; she considers that it is Pakistan People Party cash support program for poor and needy families. During her survey, she told survey team that she will utilize cash grant on groceries and children education.

3. How did the complaint emerge?

Her neighbor had checked her status on BISP website in a net café, who advised her father that she needs to apply for CNIC from NADRA as her CNIC information is missing in BISP data. He also added after receiving of new CNIC from NADRA, they should submit the copy of it to BISP office. On neighbor's advice, she immediately applied for new CNIC in NADRA, which she received after 45 days under normal fee of Rs.300.

Omer Khitab took her daughter's new CNIC, and visited BISP Tehsil Office Abbottabad on 26 June 2012 and registered the complaint of her missing CNIC.

The family was not aware of the complaint Redressal mechanism, but the beneficiary took some of the guidance from the notable of the village before lodging the complaint at BISP Office

4. Processing of the case

4.A Provider version

The complainant visited BISP Tehsil Office Abbottabad and submitted an application along with a copy of Tasleem Bibi CNIC on 31 July 2012. The Assistant Complaints officer received her complaint, and processed it through CMS (ID 10345066) on 31 July 2012. He then forwarded the case to Assistant Director for further action. The complaint was also entered in a manual register. The complainant did not receive any acknowledgement receipt or computer ID against her complaint.

The Assistant Complaints verified the complaint information, and recommended it for approval on the same day. Divisional Director BISP Divisional Office Abbottabad received the complaint and approved her case on 31 July 2012.

4.B Client version

The beneficiary's father Omer Khitab lodged the complaint by submitting a copy of his daughter's CNIC at BISP tehsil office Abbottabad on 26th July 2012. The Assistant Complaints officer received his complaint, but did not issue him any acknowledgement receipt. He said her father that the complaint would be resolved within a week. The complainant visited after a week in order to know the status of her daughter case, and he was informed by Assistant Complaints that his issue has been resolved.

The BISP tehsil Office Abbottabad was located at a distance of 17 km from her house, which costs him Rs200-500 for round trip through local transport .The complainant was satisfied from BISP complaint Redressal process, as the issue was timely resolved without any hindrance, but still she has not received her BDC yet.

5. What have we learnt?

- The complaint was registered in the BISP Tehsil Office Abbottabad on 26th July 2012, but as per CMS, it was processed on 31st July 2012. It means complaint was not processed in CMC on the same day of its registration. The BISP staff had taken properly and timely action on her request, and the complaint was quickly resolved.
- She did not visit the BDC center for making her BDC card, as she was remained busy in her household activities.
- The immediate resolution of the complaints is because of decentralization of the complaints Redressal system, which is to receive and deal complaints at Tehsil level. BISP Tehsil officers can now give the specified time to the complainants, because now they are empowered to verify and approve the cases.
- The complainant visited two times to BISP Tehsil office Abbottabad and divisional office in Abbottabad, first for the complaint registration and second time for the follow-up. The BISP office is located on the distance of 17km from her house.
- Her case has been resolved but still she didn't receive her first installment.

- She did not receive BISP letter of intimation through which she could be informed about the discrepancy at an earliest time.
- The complainant did not receive any acknowledgement for the lodged complaint.
- Sometimes complaints are not processed through CMS on the same day due to electricity cut down and workload.

6. Recommendations

- Tasleem's payment should be immediately generated and delivered as per process.
- At the time of lodging complaint, the complainants should be provided with some acknowledgement.
- BISP should ensure timely delivery of intimation letters.
- Complaints should be processed on the same day and should not put in backlogs.
- An electric generator should be installed in order to avoid electricity cut downs.
- In order to provide a client friendly atmosphere and quick resolution of grievances, a number of officials at Tehsil level should be increased. It means more staff needs to be hired.
- Once complains gets resolve, the Tehsil office should inform the complainants in due time.

Case study Number	G-Q3-KPK-05
Nature of Case	Duplicate household and Missing CNIC
Complainant/ Beneficiary	Bibi Hajra
Wife of:	Zabab Khan
Complainant, if not beneficiary herself	N/A
Address	Village Ghazi Kot, Tehsil and District Mansehra.
CNIC Number	1340234804322
PSC form number	5494092 eligible with discrepancy, (5495588 ineligible, 29140901 annulled)
Draft Case Study Date	6 th December 2012

1. Profile of the beneficiary/complainant

Bibi Hajra w/o Zabab Khan is 42 years old illiterate housewife. She is the resident of Village Ghazi Kot, Tehsil and District Mansehra. She has 7 children including 6 sons and a daughter. Only three of them are studying at school. She lives in a 4 Marlas pacca house on the rent of Rs 2500 per month. The house has 1 room, an open kitchen in verandah and a washroom. The family is fetching drinking water from the nearby water stream. Her two brothers in law and their families are also living in the same house, but they are not on BISP roster with her.

Her husband Zabab Khan has the solely responsibility to feed and complete the needs of his family, he is working on daily wages, and earning Rs.350/day. The family has no agricultural land for cultivation or any other source of income to support household expenses. The village Ghazi kot is located on a distance of 27km from Abbottabad city and it is near to Mansehra city. A road which leads toward the village was steep and therefore only four wheelers vehicles can go there. The houses in the village are small and unconstructed. The most people of her vicinity are poor, and work on daily wages.

Her locality has been provided with the basic amenities of electricity, Health unit (BHU) and separate primary and secondary schools for boys and girls. There is no other potential BISP beneficiary in her house.

2. Relationship with BISP

Hajra Bibi was not the beneficiary of BISP Parliamentary Phase. An enumerator of the survey team had filled her Poverty Score Card (PSC) form in the end of 2010 at her door step, and in return she was issued an acknowledgement slip. Mistakenly three forms were filled under her name and one of the form was declared as an eligible with the discrepancy and other two were discarded.

Bibi Hajra did not have sufficient knowledge of BISP Program and its eligibility criteria, like others in her locality; she considers that it is Pakistan People Party cash support program for poor and needy families. During her survey, she told survey team that she will utilize cash grant on groceries and children education.

3. How did the complaint emerge?

Hajra Bibi brother in law told her husband to visit BISP Abbottabad office, and check her survey results. She sent him, and given her CNIC on 19th September 2012. At BISP Tehsil Office Abbottabad the Assistant Complaints Officer checked Bibi Hajra's status and told that she is a potential beneficiary of BISP program but the discrepancy in CNIC. He also added that at the time of survey, she had filled three PSC forms which cause the duplication. One of the forms has

been considered as eligible, but she can only receive the cash grant once we get her CNIC information.

4. Processing of the case

4.A Provider version

The complainant visited BISP Tehsil Office Abbottabad, and submitted an application along with a copy of CNIC on 19th September 2012. The Assistant Complaints officer received her complaint and processed it through CMS. According to him the complaint was right away forwarded to Assistant Director who accepted the request on the same day. As per CMS and BISP website there is no such information about this case up till 27th December 2012 and nor Assistant Director and Divisional Director has the record of this complaint. The TPE team had taken the complaint from a manual register maintained at BISP Tehsil office.

4.B Client version

The complainant lodged the complaint by submitting a copy of her CNIC along with application at BISP Tehsil office Abbottabad on 19th September 2012. The Assistant Complaints received her request, but did not issue any acknowledgement and asked her husband that it would be resolved within a week. The complainant visited more than 10 times to BISP office but the issue is still pending and yet to resolve.

BISP Tehsil Office was located on a distance of 27 km from her house, which costs her Rs160 for round trip, if she travels by local transport without food, but if she hires a vehicle solely to Abbottabad, it will cost her Rs.1000 per visit.

The complainant was satisfied from BISP complaint redressal mechanism, because she had no idea that her case never processed through CMS yet for resolution. The complainant was fully satisfied with the behavior, courtesy and dealing of BISP Tehsil and Divisional office Abbottabad staff.

5. What have we learnt?

- The case was in backlog since 19th September 2012, and is not yet processed through CMS for CNIC rectification and update.
- The BISP Tehsil Office is not processing cases through CMS on the same day of complaint registration.. The Assistant Complaints compiles cases, and process them in bulk, due to such practice some cases are missed out from the data entry, and hence not enter in the system. Assistant complaints might follow this practice because of load shedding or workload or his incapacity to deal on the cases on the same time.
- Acknowledgment slip was not issued to her at the time of lodging complaint.
- The beneficiary did not receive BISP letter of intimation through which she could be informed at an earliest times.

6. Recommendations

- The case should be immediately processed through CMS.
- At the time of lodging complaint, the complainants should be provided with some acknowledgement.
- BISP staff needs capacity building, should be trained through workshops.
- An electric generator should be installed in order to avoid electricity cut downs.

- Complaints should be processed on the same day and should not put in backlogs.

Case study Number	G-Q3-KPK-06
Nature of Case	Missing CNIC/eligibility appeal
Complainant/ Beneficiary	Gul Saba
Widow of:	Jamdad
Complainant, if not beneficiary herself	
Address	Village Teelos, Tehsil Allai, District Battagram
CNIC Number	1320170939516
PSC form number	2621875
Draft Case Study Date	2 nd December 2012

1. Beneficiary/complainant's Profile

Gul Saba widow of Jamdad is 47 years old woman. She is the resident of village Teelos, tehsil Allai, District Battagram. The beneficiary is not literate and was remained at home to perform her household chores and to take care of her family. The beneficiary has 7 children including five sons and two daughters. One of her son and a daughter got married, who are now living separately in their own houses. The beneficiary lives in 6 Marlas house along with her children. Her house is having three katcha rooms, without a kitchen and bathroom. They are fetching water for drinking and other use from the tube well, which is located near to her house. Due to worst economic condition, there isn't any basic facilities in her house like proper drainage system, gas etc, except electricity connection. Her children are not attending any school due to financial constraints.

After death of her husband the household responsibility lay down on her three elder sons. They are working on daily wages and each one is earning Rs.300 per day. The family has no agricultural land for cultivation or any other source of income to support household expenses. The houses in village Teelos are damaged on its both sides, because of a wide flood water channel at mountainous peak in Tehsil Allai. The houses were small and scattered. Beneficiary's house is also located at one of the peaks, which is around four km away from the main village of Teelos. The road which leads to her house is narrow, broken and zigzag in the mountainous range. The village was located at the distance of eight km from the main town of Allai. Most of the villagers are poor, and work on daily wages. Her locality has been provided with the basic amenities of electricity, health unit (BHU) and separate primary and secondary schools for boys and girls.

She is the only potential beneficiary from her house.

2. Relationship with BISP

Gul Saba was not included in BISP cash grant scheme under Parliamentarian Phase, but she was considered potential beneficiary in second phase. An enumerator of Pakistan Censes Organization (PCO) had filled her Poverty Score Card (PSC) form in the end of October 2009 at her door step, and provided her an acknowledgement slip for future reference. In the survey result, she was not declared as potential beneficiary, as her PMT score was 17.23, which was above the cutoff point, though this figure lies in the appeal range according to BISP new policy of beneficiary eligibility. In addition to that she had also CNIC discrepancy in her case.

She and her family did not have sufficient knowledge of BISP Program and its eligibility criteria, like others in her locality; she considers that it is Pakistan People Party cash support program for poor and needy families. Gul Saba and her family was not aware of case redressal mechanism but when other women were receiving cash grant installments in her village, then she decided to visit BISP Tehsil Office Allai to know the status of her case, where she met with Assistant complaints

officer and gave him details of her case. During her survey, she told survey team if she receives cash grant, she will utilize it on food items of her family.

3. How did the complaint emerge?

Initially she was unaware regarding her eligibility/ineligibility or discrepancy, but when some other women in her locality were receiving cash grants installments at their door steps, then she thought, why she was not receiving her amount as she was also surveyed. Therefore, she visited BISP Tehsil office Allai, where Assistant Complaints officer checked her status and told her regarding CNIC discrepancy, and also the eligibility appeal criteria. Her grievance was for two reasons, one for missing CNIC, and other for eligibility appeal. Her PMT score was above the threshold, but it was in the range of appeal, therefore the Assistant Director advised her to submit a copy of her CNIC to remove the discrepancy first then she can lodge eligibility appeal.

Her CNIC number was not recorded in Poverty Score Card (PSC) due to unknown reason, although she was holding valid CNIC at the time of survey.

4. Processing of the case

4.A Providers version

Assistant complaint officer received CNIC update of the beneficiary and processed the request through Complaint Management System. He then forwarded it to supervisor for further action on 10th October 2012. The application was stored in complaints file, but no acknowledgement receipt was issued to the complainant. The complainant had been advised that her complaint would be resolved within a week.

Assistant Director BISP Tehsil office Allai processed the complaint, and recommended it to the approver on the same day. Divisional Director BISP Abbotabad verified the information and approved the request of CNIC.

As it was earlier mentioned that she has two issues in her eligibility, one was CNIC discrepancy and other main issue was PMT score above the set standard. The eligibility appeal was lodged on 4th November 2012; after processing at three different stages, finally it was rejected as none of the four PMT questions made her eligible.

4.B Client's version

Gul Saba 47 years old widow visited BISP Tehsil office Allai and lodged a complaint for CNIC update by submitting a copy of her CNIC in September 2012. The complaint was received by Assistant complaints officer, who kept her request in a complaints file and advised the beneficiary that her issue would be resolved and information would be updated in the database accordingly. She visited after an month in November 2012 and submitted an appeal for her eligibility. The complainant visited three times to BISP office Allai through public transport, and consumed Rs.120 on each visit.

She was satisfied with BISP staff courtesy and cooperation. She was positive about her issue and was in assumption that her case would be resolved soon, but she was unaware regarding the rejection of her appeal.

5. What have we learnt?

- The complainant has two issues in her case, i.e. CNIC discrepancy and eligibility appeal. CNIC discrepancy removed by updating her CNIC number in the database, but the eligibility appeal was rejected, because no single question of the set criteria fulfilled her eligibility. She did not receive the intimation letter from BISP through which she could be informed and guided at an earliest time.
- The complaint was submitted in September 2012, but Assistant complaints processed it on 10th October 2012 at BISP tehsil office Allai, which is the delay of around three weeks. It is evident from the fact that the said complaint bears the date as 20th September 2012, which was submitted by the complainant. (Annexed)
- Gul Saba was waiting for her payment impatiently, because she did not know the fact that her request has been rejected. She was not informed by BISP officials regarding the rejection.
- A file for complaints has been maintained at BISP tehsil office Allai in which manual records of the complaints is stored.

6. Recommendations

- BISP officials should inform complainants about the rejection of her appeal once it gets rejected. By doing this complainant will not wait for money or make useless visits to BISP offices. The complaints received at BISP office should be processed on the same day, or a computerized diary should be introduced, and acknowledgement slip to the complainant should be issued on the same time. In this way the delay will not be occurred.

Case study Number	G-Q3-KPK-07
Nature of Case	Eligibility Appeal
Complainant/ Beneficiary	Badrunnissa
Wife of:	Sain Kala
Complainant, if not beneficiary herself	Sain Kala
Address	Village Sandasar khas, UC Sanda sar, Tehsil and District Mansehra
CNIC Number	1350305957884 (1350324364457)Head CNIC
PSC form number	6546062
Draft Case Study Date	15 th December 2012

1. Profile of the beneficiary/complainant

Badrunnissa w/o Sain Kala is 56 years old illiterate woman. She is the resident of village Sandasar khas, UC Sanda sar, Tehsil and District Mansehra. She is housewife and has 7 children including 5 sons and 2 daughters. Two of them (boy and girl) are disable and not normal. She lives in a 30 Marlas pacca house, owned by her family. The house has 5 rooms, an open kitchen and a washroom. The family fetches drinking water from the nearest community water tank that gets filled in spring season.

Her husband Sain Kala is has sole responsibility to feed and complete the needs of entire family. He used to work as a farmer but unfortunately he is jobless along with his two sons. Currently they have no source of income to eat food for one time.

The village Sandasar khas is located on Balakot Road at a distance of 10 km from Mansehra city. The link road connects the village with the main Balakot Road. The houses in the village are small and made of Bricks and clay, as most people in that vicinity are poor, and work on daily wages. Her locality has been provided with the basic amenities of electricity, hospital (BHU) and separate primary and secondary schools for boys and girls. There is no other potential beneficiary in the Household.

2. Relationship with BISP

Neither Badrunnissa nor someone else of her family was included under Parliamentarian Phase for BISP cash grant scheme. Her Poverty Score Card (PSC) form was filled at the end of 2010 at her door step and had issued her the acknowledgement slip. As a result of the survey she was declared as an ineligible household with discrepancy. Her PMT score was not meeting the BISP threshold, but can be appealed.

Badrunnissa did not have sufficient knowledge of BISP Program and its eligibility criteria, like others in her locality; she considers that it is Pakistan People Party cash support program for poor and needy families. During her survey, she said if she receives cash grant, she will utilized it, on purchase of groceries, and on the medication of her two disable adult children.

3. How did the complaint emerge?

A neighboring shopkeeper advised them to visit BISP Tehsil Office Mansehra to seek some help, as he got to know from some sources about BISP new policy of eligibility appeal. She can appeal on the basis of two disabled kids. Badrunnissa took her CNIC and went to BISP Tehsil Office Mansehra on 15 November 2012. The family was not fully aware regarding the complaint Redressal mechanism, but the beneficiary took guidance from the neighbors before visiting BISP

Office. She went BISP Tehsil Office Mansehra and lodged a formal complaint by submitting a copy of her CNIC.

4. Processing of the case

4.A Provider version

The complainant visited BISP Tehsil Office Mansehra and submitted an application along with a copy of CNIC on 15 November 2012. The Assistant Complaints officer refused to register her complaint of eligibility appeal. The Assistant Complaints officer told her that they cannot do anything with this type of case because the disable does not have CNIC of disability. The Assistant Complaints officer checked the rejected complaint and asked her to make CNICs of her disable children and resubmit the complaint.

4.B Client version

The beneficiary lodged the complaint by submitting a copy of her CNIC at BISP Tehsil office Mansehra on 15 November 2012. The Assistant Complaints officer refused to register her complaint. The complainant said that they have visited the office more than 20 times, which cost them Rs100 for each visit. The complainant was not satisfied from BISP complaint redressal mechanism because she was not told the reason of rejection. The beneficiary visited the BISP Tehsil office for more than 20 times by lending the money from neighbors because she does not have any source of income. The complainant was also not satisfied with the behavior and dealing of BISP Tehsil Office Mansehra staff.

5. What have we learnt?

- The complaint was initiated at BISP Tehsil Office, Mansehra on 15 November 2012. The case was right away rejected because the complainant did not have valid CNICs of disability.
- The appeal is based on 4 PMT questions then why there is a need of CNIC for disables. Assistant complaint officer do not have any right to discard the complain request right away without it registration.
- It is evident that at the time of survey, few errors were made by survey team, and if these children are not marked in the PSC form as disabled, then how they could be selected in the appeal.
- During the last visit at complainant premises, she said “appeal was their right in order to resolve the issue by BISP Tehsil office Mansehra.
- This indicates lack of understanding of the appeal matter by the concerned authorities.

6. Recommendations

- The HQ should communicate to Tehsil offices to lodge appeal of such cases, and the result of the appeal should be solely dependent on PMT set questions
- The case should be immediately processed through CMS.
- Assistant Complaints should process every appeal case through CMS and should not give his decisions to the complainant because he is not empowered for it. BISP should circulate the SOPs for a standard appeal.
- NADRA should sent special teams at homes of disable, and process the making of CNICs at their homes.

Case study Number	G-Q3-KPK-08
Nature of Case	Missing CNIC
Complainant/ Beneficiary	Shah Jahana
Wife of:	Amir Zada
Complainant, if not beneficiary herself	Amir Zada
Address	Village Teelos, Tehsil Allai, District Battagram
CNIC Number	4250197136948
PSC form number	0580144
Draft Case Study Date	5 th December 2012

1. Beneficiary/complainant's Profile

Shah Jahana w/o Amir Zada is 42 years old illiterate woman. She is the resident of village Teelos, Tehsil Allai, District Battagram. She is housewife and has 7 children including 6 sons and a daughter). She was remained at home to perform her household chores and to take care of her family. The beneficiary lives in 3 Marlas house along with her children, who are roaster with her on her survey form. Her house is having only single solid (brick and cement made) room, and no kitchen and bathroom facility. They have installed water tap in their courtyard from where they take water for household usage and for drinking purpose. The house did not have proper drainage system. Beneficiary's four sons and a daughter are studying at school, and elder sons are working on daily wages.

Beneficiary's husband owns a fruit cart, who sells fruits and vegetables in Karachi. He earns around Rs. 400 per day. Her two elder sons earn Rs. 200 per day on average. The family has neither agricultural land for cultivation nor any other source of income to support household expenses.

The village is spread over a vast area on both sides of a flood water channel at a mountainous range of Allai. The houses were small, unconstructed and scattered. Beneficiary's house was located at the right bank of the stream in the center of the village, which was around four km away from the main town of Allai. The road that was leading towards the village was blacktop, though it was single and narrow. The streets are paved, and a water pipeline was brought to the village by any humanitarian organization some years back. Most of the villagers are poor, and works on daily wages. Separate primary School for boys and girls were available. Her locality has been provided with the basic amenities of electricity, basic health unit (BHU) and separate primary and secondary schools for boys and girls but no proper drainage system and gas supply. For any health issues emergency, they travel to Batagram and Mansehra. There was no other potential beneficiary in the household, except her.

2. Relationship with BISP

The beneficiary and her family members were not eligible in BISP phase one (Parliamentarian phase), but in second phase (poverty score card), she has been considered as potential beneficiary. Poverty Score Card (PSC) survey was held in October 2009 at her doorstep by an enumerator of Pakistan Censes Organization (PCO), and she was provided with an acknowledgement. In the result of this survey, she was declared BISP potential beneficiary.

The family does not have enough information about BISP program and its eligibility criteria, like others in her locality; she considers that it is Pakistan People Party cash support program for poor and needy families. During survey questions and discussion she said, she will utilize cash grant on children education. The beneficiary and her family had no idea about BISP case redressal process.

When other women in neighborhood started receiving cash grant installments, then her husband also inquisitively visited BISP Tehsil Office Allai to collect their payments, because they were also surveyed like other beneficiaries.

3. How did the Complaint Emerge?

When her husband visited BISP Tehsil Office Allai to check the BISP cash transfer amount, the Assistant Complaints officer check her status and told him that his wife is eligible beneficiary but with CNIC discrepancy. He said her wife CNIC number was not entered in PSC form, which caused the discrepancy. He advised beneficiary husband to submit a copy of her CNIC with application in order to remove discrepancy, and once it get rectified she would be getting BISP installments. CNIC number was not entered in survey form because she was not holding CNIC at the time of survey. She went to NADRA and applied CNIC by paying normal fees of Rs300. She received her new CNIC in august 2011.

4. Processing of the case

4.A Provider version

A complaint, regarding CNIC update in her family roster was received by the Assistant Director at BISP Tehsil Allai. On the same day (10 Oct 2012) Assistant Director processed the request through Case Management System from the Assistant Complaints ID (as currently the seat of Assistant Complaints is vacant), and forwarded it to the interface supervisor for further processing. The application was kept in complaints file, and its acknowledgement was not issued to the complainant for future reference. The complainant was advised that the complaint would be resolved within a week time. Assistant Director BISP Tehsil office Allai again processed the complaint and recommended the request for approval to the approver on the same day. Divisional Director BISP Abbotabad verified the information and approved the request of CNIC update in her roster within two days, as the exact date could not be determined through CMS.

Her issue was resolved in a week time and CNIC number was updated in BISP database, but still as of 28th December 2012 she didn't receive her first payment.

4.B Client version

Husband of the beneficiary, Amir Zada visited BISP Tehsil office Allai and filed a complaint for CNIC update by submitting an application along with a copy of beneficiary's CNIC in September 2012. The complaint was received by Assistant Director, who kept it in complaints file and advised the complainant that their issue would be resolved once the roster would be updated. The complainant did not receive any acknowledgement against the lodged complaint. The complainant visited for a single time to BISP Tehsil office Allai through public transport, and given a fare of Rs.60 per his round trip.

The complainant was satisfied with BISP staff behavior and their courtesy. They were happy with complaint procedure through CMS and positive about her issue to resolve soon, as she was unaware regarding the progress of her complaint.

5. What have we learnt?

- She did not receive the intimation through which she could be informed and guided.
- She came to know after BISP started distributing cash grant amounts in her village. Her

husband filed the complaint after getting possible information at BISP office, and the issue was resolved, but yet no amount has been generated under her name at BISP website.

- The complaint was submitted in September 2012, but Assistant Director processed it on 10th October 2012 at BISP tehsil office Allai, which was delayed around three weeks. It is evident from the fact that the said complaint bears the date as 12th September 2012, which was submitted by the complainant. (Annexed). The reason of delay may be the work load on Assistant Director, as he was running the office without Assistant complaints officer (vacant post).
- The beneficiary did not know regarding the progress of her case and its resolution, as no one visited from her household to get the latest information.
- A joint file for complaints was maintained at BISP tehsil office Allai in which the record was in manual.
- The beneficiary was satisfied with the cooperation and dealing of BISP staff, as well as with CMS, though she was waiting for her payments, which have not been generated as shown by BISP website.

6. Recommendations

- Paucity of staff may create problems for the complainants, as well as it increases work load for other staff, BISP should ensure provision of full staff at Tehsil level.
- The complaints received at BISP office should be processed on the same day, or a computerized diary should be introduced and acknowledgement slip to the complainant should be issued on the spot. In this way the delay will not be occurred.
- Shah Jahana's payment should be immediately generated and she should be informed about her case resolution
- Beneficiary should receive some acknowledgement at the time of lodging complaints.
- BISP should ensure timely delivery of intimation letters.

Case study Number	G-Q3-KPK-09
Nature of Case	Eligibility Appeal
Complainant/ Beneficiary	GullSajda
Wife of:	Sher alam khan
Complainant, if not beneficiary herself	Sher alam khan
Address	Mohalla Khwarr, Thana jadeed,BatkHELLa, Malakand
CNIC Number	1540260855822
PSC form number	4682208
Draft Case Study Date	9 th December 2012

1. Profile of the beneficiary/complainant

Gull Sajda w/o Sheralam khan is 34 years illiterate woman. She is the resident of Mohalla Khwarr, Thana jadeed, Batkhella, Malakand. She is a housewife and mother of seven children (six daughters, one son). Five of her children are studying in the government school. She lives at her parents in law home but her household activities are separate from them. The family lives in a 15 marla clay made house, which is the owned by her brother in law. The house has four rooms, an open kitchen and a washroom. The family members fetch water from the nearest well, which is for public use.

Her husband Sheralam khan has the sole responsibility to feed and complete the basic needs of family. He works as a barber in the village, and earns on average Rs. 250 to Rs.300 per day. The family has neither agricultural land for cultivation nor any other source of income to support household expenses. The village is located at a distance of 35 k m from Batkhela Bazar. The houses in the village are small and unconstructed, most people of the village are poor, and woks on daily wages. Her locality has been provided with the basic amenities of electricity, mobile phone communication, basic health unit (BHU) and separate primary and secondary schools for boys and girls. For any health issues emergency, they travel to There is no other potential beneficiary in the household.

2. Relationship with BISP

Gull Sajda and her family members were not eligible in BISP phase one (Parliamentarian phase survey), but in second phase (poverty score card survey), she has been considered as potential beneficiary. Poverty Score Card (PSC) survey was held in the end of 2010 at her doorstep by an enumerator of Pakistan Censes Organization (PCO), and she was provided with an acknowledgement slip in return. In a result of the survey, she was declared as ineligible household. It was not because of CNIC discrepancy, but she was considered ineligible, because of higher PMT score. Gull Sajda and her family does not have enough information about BISP program and its eligibility criteria, like others in her locality; she considers that it is Pakistan People Party cash support program for poor and needy families. During survey questions and discussion she said, she will utilize cash grant to purchase grocery, and to pay her children school fees.

3. How did the complaint emerge?

Her neighbor suggested her to visit BISP Malakand office and get information on her case and what is the current status, because she didn't receive any money order nor she received any letter from BISP. She went to BISP Tehsil officer with her husband for enquiry on her case, where they were informed that she is not eligible for the cash grant. Assistant complaint officer advised them

to lodge an appeal as her survey score falls in appeal category. He asked complainant to submit CNIC copy of her wife along with an application of appeal.

4. Processing of the case

4.A Provider version

The complainant visited BISP Tehsil Office Malakand and submitted an application along with a copy of CNIC on 13th August 2012. The Assistant Complaints officer received her appeal, and processed it through CMS under reference ID 10386758. The appeal was sent to the Assistant Director on the same date. The Assistant Director accepted the appeal and marked it to Approver for his final approval, on the same day.

The complaint was also entered in a manual register. The complainant did not receive the acknowledgement slip or any computer ID against to her appeal lodged at BISP Tehsil Office.

Divisional Director BISP Divisional Office Malakand matched the data with PMT questions and one of that became true, so he accepted the request. Though CMS does not show such a date of acceptance but approver had accepted the request either on the same day or day after, as he does not leave pending request for long.

4.B Client version

The complainant lodged the complaint by submitting a copy of her CNIC at BISP Tehsil office Malakand on 13th August 2012. The Assistant Complaints received her complaint but did not issue her acknowledgement slip and told her that it would be resolved within a week time. The complainant visited after a week in order to know the status of her case, and he was informed by Assistant Complaints officer that her issue has been resolved.

BISP Tehsil Office was located at a distance of 24 km from her house, which costs her Rs.120 if she travels by local transport. The complainant was unsatisfied from BISP complaint procedure because she has no idea about the problem, which is not letting her cash installments to disburse.

5. What have we learnt?

- The quick and timely resolution of the complaints is because of decentralization of complaints redressal system, which deals and receives complaints at the Tehsil level. Now BISP officials at Tehsil and divisional level can give a specified timeframe to the complainants or any updates regarding the resolution of the complaints, which they could not give before the CMS implementation launched. This will not only enhances the confidence of the BISP staff, but also restores the trust of beneficiaries in the complaint system.
- The complainant visited 6 times to BISP Tehsil office, first for complaint registration, and rest of the time for follow up of payment. If we look at the web page we will see the grievance has been resolved but still the status on the payment page is not updated.
- The complainant did not receive some acknowledgement at times of lodging the complaint.
- Her payment has not been generated as of 29th January 2013.

6. Recommendations

- Gul Sajjada's payment should be immediately generated.

- Those beneficiaries whose status has been updated or the grievance has been resolved, should be informed by Tehsil office telephonically in order to avoid follow up visits.
- Payment generation should be aligned with request acceptance, once the request got accepted, then on the same date the payment should be automatically generated.
- Complainant should receive some acknowledgement at times of lodging the complaint.
- CMS should show the date of acceptance of a request by Assistant Director and Divisional Director.

Case study Number	G-Q3-KPK-10
Nature of Case	Missing CNIC
Complainant/ Beneficiary	Esmat Aaraa
Wife of:	Qamar Zaman
Complainant, if not beneficiary herself	Qamar Zaman
Address	Mohallah Sharif abad, Lower Batkhela, Malakand p area
CNIC Number	1540286219888
PSC form number	6611681
Draft Case Study Date	5 th December 2012

1. Profile of the beneficiary/complainant

Esmat Aaraa w/o Qamar Zaman is 39 years old illiterate woman. She is the resident of Mohallah Sharif abad, Lower Batkhela, Malakand p area, Malakand. She is a housewife and mother of 7 children (5 sons, 2 daughters), who are roaster with her in the Poverty Score Card form. The family lives in a 7 Marlas unconstructed rented house. The house has 3 rooms, an open kitchen and a washroom. The family fetches drinking water from the nearest community water tank that gets filled in spring season. One of her brother in law is living with them in the same house, who is contributing in the house rent but their food and utilities expenses are separate.

Her husband Qamar Zaman has the sole responsibility to feed and complete the basic needs of family. He works in a tea shop based in main bazaar Batkhela and earns Rs.300 per day. The family has no other financial support except his income.

Mohallah Sharifabad is situated in urban area of Malakand. It is located at a distance of 3 km from the BISP Tehsil Office Batkhela. The houses in the Mohallah are small and unconstructed. Most people are poor and work on daily wages. Her locality has the basic amenities of electricity, mobile phone communication, basic health unit (BHU) and separate primary and secondary schools for boys and girls. Her mother in law is also existing beneficiary of BISP, who received already 9 installments through money orders and 2 installments through BDC.

2. Relationship with BISP

Esmat Aaraa and her family members were not eligible in BISP phase one (Parliamentarian phase survey), but in second phase (poverty score card survey), she has been considered as potential beneficiary. Poverty Score Card (PSC) survey was held in the end of 2010 at her doorstep by an enumerator of Pakistan Censes Organization (PCO), and she was provided with an acknowledgement slip in return. In a result of the survey, she was declared as a potential beneficiary, but with a CNIC discrepancy. She was not holding CNIC at the time of survey.

Esmat Aaraa and her family does not have enough information about BISP program and its eligibility criteria, like others in her locality; she considers that it is Pakistan People Party cash support program for poor and needy families. During survey, she said to the enumerator that she will utilize cash grant on household utilities.

3. How did the complaint emerge?

Her husband had discussed with a neighboring shopkeeper that his wife is not receiving the cash transfer, although they were surveyed like other beneficiaries in neighborhood. The shopkeeper advised him to take her CNIC and make enquiry at BISP Tehsil Office Batkhela. She was not holding CNIC, so they first applied for CNIC in NADRA on payment of normal fees Rs.300. She

received her new CNIC after 40 days and visited to BISP Tehsil Office Batkhela, where she was told that she has been declared as a potential beneficiary but discrepancy in CNIC. Due to her missing CNIC number on survey form she was not receiving cash grant installments. The Assistant Complaints officer guided her to lodge complaint along with copy of CNIC in order to remove discrepancy.

The family was not fully aware regarding the complaint procedure, but the beneficiary's husband took guidance from his neighbor before visiting BISP Office. She lodged a formal complaint along with a copy of her CNIC.

4. Processing of the case

4.A Provider version

The complainant visited BISP Tehsil Office Batkhela and submitted an application along with a copy of CNIC on 24th August 2012. The Assistant Complaints officer processed her complaint through CMS under reference ID 10416327. The complaint was also entered in a manual register. The complainant was not provided with acknowledgement slip against her lodged complaint at BISP Tehsil Office. The Assistant Director accepted the complaint on 25th August 2012 and recommended it for approval on the very next date of complaint registration to the Divisional Director BISP Divisional Office Malakand. The Approver accepted the request on the same date and made her potential beneficiary for cash grant. The whole procedure took almost one and half day and issue has been resolved.

4.B Client version

The beneficiary lodged the complaint by submitting a copy of her CNIC at BISP Tehsil office Batkhela Malakand on 24 August 2012. The Assistant Complaints officer received her complaint but did not issue her acknowledgement slip, and told her case would be resolved within a week. The complainant visited after a week in order to check her case status, and she was informed by Assistant Complaints officer that her issue has been resolved now. The BISP Tehsil Office was located at a distance of 3 km from her house, which costs her Rs 25 for round trip, if she travels by local transport. The complainant was unsatisfied from BISP complaint procedure because she has still no idea, why she is not receiving her cash installments; even her case has been resolved now. As of 1 January 2013, she didn't receive any payment by BISP.

5. What have we learnt?

- The complaint was initiated in the BISP Tehsil Office, Batkhela on 24th August 2012, Assistant Director processed it on the next day and the request was accepted by Approver on the same day.
- During the last visit at beneficiary premises, in reply of a question the complainant replied that the missing CNIC issue was resolved at BISP Tehsil office Batkhela. Therefore the complainant was fully satisfied with the behavior and dealing of BISP Tehsil Office Batkhela staff.
- The Payment is not yet generated despite the fact that her CNIC is updated in BISP database on August 2012.
- With the introduction of CMS, the complaint get resolves in minimum time period, which enhanced the confidence of the people. But the delay in payment generation had counter effects on the system. The complainant visited 2 times in BISP tehsil office Batkhela, first to lodge complaint and second visit for follow up.

- The complainant did not receive any acknowledgement against the lodged complaint.
- The beneficiary did not receive BISP intimation letter through which, she could be informed in due time and guided about the filing of complaint.

6. Recommendations

- The payment should immediately be generated.
- BISP Tehsil Office should inform those beneficiaries, whose cases are getting clear through CMS, in order to avoid unnecessary visits of the beneficiaries for follow up.
- Complainant should receive some acknowledgement at the time of lodging complaints.
- BISP should ensure timely delivery of intimation letters.
- BISP should start public campaigns for those beneficiaries, who have grievances and want to update their status via CMS.

Case study Number	G-Q3-KPK-11
Nature of Case	Ineligible appeal
Complainant/ Beneficiary	Gul Afzon
Widow of:	Rahat Shah
Complainant, if not beneficiary herself	
Address	Basher Abad Chak Esara Tehsil and District Charsadda
CNIC Number	1710196162485
PSC form number	4973328
Draft Case Study Date	26 th December 2012

1. Profile of the beneficiary/complainant

Gul Afzon widow of Rahat Shah is 67 years old illiterate woman. She is the resident of Basher Abad Chak Esara Tehsil and District Charsadda. She is a strong and courageous woman. Her husband died in 2005 and thereafter she managed her household in a thrifty manner. She has 3 children including 1 son and 2 daughters. Her daughters are getting religious education at madrassa, and her son works as a mechanic and earns on average Rs 300-Rs 400 per day. Her daughter Mehnaz does handicrafts work and also earn some pennies. The girls help their mother in running a small household business. Gul Afzon offers different services, such as selling milk and butter, design traditional *Razai* and *Charpai* (quilts and covers). She also earns on average Rs 200 to 300. She has no other property except this house.

Gul Afzon lives in 20 marla unconstructed house, which was the basically the property of her deceased husband. There are two rooms, one for her son Iqbal Hussain and his family who are not part of her household, while the other for Gul Afzon and her 3 children who are roaster with her on Poverty survey score card. There is no proper kitchen and washroom was built recently. They fetch water for drinking and other purposes from a hand pump inside her house. The nearest public place was Qazi Khel Pull where BISP Tehsil Office Charsadda was located. Her locality has the basic amenities of electricity, mobile phone communication, Government Primary School, but there is no transport facility from her village to Bazar (Qazi Khel Pull). People use to cover distances by walk or they need to hire taxi (Chingchi).

2. Relationship with BISP

BISP Poverty Score Card survey was conducted in Tehsil Charsadda just after the 2010 heavy floods. Gul Afzon was not declared by BISP as potential beneficiary in the parliamentary phase, but she was declared eligible in second phase (PSC). A volunteer, Amir had collected the data of her area, which has around 12 houses. Sometime later survey team visited and surveyed all the houses again by themselves. Initially Gul Afzon and her son were listed in the same household. When the team visited and probed, separate forms were filled for Gul Afzon and her son Iqbal Hussain. Acknowledgement slip was issued to her on the same time. She knows about BISP schemes since parliamentary phase, and she was hopeful that in this phase she will be declared as eligible beneficiary. She intended to utilize the money on daughters' marriage.

3. How did the complaint emerge?

In her locality, people started receiving cash grant installments from almost a year but she didn't receive her single installment nor did she hear from BISP office. So Gul Afzon visited BISP Tehsil Office Charsadda along with other neighboring beneficiary to check her eligibility status, where she was informed that she is not eligible for the cash grant, but she can file an appeal. Assistant complaint officer guided her about placing an appeal.

4. Process of the complaint

4.A Provider version

Gul Afzon was declared ineligible as a result of survey. Her PMT score was below 20. Under Senior Citizen option an ineligible appeal was registered on 10th September 2012 by the Assistant Complaints officer BISP Tehsil Office Charsadda and forwarded to the Assistant Director BISP Tehsil Office Charsadda. The Assistant Director accepted the request and forwarded the request to the approver on the same day. By matching the PMT questions, nothing came true with her information therefore the approver rejected the appeal, as he had no choice to prolong it.

4.B Client version

BISP Tehsil Office Charsadda is the nearest BISP Office. Gul Afzon visited BISP Tehsil Office for knowing her eligibility status. She went to office by walk as no public transport facility was available. The Assistant Complaints officer BISP Tehsil Office Charsadda after checking her status told her to hold for few days. She waited since long and visited occasionally. She visited 6-7 times with a gap of 25-30 days, she also submitted her CNIC several times but no solution came up for her case. No acknowledgement slip was issued to her by the Assistant Complaints. She was not satisfied with the complaint mechanism. The Assistant Complaints was very helpful.

5. What have we learnt?

- The applicant is in the category of senior citizen benefit but for that the PMT question was not complying.
- It is observed that BISP did not work over the option of senior citizen. No clear policy is in place regarding the eligibility of senior citizens. It is to be known to all the stakeholders whether the age will be calculated up-till 2010 (enumeration PSC form) or it is dynamic and the count will go beyond 2010 till 2013.
- It also needs a clarification whether 65 years aged woman is eligible or not?
- The Assistant Complaints was found quite vigilant in suggesting unique nature cases to the TPE team.
- The Assistant Complaint was known to the visit of the TPE team thus he contacted the beneficiary and informed her about the TPE team visit.
- It was observed that the instant case is in current notice of the BISP Tehsil Office Charsadda but no correspondence with the BISP high-ups regarding this issue was noticed. There is a lack of communication in different level of the BISP management or there seems to be a less importance given to this issue by the BISP management otherwise the issue would have been solved in time.
- During the survey, no IEC material was provided to the beneficiary by the survey organization. The same might have been published for distribution in the community but it is not more than wastage of public exchequer, if it is not delivered accordingly. It might have not been given to the survey organization for distribution or it might have been destroyed by the survey organization. In both the situation it is a matter of concern.
- The beneficiary does not know sufficient information about the survey therefore the burden of which lies upon the shoulders of both the survey organization and BISP.
- No acknowledgement slip is being issued to any beneficiary regarding any kind of complaint.

6. Recommendations

- BISP should design a more vibrant policy regarding the age calculation. The BISP software should be modified accordingly.
- BISP should equip their Tehsil and Divisional level staff on the policy regarding this particular nature and in general on all policy matters.
- The Assistant Complaints should discuss the case with BISP higher management telephonically.
- There should be close communication between different tiers of the BISP management.
- BISP should ensure the distribution of IEC material so that the beneficiary could be mobilized and educated about the program.
- Almost all the beneficiaries have no idea of the basics of the program, which is having a key role in the smooth implementation and success of the program. The BISP should start a parallel program for educating the beneficiaries about the basics of the program. It will help reduce the pressure of work load on the BISP offices and avoids unnecessary visits for beneficiaries for complaints and queries. It will also help in saving the time and money of the beneficiary which is one of the goals of the program.
- BISP should ensure the provision of acknowledgement slips to beneficiaries while complaints are being lodged so that the date of complaint could be traced at beneficiary end. Also it may help the Assistant Complaints officer in dealing with visiting beneficiaries

Case study Number	G-Q3-KPK-12
Nature of Case	Appeal
Complainant/ Beneficiary	Shenaz Begum
Wife of:	Ghulam Haider
Complainant, if not beneficiary herself	
Address	Mahmud Abad, Tarnab, Charsadda, Tehsil and District
CNIC Number	101761012276 (NADRA Token)
PSC form number	6831540
Draft Case Study Date	26 th December 2012

1. Profile of the beneficiary/complainant

Shenaz Begum Wife of Ghulam Haider is 30 years old illiterate woman. She is the resident of Mahmud Abad Tarnab Charsadda Tehsil and District Charsadda. She is a housewife and mother of 4 children (3 boys and 1 girl). Her husband is 52 years old and disable. He works as bread maker (*tanduri*) in Tarnab bazaar and earns Rs 200 per day. His income is not sufficient to make both end meet and therefore she is occasionally receiving help from others. Her children are studying at nearest primary school. The house has been given by a neighbor on zero rent as a help to her financial constraints. The house is built on 12 marla that consists of 4 rooms and a washroom. There is no kitchen facility and proper drainage system. House has the facility of electricity.

The house is located in mohallah Mahmud Abad an adjoining area of Tarnab, which is at the drive of 30 minutes from Charsadda main bazar. There is no health facility in the mohallah; people use to visit Tarnab for minor medical help, and in case of major health issues people travel to DHQ hospital Charsadda.

2. Relationship with BISP

Shenaz begum was not eligible in BISP phase one (Parliamentarian phase survey), but in second phase (poverty score card survey), she has been considered as potential beneficiary. The Poverty Score Card survey was conducted in district Charsadda just after heavy floods in 2010. The survey enumerator visited her house and filled PSC form for her name and provided her an acknowledgement slip.

She considers BISP as Benazir Fund to help and support poor families. She considers herself eligible for this program, because she is needy and poor. Her husband is also disabled and has no regular source of income. She knows little about BISP and its eligibility criteria. She intended to utilize the cash grant on various household utilities.

3. How did the complaint emerge?

Shenaz Begum did not receive any intimation letter from BISP. She is living adjacent to Government Primary School Tarnab, where she saw that the postman was distributing money orders to the BISP beneficiaries. She also visited the school and asked for her payment. The post man told her that he has not any money order under name. A neighboring beneficiary advised her to visit BISP Tehsil Office to get status of her survey. She visited BISP Tehsil Office Charsadda and got information that she is not eligible for cash grant. Shenaz Begum submitted her husband CNIC to the Assistant Complaints officer and told him that her husband is disabled and she deserves to get the cash grant. The Assistant Complaints rechecked her status and advised her to lodge an appeal in order to consider her situation of being needy.

4. Process of the complaint

4.A Provider version

Shenaz begum visited BISP Tehsil Office Charsadda for knowing her eligibility status. She was declared ineligible by BISP. Her PMT score was below 20, thus the Assistant complaints officer lodged an appeal for her. The Assistant Complaints checked the T1 form entries, where it was found that her husband disability was not marked in the PSC form. The Assistant Complaints processed the case 5 times {10109867 (18 May 2012), 10109881 (18 May 2012), 10299031 (19 July 2012), 10397621 (16 August 2012), 10623378 (4 October 2012)} through CMS. Every time the Assistant Director has processed the case on the same day. Each time Approver rejected the case right away after comparing the PMT questions against given information. The problem is still pending at the BISP end. The woman visiting repeatedly, but there is no progress at all.

4.B Client version

Shenaz begum on the advice of a neighboring beneficiary visited BISP Tehsil Office Charsadda through public transport which cost her Rs.20 for the round trip. She informed the Assistant Complaints officer that she did not obtain CNIC from NADRA yet. She presented her husband CNIC to the Assistant Complaints officer. The Assistant Complaint informed her that the CNIC of her husband needs to be updated as per statement of Shenaz begum her husband is disabled but it is not mentioned in CNIC. Her husband applied for NADRA disability card, which he will receive it in a month time in normal fee of Rs 300.

The Assistant Complaints officer informed her further that the payment will be converted into her name or she will be resurveyed. Shenaz begum visited BISP Tehsil Office Charsadda almost 20 times, but her issue is not yet solved, and she is not satisfied with the complainant's mechanism.

5. What have we learnt?

- It is observed that the first mistake is done by the survey enumerator that he did not register the husband of Shenaz begum as disabled person as he is disabled.
- The Assistant Complaints checked the T1 form where it was clearly mentioned that the husband of Shenaz begum is not disable, but he has given hopes to the beneficiary on humanitarian ground.
- 2A suggest that the Assistant Complaints tried to process the case at CMS 5 times but it would be better if he forwarded the case to BISP HQs as well.
- There is a lack of communication in different tiers of the BISP management or there seems to be a less importance given to this issue by the BISP management otherwise the issue would be solved in time.
- During the survey, no IEC material provided to the beneficiary by the survey organization. The same might have been published for distribution in the community but it is not more than a wastage of public exchequer if it is not delivered accordingly. It might have not been given to the survey organization for distribution or it might have been destroyed by the survey organization. In both the situation it is a matter of concern.
- The beneficiary does not know sufficient information about the survey the burden of which lies upon the shoulders of both the survey organization and BISP.
- No acknowledgement slip is being issued to any beneficiary regarding any kind of complaint.
- At times of TPE visit Shehnaz told that she has applied in NADRA for her CNIC while the roaster shows a CNIC number registered against her.

6. Recommendations

- If those who are disable, and have CNIC of disability then they should be declared eligible.
- The Assistant Complaints should discuss the case with BISP higher management.
- There should be close communication between different tiers of the BISP management.
- BISP should ensure the distribution of IEC material, so that the beneficiary could be mobilized and educated about the program.
- Almost all the beneficiaries have no idea of the basics of the program, which is having a key role in the smooth implementation and success of the program. The BISP should start a parallel program for educating the beneficiaries about the basics of the program. It will help reduce the pressure of work load on the BISP offices and unnecessary visits, complaints and queries of the beneficiaries. It will also help in saving the time and money of the beneficiary which is one of the goals of the program.
- BISP should ensure the provision of acknowledgement slips to beneficiaries while complaints are being lodged so that the date of complaint could be traced at beneficiary end. Also it may help the Assistant Complaints in dealing with visiting beneficiaries

Case study Number	G-Q3-KPK-13
Nature of Case	Missing CNIC
Complainant/ Beneficiary	Zeenat Bibi
Wife of:	Qudrat Ullah
Complainant, if not beneficiary herself	Bhangi Khan
Address	Kotka Sard Ali Khan, Taja Zai, Lakki Marwat
CNIC Number	1120134005348
PSC form number	2300788
Draft Case Study Date	19 th November 2012

1. Beneficiary/complainant's Profile

Zeenat Bibi w/o Qudrat Ullah is 24 years illiterate lady. She is the resident of Kotka Sard Ali Khan, Taja Zai, Lakki Marwat. She is a housewife, who remains busy in her household chores. The beneficiary has two daughters and a son. She lives in joint family that includes father in law, his wife and his 7 children. Altogether there are 15 members in the family, and all are roaster on Poverty score card with her. The family lives in 10 marla unconstructed house, which is consist of three rooms only, and no kitchen and washroom facility. . The house is owned by someone else but they are paying any rent for it. The family does not have a water source within their household, and therefore they fetch water from another village through donkey carts (by kids), which is at a distance of 2 km from their house. Her husband works on daily wages and earns on average Rs300 per day. Her father in law Mr. Bhangi Khan is an old person and not capable to work and contribute financially. The family possesses agriculture land, but they didn't cultivate it for many years, due to some family enmity, and its litigation is going in court of law.

The family left their native village Taja Zai, and settled Kotka Sard Ali Khan some years back due to an enmity in their native village. Kotka Sard Ali Khan was a small village, consisting of around five houses, which was on the distance of around 15 km from Lakki Marwat city. The village was located on the right side of the link road, which leads to another village located ahead. No basic necessities like Gas supply, drinking water, sewerage system, school, health unit were available to the villagers except electricity facility.

Beneficiary's mothers in law, Kalam Bibi and Naheed Bibi both are BISP beneficiaries and getting BISP benefits regularly. The beneficiary Zeenat Bibi was also declared a potential beneficiary but having discrepancy in CNIC.

2. Relationship with BISP

Zeenat bibi and no one from her family members got eligible in BISP phase one (Parliamentarian phase survey), but in second phase (poverty score card survey), she has been considered as potential beneficiary. Poverty Score Card (PSC) survey was held in 2009 at her doorstep by an enumerator of Pakistan Censes Organization (PCO), and she was provided with an acknowledgement slip in return. In the survey result, she was declared as a potential beneficiary with discrepancy in CNIC.

The beneficiary and her family does not have enough information about BISP program and its eligibility criteria, like others in her locality; she considers that it is Pakistan People Party cash support program for poor and needy families.

She received BISP intimation letter and got to know about CNIC discrepancy. They were not aware of Complaint redressal process but letter guided her to visit BISP and rectify her CNIC

issue.

During survey questions and discussion she said, if she receives BISP cash grant amount, she will use it for the construction of a room, which was the extreme need of the family.

3. How did the Complaint Emerge?

The beneficiary was having no idea regarding her eligibility with discrepancy for the BISP cash grant scheme. She came to know after receiving BISP intimation letter, through which she got to know that she has been declared potential beneficiary but having discrepancy in CNIC. She was advised to visit the nearest BISP office and update her CNIC information in order to get BISP cash grant. At the time of survey she had received the CNIC from NADRA and field of CNIC number left blank on survey form. When she received the intimation letter regarding her CNIC missing information, her father in law visited BISP Tehsil Office Lakki Marwat and submitted a copy of his daughter in law CNIC and lodged a formal complaint.

4. Process of the complaint

4.A Provider version

A complaint of CNIC update in her family roster was received by the Assistant Complaints officer at BISP Tehsil Office Lakki Marwat on 2nd August 2012. The applicant stated that her CNIC number was not recorded in her Poverty Score Card (PSC) form at the time of survey, and requested to enter her CNIC number in her family roster in BISP database.

Assistant complaints processed the case through Case Management System under complaint ID 10352884 and forwarded the request to the supervisor for further processing on the same day of complaint receipt. The Assistant Complaints officer ensured the beneficiary that her information will be updated soon, and she can check her status with BISP office after a week. Further, it was processed by the concerned Assistant Director BISP Tehsil office Lakki Marwat, who checked her request and recommended it to the Divisional Director BISP Bannu on 2nd August 2012 for approval. Divisional Director BISP Bannu verified and accepted her requests for CNIC update in her roster. Though exact processing date by the approver could not be traced, but usually the approver processes the cases within week. Thus her issue of CNIC update was resolved by updating her family roster and the process was completed in a week time.

CNIC was updated in her record as shown by BISP website, but still her payment has not been generated as of 11 January 2013.

4.B Client version

Beneficiary's father in law Bhangi Khan filed a complaint for CNIC update at BISP Tehsil Office Lakki Marwat on the next day of receiving BISP intimation letter on behalf of the beneficiary. He submitted a copy of his daughter in law's CNIC in July 2012, which was handed over to the Assistant Complaints officer. The complainant received a computer printout as an acknowledgement slip against the complaint lodged. The beneficiary/complainant was advised that after a week, her issue would be resolved. The family was having no knowledge regarding the resolution of the issue.

In order to check the status of the case, the complainant visited four times to BISP tehsil office Lakki Marwat, which was located on the distance of 12 km from his village, and a

single visit cost him Rs.100. The beneficiary was satisfied with BISP staff as well of complaint resolution mechanism, though she did not receive cash grant amount yet but was hopeful and positive for its disbursement.

5. What have we learnt?

- BISP intimation letter played an important role in informing the beneficiary in time about the discrepancy and following the intimation she pursued her complaint.
- As her issue was resolved in the first week of August 2012, almost 4 months have been lapsed but no Money Order has been generated at BISP website as of 11 January 2013 under her name.
- Two other beneficiaries from the same house hold was receiving BISP cash grant amount regularly. Both are beneficiary's mothers in law. (.as her father in law has two wives)
- Quick and timely resolution of the complaints is due to the decentralization of complaints management system, which deals and receives complaints at Tehsil level. Now BISP officials at tehsil and divisional level can give certain timeframe to the complainants or any other updates regarding the resolution of the complaints.

6. Recommendations

- The payment should immediately be generated.
- The BISP offices should make calls to the beneficiaries in its respective jurisdictions to receive the payments once their payments are generated.

Case study Number	G-Q3-KPK-14
Nature of Case	Missing CNIC
Complainant/ Beneficiary	Shahnaz Bibi
Wife of:	Sadaqat Hussain Shah
Complainant, if not beneficiary herself	Sadaqat Hussain Shah
Address	Dakhan Syeda, Sarbhna Phalkot, PO Aziz Abad, Tehsil and District Abbottabad
CNIC Number	1310109380660
PSC form number	6541616
Draft Case Study Date	7 th January 2013

1. Profile of the beneficiary/complainant

Shahnaz Bibi w/o Sadaqat Hussain Shah is 32 years old housewife. She is the resident of village Dakhan Syeda, Sarbhna Phalkot, PO Aziz Abad, Abbottabad. She is an illiterate woman, and remained at home to perform the household chores, and to take care of family members.

She is mother of six children (2 girls and 4 boys). Her three elder children are studying at school. She lives in a seven Marlas unconstructed house, which has one room, a kitchen and a washroom. The family fetches drinking water from the nearest community water tank that gets filled in spring season.

Her husband Sadaqat Hussain Shah has the sole responsibility to fee and complete the basic needs of family; he works as a guard in a private college in Abbotabad, and earns Rs.4500 per month. The family has no agricultural land for cultivation or any other source of income to support household expenses

The village Dakhan is located on Nathia Gali Road, which is at a distance of 20 km from the Abbottabad city. There is a separate road that is leading from Aziz Abad towards Dakhan on which only a four wheeler vehicles or Suzuki pickups can go. The houses in the village are small and unconstructed. Most people of village are poor, and work on daily wages. Her locality has been provided with the basic amenities of electricity, hospital (BHU), and separate primary and secondary schools for boys and girls. Her mother in law is also a potential beneficiary of BISP.

2. Relationship with BISP

Shahnaz Bibi and no one from her family members got eligibility in BISP phase one (Parliamentarian phase survey), but in second phase (poverty score card survey), she has been considered as potential beneficiary. Poverty Score Card (PSC) survey was held in 2010 at her doorstep by an enumerator of Pakistan Censes Organization (PCO), and she were provided with an acknowledgement slip in return. In the survey result a survey, she was declared as a potential beneficiary with discrepancy in CNIC. She was not holding valid CNIC at the time of survey.

Shahnaz Bibi and her family does not have enough information about BISP program and its eligibility criteria, like others in her locality; she considers that it is Pakistan People Party cash support program for poor and needy families. She said while survey, if she receive cash grant then she will use it to purchase groceries and support children education.

3. How did the complaint emerge?

A neighbor beneficiary told beneficiary husband to visit BISP Abbottabad office and make inquiry for her survey. He went BISP tehsil office Abbottabad and got information that her wife is eligible beneficiary but with a CNIC discrepancy. He advised her husband to get CNIC of her from NADRA first and then submit an application to BISP Tehsil Office Abbottabad. She applied in NADRA for issuance of a new CNIC under the normal fee of Rs 300, and received it after 45 days. Shahnaz Bibi took her CNIC and visited BISP Tehsil Office Abbottabad on 2nd August 2012 to register her complaint.

4. Process of the complaint

4.A Provider version

The complainant visited BISP Tehsil Office Abbottabad and submitted an application along with a copy of her CNIC on 2nd August 2012. The Assistant Complaints officer processed the complaint for CNIC update through CMS on 10th August 2012, which created a unique ID 10377826. The Assistant Complaints Officer forwarded the complaint to the Supervisor for further action. The complaint was also entered in a manual register. The complainant did not receive the acknowledgement slip, or any other computer ID for the complaint; they lodged at BISP Tehsil Office.

The Assistant Director checked the complaint, accepted it and recommended it for approval, on the same day of its receipt from Assistant Complaint. The Divisional Director checked the complaint and approved the request within 3-4 days.

4.B Client version

The beneficiary's husband Sadaqat Hussain Shah lodged the complaint by submitting a copy of his wife CNIC at BISP Tehsil office Abbottabad on 2nd August 2012. The Assistant Complaints officer received his complaint but did not issue him acknowledgement slip, and told him that it would be resolved within a week. The complainant visited after a week in order to check status of her case, and she was informed by Assistant Complaints officer that her issue has been resolved. BISP Tehsil Office was located on a distance of 21 km from her house, which costs her Rs 880 as she specially hired a vehicle to Abbottabad. The complainant was satisfied from BISP complaint redressal mechanism. If she travels to the main road by walk it takes almost 2 ½ hour and then she will be able to take local transport as mean of transportation. She has made between 7-8 visits, twice for the update of information, and the rest of the visits for knowing about the payment generation as still she awaits her payment to be generated as of 12 January 2013.

5. What have we learnt?

- The complaint was initiated at BISP Tehsil Office, Abbottabad on 2nd Aug 2012, but was processed through CMS on 10th August 2012. The complaint was in backlog, because it was not processed on the same time of registration by the complainant.
- Despite the fact that her CNIC is been updated in her roaster, but still her payment has not been generated as of 12th January 2013.
- In payment generation there is almost a gap of 5 months since the lodging of complaint at BISP Tehsil Office Abbottabad.
- Besides CMS, BISP divisional Office Abbottabad also keep the complaints record manually in a proper register for entering fresh complaints with complaints receipt dates and other

compliments, which is a good practice on their side but on the other hand it indicates that complaints are not processed on the same time and keep into back log. Such delays in complaint processing are either due to electricity shortages or workload or incapacity of Assistant Complaints officer.

- The complainant was fully satisfied with the behavior and dealing of BISP Tehsil Office/divisional office Abbottabad staff.
- The complainant visited 7-8 times to BISP Tehsil office Abbottabad, first for filing the complaint and rest visit for follow up of her payment. The BISP office is located at the distance of 21 km and extremely difficult for beneficiary to travel frequently.

6. Recommendations

- Shahnaz's payments should be immediately generated.
- NADRA should deal BISP beneficiaries on priority bases and their CNICs should be make on free of cost.
- Cases should instantly be processed through CMS and should not be put in back log.
- Complainants should receive some acknowledgement for the lodged complaint.
- BISP should ensure timely delivery of intimation letters.
- There should be an electric generator that could be used in electricity outages.
- In those BISP offices where the number of beneficiaries are greater in terms of their complaints, should have extra staff to deal them effectively.
- BISP should have another refresher on CMS as through such an arrangement CMS could further be updated and Assistant Complaints officers can be better trained.
- The beneficiaries who are having discrepancies should be catered in one process rather processing for different types of problems.
- The complainants whose complaints are resolved should be informed by concerned BISP Tehsil Offices.

Case study Number	G-Q3-KPK-15
Nature of Case	Duplicate household
Complainant/ Beneficiary	Nasreen begum
Wife of:	Waris khan
Complainant, if not beneficiary herself	
Address	Ghari Hameed Gul Mian Post Office Charsadda Tehsil and District Charsadda
CNIC Number	1710103087720
PSC form number	4986640 and 4986593
Draft Case Study Date	21 st December 2012

1. Profile of the beneficiary/complainant

Nasreen Begum Wife of Waris Khan is 36 years old illiterate woman. She is the resident of Ghari Hameed Gul Mian Post Office Charsadda Tehsil and District Charsadda. She is a housewife and has 4 children (2 boys and 2 girls). Her husband works as fruits and vegetable seller in Charsadda bazar, who earns between Rs 300-Rs 400 per day.

Nasreen begum was living in a rented house near Charsadda bazaar but due to destructions by heavy floods in province, she was shifted in his father house along with her husband and children.

The house of Nasreen begum is located in Garhi Hameed Gul at by-pass road, at a walking distance of 20 minutes from Charsadda bazar. Chingchi (taxi) is the only source of transport, which cost each person Rs.40 for the round trip. Her locality has the basic amenities of electricity, hospital (BHU), and separate primary and secondary schools for boys and girls.

2. Relationship with BISP

Nasreen begum was not potential beneficiary in the parliamentary phase of BISP. After the floods in 2010, BISP started poverty score card survey in the area. Poverty Score Card (PSC) survey was held in 2010 at her doorstep by an enumerator of Pakistan Censes Organization (PCO), her husband had given information about her and in return he received an acknowledgement slip. She was informed about BISP by the survey team that it is a government scheme. She does not know about the BISP and its eligibility criteria, but assumed that the program is started for the flood affected peoples. She intended to utilize the cash grant money on household utilities.

3. How did the complaint emerge?

After the survey has been completed, people started checking their eligibility status through internet. Her husband visited Charsadda bazar and checked her eligibility status. He was informed that her wife is not eligible for BISP cash grant. He visited BISP Tehsil Office Charsadda for reconfirmation, and staff told him that Nasreen begum is not eligible for this program. BISP collected more information for him about children and their ages etc, and advised that he can register an appeal to consider her case.

4. Processing of The Case

4.A Provider version

There were two forms filled for the household of Nasreen begum out of the two, one form was having 21 PMT score while the other was eligible with discrepancy. The complaint was processed twice by the Assistant Complaints through CMS (10128199 26th May 2012 and 10681919 14th October 2012). The Assistant Complaints processed the case and forwarded to Assistant Director which finally send the request to Approver. The Approver accepted the request twice. One of the ineligible forms was suspended.

4.B Client version

When the people of the area started checking the eligibility status through internet and BISP Tehsil Office Charsadda, the husband of Nasreen Begum visited BISP Tehsil Office Charsadda to know the eligibility status of his wife. The BISP Tehsil Office staff informed him that her wife is ineligible. At another visit BISP staff informed that her score is 19 and she can file an appeal.

The Assistant Complaints asked about the number and ages of her children and then filed an appeal for her which was latter on accepted and she was declared as eligible. She visited almost 16 times to follow her complaint. She visits BISP Office mostly on foot-walk. She did not receive any payment yet, and she is not satisfied with the complaint mechanism.

5. What have we learnt?

- There are two forms filled for this household by the survey organization. One was having 21 PMT, and the other was eligible with discrepancy. According to beneficiary it was an ineligible appeal case, but actually it was duplicate household case.
- The beneficiary did not know that two forms were filled for her.
- The BISP website shows two updates in the update column of the roster while there is no activity shown in the appeal column. Two requests have been launched for suspension of the duplicate form but it seems that no request for appeal has been launched. This falsifies the statement of the beneficiary but beneficiary was told as such as she cannot come forth with such statement as she given in 2Z.
- The request was sent twice might be because of the reason that the first was turned deaf therefore the second was launched, and then both got accepted.
- The beneficiary became eligible and the same has been communicated to the complainant / beneficiary two months before, but the payment details shows “beneficiary not found”
- Beneficiary was having wrong information in her mind because someone have told her the same story what she produced in 2Z. This cannot be termed as mistake rather it is negligence.
- In the instant case, the beneficiary was declared as eligible beneficiary, but the same was not communicated to the beneficiary via a letter of eligibility through Pakistan Post.
- During the survey, no IEC material provided to the beneficiary by the survey organization. The same might have been published for distribution in the community, but it is not more than a wastage of public exchequer if is it not delivered accordingly. It might have not been given to the survey organization for distribution or it might have been destroyed by the survey organization. In both the situation it is a matter of concern.
- The beneficiary does not know sufficient information about the survey the burden of which lies upon the shoulders of both the survey organization and BISP.
- No acknowledgement slip is being issued to any beneficiary regarding any kind of complaint.

6. Recommendations

- Her payment should be immediately generated.
- BISP should ensure timely delivery on BISP intimation letters to the beneficiaries through Pakistan post.
- BISP should ensure the distribution of IEC material so that the beneficiary could be mobilized and educated about the program.
- Almost all the beneficiaries have no idea of the basics of the program, which is having a key role in the smooth implementation and success of the program. The BISP should start a parallel program for educating the beneficiaries about the basics of the program. It will help reduce the pressure of work load on the BISP offices and unnecessary visits of the beneficiaries for complaints and queries. It will also help in saving the time and money of the beneficiary, which is one of the ultimate goals of the program.
- BISP should ensure the provision of acknowledgement slips to beneficiaries while complaints are being lodged so that the date of complaint could be traced at beneficiary end. Also it may help the Assistant Complaints in dealing with visiting beneficiaries.

Case study Number	G-Q3-KPK-16
Nature of Case	CNIC update
Complainant/ Beneficiary	Khayes
Wife of:	Muhammad Tamraiz khan
Complainant, if not beneficiary herself	Muhammad Tamraiz khan
Address	Mohalla Haibat gram, Thana jadeed,BatkHELLa, Malakand
CNIC Number	1540210591242
PSC form number	4682284
Draft Case Study Date	9 th December 2012

1. Profile of the beneficiary/complainant

Khayes w/o Muhammad Tamraiz khan is 34 years illiterate woman. She is the resident of Mohalla Haibat gram, Thana jadeed, Batkhella, Malakand. She is a housewife and mother of two children (1 boy, 1 girl), and both of them are toddlers. She lives in a 4 Marlas unconstructed house owned by the family. The house has 1 room, an open kitchen and a washroom. The family is fetching drinking water from the nearby well, which is located in their vicinity.

Her husband Muhammad Tamraiz khan is the sole bread earner for the whole family, who works as an office boy in a government office on monthly salary of Rs.6500. The family has no other source income except his fixed salary. The village Thana Jadeed, where she lives is located at a distance of 16 km from Batkhella bazar. The houses in the village are small, unconstructed and scattered. Most people of village are poor, and works on daily wages or some of them farmers by profession. Her locality has been provided with the basic amenities of electricity, basic health unit (only in day time) and separate primary and secondary schools for boys and girls.

Along with her, there are two other potential beneficiaries in the household, her mother in law Moqtada and sister in law nodia.

2. Relationship with BISP

Beneficiary Khayes and no one from her family members got eligibility in BISP phase one (Parliamentarian phase survey), but in second phase (poverty score card survey), she has been considered as potential beneficiary. Poverty Score Card (PSC) survey was held at the end of November 2010 at her doorstep by an enumerator of Pakistan Censes Organization (PCO), and she were provided with an acknowledgement slip in return. In the survey result a survey, she was declared as a potential beneficiary with discrepancy in CNIC. She was not holding valid CNIC at the time of survey.

Khayes and her family does not have enough information about BISP program and its eligibility criteria, like others in her locality; she considers that it is Pakistan People Party cash support program for poor and needy families. She said while survey, if she receive cash grant then she will use it to purchase groceries and support children education.

3. How did the complaint emerge?

Beneficiary discussed with her neighbor that she did not receive any cash installment of BISP after the survey, and other people in her locality are receiving it, which were being surveyed with her. He advised her to visit BISP Tehsil Office Batkhella in order to get correct information about her survey and its status. She sent her husband to go BISP Tehsil Office Batkhella and make enquiry of her survey. Assistant Complaint officer checked her complaint and asked him that her

wife is potential beneficiary of BISP but with a CNIC discrepancy. He added her CNIC number was not entered at the time of PSC survey. He said to the beneficiary husband, first to get issue CNIC from NADRA than register a complaint along with CNIC copy in order to proceed the case for payment disbursements.

She was not holding CNIC so they went NADRA and applied for new CNIC under the normal fee of Rs 300. They received the new CNIC almost after two months and submitted to the BISP office along with an application.

4. Processing of the case

4.A Provider version

The complainant visited BISP Tehsil Office Batkhella and submitted an application along with a copy of CNIC on 19th October 2012. The Assistant Complaints officer processed her case through CMS under reference ID #10717561. The complaint was also entered in a manual register. The case was forwarded on the same day to Assistant Director for further processing and action.

The Assistant Director accepted the complaint and recommended it for approval, on the next day of complaint receipt. Divisional Director BISP Divisional Office Malakand, verified the content of the complaint and also accepted the request on the same date. The whole process took one day since filing of the complaint.

4.B Client version

The complainant lodged the complaint by submitting a copy of the beneficiary CNIC at BISP Tehsil office Batkhela on 19th October 2012. The Assistant Complaints received her complaint but did not issue the acknowledgement slip and told the complainant that it would be resolved within a week.

The complainant visited after a week in order to check status of her case and was informed by Assistant Complaints officer that the issue has been resolved. BISP Tehsil Office was located on a distance of 16 km from her house, which costs the complainant Rs 70 for round trip if he travels by local transport. The complainant visited almost 6 times, first for complaint lodging, while the rest visits for knowing the status of payment generation.

The beneficiary was unsatisfied from BISP complaint Redressal mechanism because she had no idea that what is stopping her installments, if her issue has been resolved.

5. What have we learnt?

- The complaint was initiated at BISP Tehsil Office, Batkhella on 19th October 2012, both Assistant Director and Divisional Director processed it on the same date. The complainant was fully satisfied with the behavior and dealing of BISP Tehsil Office, Batkhella staff.
- The quick and timely resolution of the complaints is due to the decentralization of the complaints Redressal system, which deals and receives complaints at the tehsil level. Now BISP officials at tehsil and divisional level can give a specified timeframe to the complainants or any updates regarding the resolution of the complaints, which they could not give before the CMS implementation. This will not only enhance the confidence of the BISP staff but also restores the trust of beneficiaries in the complaint system.

- The complainant visited 6 times to BISP tehsil office, first for complaint lodge and rest of the times for follow up of the case.
- If we look at the web page we will see the grievance has been resolved, but still the status on the payment page is not updated.
- She did not receive BISP intimation letter though which she could be informed at an earliest time.
- At the time of lodging complaint, the complainant did not receive any sort of acknowledgment

6. Recommendations

- Those beneficiaries whose status has been updated or the grievance resolved should be informed by BISP Tehsil Office.
- Those beneficiaries, whose information has been successfully updated, their payments should immediately be generated.
- In order to provide a client friendly atmosphere and early resolution of grievances, a number of officials at Tehsil level should be increased especially in those areas where the numbers of beneficiaries are greater in number. The complainants whose complaints are resolved shall be informed by Tehsil Offices.
- BISP should ensure time delivery of BISP intimation letters.
- Complainant should be given some acknowledgement at times of lodging complaint.

Case study Number	G-Q3-KPK-17
Nature of Case	CNIC Update
Complainant/ Beneficiary	Naseem Begum
Wife of:	Esa Khan
Complainant, if not beneficiary herself	
Address	Toheed Abad Nisata Tehsil and District Charsadda
CNIC Number	1710106699774
PSC form number	30612449
Draft Case Study Date	24 th December 2012

1. Profile of the beneficiary/complainant

Naseem begum wife of Esa Khan is 42 years old illiterate woman. She is the resident of Toheed Abad Nisata Tehsil and District Charsadda. She is a housewife and mother of 3 children including 1 boy and 2 girls. Her husband is a farmer. He keeps animals for people at his home on profit. He earns per month between Rs.7000-to Rs.8000.

She lives in a 6 marla unconstructed house that consists of only one room with no kitchen and washroom facilities. They fetch drinking water from the hand pump, which is installed inside the boundary of house. The house is located on Charsadda road opposite to Police Station Nisata. Her locality has been provided with the basic amenities of electricity, mobile phone communication, basic health unit (BHU), and separate primary and secondary schools for boys and girls.

2. Relationship with BISP

Naseem begum and no one from her family members were eligible in BISP phase one (Parliamentarian phase survey), but in second phase (poverty score card survey), she has been considered as potential beneficiary with the discrepancy. Poverty Score Card (PSC) survey was held in the end of 2010 at her doorstep by an enumerator of Pakistan Censes Organization (PCO), and she was provided with an acknowledgement slip in return. She considers BISP as PPP scheme for the flood affected families. She knows little bit about the program. She intended to utilize the cash grant money on household expenditures.

3. How did the complaint emerge?

Naseem begum was declared as eligible beneficiary by BISP but she was not intimated through any letter.. She came to know about the eligibility when her husband checked at an internet shop that is she eligible for cash grant? She visited for confirmation to the BISP Tehsil Office Charsadda. The Assistant Complaints at BISP Tehsil Office Charsadda informed her that she is eligible but mentioned CNIC number in her form doesn't belong to her. The BISP Tehsil Office Charsadda confirmed her that she is eligible and her problem would be solved but it will take some time. The BISP Tehsil Office Assistant Complaints asked her to submit her copy of CNIC and she did as was guided.

4. Processing of The Case

4.A Provider's version

The beneficiary visited BISP Tehsil Office Charsadda for knowing her eligibility status. The date of her visit is not known to this office. BISP Tehsil office does not keep record of the

complaints. Her PMT score was quite below the eligibility level (10.86) and she was eligible beneficiary, but the problem was that due to data entry mistake, wrong CNIC number (56302-9358272-8) was entered in the roster at the time of data entry from HQ. A wrong CNIC is shown against her, which does not belong to her, but still no discrepancy shown.

BISP Tehsil Office has no access that such a case could be redressed through CMS so that the wrong CNIC number could be replaced with the correct one (17101-0669977-4). The problem still exists.

4.B Client's version

When BISP started payment disbursement in Tehsil Charsadda through Pakistan Post, the husband of Naseem begum visited Charsadda bazar at an internet shop to know about the eligibility status of his wife. He was informed that his wife is eligible and that he should visit BISP Tehsil Office Charsadda. Her husband visited BISP Tehsil Office Charsadda.

The Assistant Complaints at BISP Tehsil Office Charsadda informed him that his wife is eligible but there is a problem in her documents and it will take some time to receive payments. She and her husband has made around 10-12 visits to this office. The beneficiary does not know the exact date of complaint registration but they keep visiting the office for the last 9 months and still her case is not resolved.

She submitted her copy of CNIC twice in this office but her problem is still not solved. She is satisfied with the behavior of the Assistant Complaints, but she is not satisfied with the complaint resolution mechanism.

The BISP office is located at a distance of 8 km, which cost her Rs. 50 per round trip.

5. What have we learnt?

- In this case, a wrong CNIC number has been entered in the roster against the name of Nasreen begum. BISP Tehsil Office is unable to process the case through CMS, as according to the Assistant Complaints. There is no discrepancy shown against according to BISP website, despite the fact that the shown CNIC does not belong to her.
- The Assistant Complaints have no authority to process the case. He did not say, he forwarded the issue to high-ups, which he should have been done long before.
- There is a lack of communication in different tiers of the BISP management or it seems to be a less importance given to this issue by the BISP management otherwise the issue would have been resolved in time.
- In the instant case, the beneficiary was declared as eligible beneficiary but the same was not communicated to the beneficiary via a letter of eligibility through Pakistan Post.
- It is observed that the complaints are being forwarded to the Approver on the same day as of registering complaints. There were no pending complaints in the BISP Tehsil Office Nowshera which are to be registered through CMS.
- During the survey, no IEC material provided to the beneficiary by the survey organization. The same might have been published for distribution in the community, but it is not more than a wastage of public exchequer, if it is not delivered accordingly. It might have not been given to the survey organization for distribution or it might have been destroyed by the survey organization. In both the situation it is a matter of concern.
- The beneficiary does not know sufficient information about the survey and BISP therefore the burden of which lies upon the shoulders of both the survey organization and BISP.
- No acknowledgement slip was issued to any beneficiary regarding any kind of complaint.

- Though the amount is getting generated, but she is receiving it and on the other hand payments are keep generating and undelivered. Only the third last and second last are shown delivered, which become possible on special request of Assistant Director, with a written directives to the Postman, that it's the same beneficiary. After which he delivered the amount.
- A BDC card could not be made for her, unless and until her own CNIC is not entered in the BISP database and match with NADRA record.

6. Recommendations

- CMS should be updated to have such types of update possible.
- The Assistant Complaints should discuss such case with BISP higher management.
- There should be a refresher on CMS in order to discuss such odd type of cases, and have a solution possible.
- There should be close communication between different tiers of the BISP management.
- BISP should ensure timely delivery on BISP intimation letters to the beneficiaries through Pakistan post.
- BISP should ensure the distribution of IEC material so that the beneficiary could be mobilized and educated about the program.
- Mostly the beneficiaries have no information on the basics of the program, which is having a key role in the smooth implementation and success of the program. The BISP should start a parallel program for educating the beneficiaries about the basics of the program. It will help reduce the pressure of work load on the BISP offices and avoids unnecessary visits of beneficiaries for complaints and queries. It will also help in saving the time and money of the beneficiary which is one of the main goals of the program.
- BISP should ensure the provision of acknowledgement slips to beneficiaries while complaints are being lodged, so that the date of complaint could be traced at beneficiary end. Also it may help the Assistant Complaints in dealing with visiting beneficiaries.

Case study Number	G-Q3-KPK-18
Nature of Case	Deceased (form suspension)
Complainant/ Beneficiary	Qeemat Baha
Wife of:	Gul Rehman
Complainant, if not beneficiary herself	Gul Rehman
Address	Mohallah Gula Dhand Maneri Payan PO Swabi Tehsil and District Swabi
CNIC Number	1620226063600
PSC form number	6093213
Draft Case Study Date	3 rd January 2013

1. Profile of the beneficiary/complainant

Qeemat Baha wife of Gul Rehman is 56 years old illiterate woman. She is the resident of Mohallah Gula Dhand Maneri Payan PO Sawabi Tehsil and District Swabi. She has passed her life being a housewife, and has 10 children including 3 boys and 7 girls. All of them are married. Her husband earns daily wages of Rs300. She is living in a 12 marlas constructed house that consist of of 2 rooms, kitchen and a single washroom. The drainage system is poor inside the house. Her locality has been provided with the basic amenities of electricity, mobile phone communication, civil hospital Swabi bazaar, Government primary school. There is no gas supply in her area and mode of the transport is Chingchi (Taxi).

2. Relationship with BISP

Qeemat Baha and no one from her family members were eligible in BISP phase one (Parliamentarian phase survey). Poverty Score Card (PSC) survey was held in the end of 2010 and nearby shopkeeper, Bacha had filled Poverty Score Card forms for the neighboring households. An acknowledgement slip was issued to Qeemat Baha. Later on her husband visited BISP Tehsil Office Swabi, who has been informed that Qeemat Baha is eligible beneficiary. She can utilize the cash grant money on household needs. The household considered BISP as Benazir finance support scheme. The household was not provided with any IEC material. All the information they knew was verbally.

3. How did the complaint emerge?

Qeemat Baha had received two BISP installments through Pakistan Post. After receiving of those two money orders, Qeemat Baha died. The husband of Qeemat Baha asked the post man about further payments, and he re denied. The post man asked to submit death certificate. The complainant furnished death certificate of Qeemat Baha, but even then the post man denied delivering any payment. The post man advised the complainant to submit the death certificate in the BISP Tehsil Office Swabi. The complainant visited BISP Tehsil Office Swabi, and submitted the death certificate in the hope that the payment shall transfer to next of kin of the deceased.

4. Process of the complaint

4.A Provider version

The complainant visited BISP Tehsil Office and informed that BISP potential beneficiary died. He further requested to transfer the cash grant payments to another member of the household. The Assistant Complaints officer processed the case at CMS on 28 April 2012, and forwarded the request of beneficiary suspension to the Assistant Director. The Assistant

Director accepted the request and forwarded it to the Approver on the same date of complaint receipt. The Approver accepted the request subsequently. The date of receipt of the complaint is not known, because BISP Tehsil Office Swabi is not maintaining the record of complaints in hard files. BISP is currently have no clearly defined policy regarding the shift of payments to next of kin, but this office processed the case to stop the installments in order to avoid misuse of it.

4.B Client version

As per instruction of the post man, the complainant visited BISP Tehsil Office, and informed the Assistant Complaints officer about the death of the beneficiary, and to transfer the payment to any other member of the household. The Assistant Complaints informed him that he is processing the complaints, and asked him to visit after a month. The complaint office is located at a distance of 30 minutes travel and the complainant is visiting this office through bicycle. The complainant is following his complaint regularly, and visited this office for almost 30 times, but the request has not yet been accepted. The complainant is not receiving the cash grant money and he is not satisfied at all.

5. What have we learnt?

- The beneficiary Qeemat Baha died in early 2012. The complainant requested the BISP Tehsil Office staff to transfer the cash grant payment to next of kin. The BISP Tehsil Office staff lodged beneficiary suspension request on 28 April 2012 to stop the payment of Qeemat Baha which is accepted, on unknown date. Two BISP installments remain undelivered, which stopped further generation of installments. It may be due to accepting the beneficiary suspension request.
- The BISP Tehsil Office staff reported that there is no clear policy regarding next of kin, therefore this office cannot process this complaint to the level of satisfaction of the complainant. The Assistant Complaints officer only initiated the suspension of beneficiary so that the generation of payments could be stopped and misuse of the cash transfer could be avoided. They need to wait till a clear policy of next of kin come forward.
- The record keeping of the BISP Tehsil Office Sawabi was not according to the protocol and it was not possible to know as to when a particular complaint has been lodged and who visited for complaint and whether the complaint has been followed or not?
- No IEC material provided to the beneficiary regarding the program and the beneficiary have a very little knowledge about the program.
- BISP declared the beneficiary as eligible, but the same was not intimated to her through letter of intimation.

6. Recommendations

- BISP should articulate the policy for the cases of instant nature so that the time and money of the poor beneficiaries could be saved. The instant complainant visited BISP Tehsil Office Swabi almost 30 times as of October 2012.
- Record should be maintained according to the set standard and protocol.
- BISP should inform the beneficiary through letters or any other feasible medium about any policy shift or introduction of something new.

Case study Number	G-Q3-KPK-19
Nature of Case	Missing CNIC
Complainant/ Beneficiary	Gul Marjana
Wife of:	Anayat Khan
Complainant, if not beneficiary herself	
Address	PO Pabbi Mohallah Wazir Garhi Nowshera
CNIC Number	1720108391860
PSC form number	30359302
Draft Case Study Date	8 th January 2013

1. Profile of the beneficiary/complainant

Gul Marjana wife of Anayat Khan is 65 years old illiterate woman. She is the resident of mohallah Wazir Garhi PO Pabbi Nowshera. She remained as housewife to take care of home and her children. She has eight children including 3 boys and 5 girls. She is living with her married son Mohammad Rehman and two unmarried daughters. Her husband and son work on agricultural land and earns Rs300 each. Her husband has another wife Badshah Gula, who is also living along with her seven children in the same house.

Gul Marjana is living in eight marla house, that is owned by her husband. The house consists of three unconstructed rooms with no kitchen or washroom facility. The drainage system is fair and the streets are paved. Her locality has been provided with the basic amenities of electricity, mobile phone communication, private medical practitioners and Government primary school Wazir Garhi on distance of 35 kilometers.

2. Relationship with BISP

Gul Marjana was not declared as potential beneficiary in the parliamentary phase of BISP. After the heavy floods in the region, BISP launched Poverty Score Card survey in her locality. Poverty Score Card (PSC) survey was held in the end of 2010 at her doorstep by an enumerator of Pakistan Censes Organization (PCO), and her son has provided all relevant information and in return he was provided with an acknowledgement slip. Gul Marjana's possess her CNIC but it not entered in the PSC form, because she was not available at the time of survey. In the mid of July 2012, her son checked her status in a local internet café, where he was informed about Gul Marjana eligibility and discrepancy. Gul Marjana considered BISP a program that covers not only the widows but the poor women at large. All she knows about BISP is verbally through survey team and local beneficiaries. She was not given any IEC material by the quarters concerned. She considers poverty is the main element of eligibility criteria. She intended to utilize the cash grant money on food and medicine for her family and save money for the future needs like marrying her daughters.

3. How did the complaint emerge?

Gul Marjana and her son visited different offices for BISP payments. Her son visited local Nazim and Zakat committee but no satisfactory information has been obtained. At last her son visited local post office in Pabbi for her mother's payment through different sources. The post man informed him that he has no money orders in his mother's name. The post man thus informed them after few visits to the said post office that the beneficiary should visit BISP Tehsil Office Nowshera. The son of Gul Marjana visited BISP Tehsil Office Nowshera and was informed that his mother is eligible beneficiary with discrepancy in CNIC. He was further

informed to submit copy of CNIC of the beneficiary. The beneficiary visited the next day BISP Tehsil Office Nowshera, and submitted a copy of her CNIC.

4. Processing of the complaint

4.A Provider version

The beneficiary visited BISP Tehsil Office Nowshera on 18th October 2012. She was eligible beneficiary with discrepancy. She was asked to submit a copy of her CNIC as her CNIC was missing in the BISP roster. She submitted copy of her CNIC and the Assistant Complaints BISP Tehsil Office Nowshera lodged a complaint through CMS. The complaint was accepted by the Assistant Director and forwarded to the Approver on the same day of complaint receipt. The Approver approved the complaint and the discrepancy was removed, but CMS does not show the dates of these activities, but normally approver accepts such requests within a week.

4.B Client's version

The beneficiary visited BISP Tehsil Office Nowshera which is the nearest BISP Tehsil Office to beneficiary house. The beneficiary visited BISP Tehsil Office Nowshera by walk, which took one hour time. The beneficiary submitted copy of her CNIC, and she was told that complaint has been launched and her issue will be resolved in two weeks or before. The beneficiary does not know as to whether her issue has been solved or not, but she is hopeful that her complaint will be resolved very soon. She is satisfied with the complaint mechanism and with the courtesy of staff at BISP Tehsil Office Nowshera.

5. What have we learnt?

- Gul Marjana was eligible beneficiary with discrepancy in her CNIC, which was not recorded in the PSC form during the time of filling. The said discrepancy and the eligibility status were not communicated to the beneficiary through letter by BISP. Due to this lack of correspondence between the BISP and the beneficiary, several troubles have been faced by the beneficiary and her son. Beneficiary visited many times to know her eligibility status. The time and money of complainant could be saved if BISP had any correspondence with the beneficiary
- No IEC material have been provided to the beneficiary therefore the beneficiary had no firsthand information unless she would have visited BISP tehsil office, and submitted her copy of CNIC being the pre requisite for obtaining payments.
- When the son of the beneficiary visited BISP Tehsil office Pabbi, the Assistant Complaints informed him to send her mother to the BISP Tehsil office instead of asking copy of her CNIC which was an addition hindrance to beneficiary.
- No acknowledgment slip was issued to the beneficiary for the complaint lodged in her name.
- The CNIC update request was accepted within week time as of 18th October 2012, but no payment has been generated yet as of 5th February 2013 (around 100 days).
- The instant beneficiary did not obtain BDC yet as per observation of the payment detail website. Either the beneficiary does not know about this till now or there may be some technical reasons at the NADRA counter at BDC, which hamper the issuance of BDC to the beneficiary. In both the cases BISP is liable for this.

6. Recommendations

- BISP should make sure the correspondence with the beneficiaries in time and through proper channel either Pakistan post or directly via telephone, the letter is the most effective method.
- BISP should provide handbook to the beneficiaries and complainants so that they know the basics of the program and may not visit the concerned offices for information, and their time and money can be saved.
- BISP staff should ensure that when beneficiary is not required to visit BISP offices in a specific case, she should not be asked to visit for financial and cultural reasons.
- BISP should ensure the provision of acknowledgement slips to the complainants for their complaints.
- BISP should ensure timely generation of payments to the beneficiaries.
- BISP should contact the beneficiaries after being eligible, to obtain BDC from their respective BDC centers.

Case study Number	G-Q3-KPK-20
Nature of Case	Missing CNIC
Complainant/ Beneficiary	Saidmena bibi
Wife of:	Islam Badshah
Complainant, if not beneficiary herself	Islam Badshah
Address	Village: Near Paito Dara, Post office: Banda gai,
CNIC Number	1530275693676
PSC form number	5436621
Draft Case Study Date	13 th January 2013

1. Profile of the beneficiary/complainant

Saidmena bibi w/o Islam Badshah is 24 years illiterate lady. She is the resident of village Paito Dara, Post office Banda gai, Timargarah Lower Dir. She is a housewife and also works as a maid in the nearby villages. She had four children but unfortunately only one baby girl left, rest three were passed away. Saidmena bibi is living with her husband in a 20 marlas unconstructed house. She has a single room, a sort of open kitchen and a washroom. The rest of the rooms are occupied by her in-laws as she lives in joint family. The family fetches drinking water from the nearest community water tank that gets filled in spring season Her husband Islam Badshah has the sole responsibility to feed her family.. He is earning average Rs3500 per month. The family does not own any agricultural land for cultivation or any other regular source of income, other than his monthly income.

The Village where she lives is at a distance of 10km from Timargarah. The houses in the village are small and unconstructed, as most people are poor, and earns on daily wages. Her locality has been provided with the basic amenities of electricity, mobile phone communication, basic health unit (BHU) and separate primary and secondary schools for boys and girls. There are five other potential beneficiaries in the house, but all of them are in a separate household.

2. Relationship with BISP

Neither the beneficiary Saidmena Bibi nor someone else from her family was included under Parliamentary Phase for BISP cash grant scheme. Poverty Score Card (PSC) survey was held in the end of 2010 at her doorstep by an enumerator of Pakistan Censes Organization (PCO), and she was provided with an acknowledgement slip in return As a result of the survey she was declared as the potential beneficiary but with a CNIC discrepancy. She did not have CNIC at the time of the survey. Saidmena Bibi and her family does not have enough information about BISP program and its eligibility criteria, like others in her locality; she considers that it is Pakistan People Party cash support program for poor and needy families. She said if she receives cash grant than she will utilize on groceries and on her daughter education.

3. How did the complaint emerge?

Her sister in law told them to visit BISP Tehsil office. She and her husband were guided by her to apply for the CNIC from NADRA and then visit BISP Tehsil Office Timargarah for submission. She applied for CNIC at NADRA on the normal fees of Rs.300 and received it after 2 months' time. Saidmena bibi took her CNIC and visited BISP Tehsil Office Timargarah, where she was told that she is a potential beneficiary but having a discrepancy of CNIC information. Assistant complaints officer guided her to lodge complaint for CNIC update in her roaster.

4. Process of the complaint

4.A Provider version

The complainant visited BISP Tehsil Office, Timargarah and submitted an application along with a copy of CNIC on 6 September 2012. The Assistant Complaints received her complaint, and processed under ref id 10475296 on the same day. The Assistant Director also verified the contents of the request and recommended for approval to the Divisional Director.

The complaint was also entered in a manual register. The complainant did not receive the acknowledgement slip against their lodged complain at BISP Tehsil Office.

Divisional Director BISP Divisional Office Malakand, checked the complaint and also accepted the request on the same day. The whole process from receipt of complain to approval took one day.

The CMS resolution process took less than twenty four hours to address and resolve the grievance.

4.B Client version

The beneficiary lodged the complaint by submitting a copy of her CNIC at BISP Tehsil office Malakand on 05 -9-12. The Assistant Complaints received her complaint but did not issue her its acknowledgement slip and told her that it would be solved within a week. The complainant visited after a week in order to pursue her case, and she was informed by Assistant Complaints officer that her issue has been resolved. The complainant visited office 3-5 times, first for complaint registration while the rest of her visits were for follow up of the payment.

BISP Tehsil Office was located on a distance of 10 km from her house, which costs her Rs 800 as she had hired a vehicle to Timargarah. The complainant was unsatisfied from BISP complaint redressal mechanism because she had no idea that what is stopping her installments, if her CNIC has been updated in system. In her locality most of the time some neighboring women hire a vehicle cumulatively and go to Timargarah.

5. What have we learnt?

- The early and in time resolution of the complaints is because of decentralization of the complaints Redressal system, which deals and receives complaints at the tehsil level. Now BISP officials at tehsil and divisional level can give a specified timeframe to the complainants or any updates regarding the resolution of the complaints, which they could not give before the CMS launch. This will not only enhance the confidence of the BISP staff, but also restores the trust of beneficiaries in the complaint system.
- The complainant visited 3-5 times, BISP tehsil office Timargarah, first for complaint lodging and rest of the time for follow up of payments. If we look at the webpage, we will see the grievance has been resolved but still the status on the payment page is not updated.
- The beneficiary did not receive BISP letter of intimation through which she could be informed that she has been declared as eligible with discrepancy, and she needs to update her CNIC in order to get cash grant. The complainant was not issued with any kind of acknowledgement at the time of lodging complaint.

6. Recommendations

- Those beneficiaries whose status has been updated or the grievance resolved should be informed by BISP Tehsil Office, so that unnecessary visits of complainants can be avoided.
- Her payment should be immediately generated.
- BISP should ensure timely delivery of intimation letter.
- Complainant should receive some acknowledgement at the time of lodging the complaint.
- As soon as the update accepted, then a tentative month of payment generated should be shown over the website so that unnecessary visits of beneficiaries could be avoided as well as many doubts in minds of the beneficiaries could be eliminated.
- In order to provide a client friendly atmosphere and early resolution of grievances, a number of officials at Tehsil level should be increased especially in those areas where the numbers of beneficiaries are greater in number. The complainants whose complaints are resolved shall be informed by Tehsil Offices.

Case study Number	G-Q3-KPK-21
Nature of Case	Elegibility Appeal
Complainant/ Beneficiary	Gularama Begum
Wife of:	Eitibar Gull
Complainant, if not beneficiary herself	Eitibar Gull
Address	Village Dukada P/o Pir Baba, Malikpur , Tehsil Daggar, District Buner
CNIC Number	1510101611740
PSC form number	6618195
Draft Case Study Date	13 th January 2013

1. Profile of the beneficiary/complainant

Gularama Begum w/o Eitibar Gull is 46 years old illiterate woman. She is the resident of Village Dukada P/o Pir Baba, Malikpur , Tehsil Daggar, District Buner. She is a housewife, having 2 sons and 2 daughters. She lives with her family in 8 marlas unconstructed house, which is owned by her husband. The house has 2 rooms, a sort of open kitchen and a washroom. The family is fetching drinking water from the nearby well. She lives in joint family and her parents in law lives with her, who are old, and remain ill. She is trying to support her family by doing embroidery work on some wages, but she gets seldom customer orders. Her husband Eitibar Gull works on daily wages and earns Rs 250 perday. The family has no agricultural land or other source of income.

The village Dukada is located at a distance of 14 km from Daggar town. Most people in her vicinity are poor, and earns on daily wages, some of them are farmers who works on leased lands. Her locality has been provided with the basic amenities of electricity, mobile phone communication and separate primary and secondary schools for boys and girls. The village does not have health facility there people have to travel to Daggar for hospital.

There are no other potential beneficiaries in her household.

2. Relationship with BISP

The beneficiary Gularama Begum was not included in Parliamentary Phase for BISP cash grant scheme. Her Poverty Score Card (PSC) was filled at the end of 2010 at her door step by an enumerator the survey organization and subsequently issued her the acknowledgement slip.

She did have CNIC at the time of the survey. Gularama Begum and her family does not have enough information about BISP program and its eligibility criteria, like others in her locality; she considers that it is Pakistan People Party cash support program for poor and needy families. She said during survey, if she receive cash grant she will use to purchase groceries and medicines.

3. How did the complaint emerge?

She asked her neighbors to check why isn't she receiving the grant? He neighbor checked in a internet café and told her that she cannot receive the grant because her household PMT Score is high than standard set by BISP. He further advised her to visit BISP Tehsil Office Daggar, where she can lodge an appeal.

Gularama Begum took her CNIC and visited BISP Tehsil Office Dagger Buner. At BISP Tehsil Office Dagger Buner, the Assistant Complaints officer checked Gularama Begum's status and told her that she is ineligible. She was told that she can appeal for eligibility.

The family was not fully aware regarding the complaint procedure but the beneficiary took guidance from the Assistant Complaint officer for further proceedings.

4. Processing of The Case

4.A Provider version

The complainant visited BISP Tehsil Office Dagger Buner and submitted an application along with a copy of CNIC on 15th June 2012. The Assistant Complaints officer processed it on 11th October 2012. The appeal was forwarded to the Assistant Director for further action. The appeal was also entered in a manual register. The complainant did not receive the acknowledgement slip against her lodged complaint at BISP Tehsil Office. The complaint was registered manually and also entered in CMS and got rejected on 10/11/2012 by the Assistant Director and Divisional Director Malakand. The case has been rejected on the basis of PMT questions mismatch.

4.B Client version

The beneficiary lodged the complaint by submitting a copy of her CNIC at BISP Tehsil Office Dagger Buner on 15th June 2012. The Assistant Complaints officer received her complaint but did not issue her, its acknowledgement slip, and verbally acknowledge her that it would be solved within a week.

The complainant visited after a week in order to check status on her case, and she was informed by Assistant Complaints officer that her issue will be resolved in some time. BISP Tehsil Office was located on the distance of 14km from her house, which costs her Rs80, if she travels by local transport. Despite visiting for 7 times, the complainant was satisfied from BISP complaint redressal mechanism. as she thought that she is a potential beneficiary, and it's only a matter of time to solve her issue. The complainant was fully satisfied with the behavior and dealing of BISP Tehsil Office. She did not know that her appeal has been already rejected.

5. What have we learnt?

- The complaint was initiated in the BISP Tehsil Office, Dagger Buner on 15th June 2012. During our visit at beneficiary premises, in reply to a question the complainant replied that BISP Tehsil Office, Dagger Buner can help them but they are not as they can only help the rich people. Here one side of the picture shows that beneficiary is has no trust and at the same time does not have a clue what could be done here in this situation. She needs to be explained that unless and until her appeal is accepted, she cannot receive anything from the BISP Tehsil Office Buner. Due to three Tehsil offices under one roof, the chaos created and cannot be handled easily.
- Beneficiaries are pouring in from all the sides and the staff cannot handle them .As some of the staff have no idea how to handle masses, let alone those women who are completely ignorant they get confuse in front of *na mehram*. The program is for women but in BISP offices representation of female staff is not visible.

6. Recommendations

- Those beneficiaries who are registered at PSC forms, but whose data is missing in data base should also be updated along with other corrections.
- Female staff should be hired at Tehsil Level, so that women could better be handled, especially those beneficiaries who shy in front of male staff. .
- In order to provide a client friendly atmosphere and early resolution of grievances, a number of officials at Tehsil level should be increased especially in those areas, where the beneficiaries are greater in number. The complainants whose complaints are resolved shall be informed by Tehsil Offices.
- Those beneficiaries, whose appeal is rejected, should be notified by BISP HQs with mentioned reason.

Case study Number	G-Q3-KPK-22
Nature of Case	Missing HH
Complainant/ Beneficiary	Noor Jehan
Widow of:	Aziz urRehman
Complainant, if not beneficiary herself	Khalda(Daughter in law)
Address	Mohallah Ilyasi Masjid, Qilla Nawa shehr, Kharian Abbottabad
CNIC Number	1310189784122
PSC form number	6414664
Draft Case Study Date	19 th December 2012

1. Profile of the beneficiary/complainant

Noor Jehan widow of Aziz ur Rehman is 70 years old illiterate woman. She is the resident of Mohallah Ilyasi Masjid, Qilla Nawa shehr, Abbottabad. She remained in her life as a housewife in order to take care of her children. She has seven children including 4 sons and 3 daughters.

.She is living with one of her son's family. It is a 25 marlas constructed house, which is the ownership of a Khan. Two rooms of the house are in use of his household. The house has an open kitchen and a sort of washroom. The family is fetching drinking water from the tap water.

Her son is running the household expenses. He works on Khan's land, and also running a fast food (Pakora) stall near Ilyasi Masjid. His per month combine income is not more than Rs. 3500. The family has no agricultural land or other source of income than the mentioned one.

The Mohallah Ilyasi Masjid is located at a distance of 5 km from Abbottabad city. The houses in the area are mostly well constructed as they are near the cantonment area though few houses are unconstructed as well. Her locality has been provided with the basic amenities of electricity, mobile phone communication, the Sherbarmi RHC and Benazir hospital in Abbotabad and separate primary and secondary schools for boys and girls. There are no other potential beneficiaries in her household.

2. Relationship with BISP

Noor Jehan or someone else from her family was not included under Parliamentary Phase for BISP cash grant scheme. Her Poverty Score Card (PSC) was filled at the end of 2010 at her door step and issued her the acknowledgement slip with reference number 6414664. She did not possess CNIC at the time of the survey.

Noor Jehan and her family did not have enough information about BISP program and its eligibility criteria, like others in her locality; she considers that it is Pakistan People Party cash support program for poor and needy families.

She said while survey, if she receive cash grant, she will use it for treatment of her drug addict son and also pay off her debts.

3. How did the complaint emerge?

Her daughter in law Khalda checked Noor Jehan status, when she visited for her own case. She came to know that Noor Jehan data was not available on the BISP website, it might be missed out in data entry or the PSC form might have been lost during the process. The office told Khalda that Noor Jehan needs to have a valid CNIC and then should be submitted in this office. She applied

in NADRA for issuance of a new CNIC by paying fees of Rs 1,000 and received her CNIC in 30 days time.

Khalda took her CNIC and visited BISP Tehsil Office Abbottabad on 27th June 2012. The family was not fully aware regarding the complaint redressal mechanism and took guidance at Abbottabad Tehsil Office.

4. Processing of The Case

4.A Provider version

The complainant visited BISP Tehsil Office, Abbottabad and submitted an application along with a copy of CNIC on 27 June 2012. The Assistant Complaints officer received her complaint, and forwarded it directly to BISP HQ through CMS in the category of missed out households.

The complaint was also entered in a manual register. The complainant did not receive the acknowledgement slip against her lodged complaint at BISP Tehsil Office.

4.B Client version

The beneficiary Noor Jehan's daughter in law Khalda lodged the complaint by submitting a copy of her CNIC at BISP Tehsil office Abbottabad on 27th June 2012. She said that they have submitted the application along with the CNIC with the tehsil office. The Assistant Complaints received her complaint but did not issue her, its acknowledgement slip and told her that it would be solved soon. The complainant visited after some time in order to check the status her case, and she was informed by Assistant Complaints that her issue will be resolved in due course therefore she needs to wait.

The BISP Tehsil Office was located at a distance of 5 km from her house. She made 5 visits which costs her Rs 50 per her round trip if she travel by local transport without food, but if she hires a vehicle to Abbottabad, it will cost her Rs.500 per visit.

The complainant was satisfied from BISP complaint redressal mechanism because she was optimistic about the result of her complaint. The complainant was fully satisfied with the behavior and dealing with BISP Tehsil Office and divisional office Abbottabad staff.

The client has no clue about their issue as they believe that the issue is all about CNIC discrepancy as the surveyors have given them acknowledgment slip # 6414664.

5. What have we learnt?

- The complainant holds the acknowledgement slip of the PSC form which was filled for her, which indicates that the household was not missed rather the form either lost by survey organization or BISP.
- The complaint was marked as missing household and was sent via CMS directly to BISP HQ. The Assistant Director and Divisional Director have no record of such cases as are sent directly to HQ by Assistant Complaints.
- In such cases, if Assistant Director and Divisional Director don't have record for such cases, then check and balance on the work of Assistant Complaints could hardly be made.
- The complainant did not receive any acknowledgement slip at times of lodging complaint, so the complainant had no means to track their complaints.

- CMS does not show record of the process of such complaints.

6. Recommendations

- An enquiry committee should be made to investigate those cases in which the complainants have the acknowledgement slip but their data is not forthcoming in BISP data base record and fix responsibility accordingly.
- CMS should show the record of those cases which are marked in the category of missing household.
- Assistant Director or Divisional Director should receive such cases record and would be a checked with Assistant Complaints officers.
- CMS should make a unique ID for such cases which could be given as an acknowledgment to the complainants.
- BISP should come up with clear policy for the missing households, as currently BISP staffs don't have any valid answer against the query of complainants in such cases.
- At times of lodging complaints for missing household, Assistant Complaints should note down at least two valid mobile numbers from the complainant.
- In order to provide a client friendly atmosphere and early resolution of grievances, a number of officials at Tehsil level should be increased especially in those areas where the numbers of beneficiaries are greater in number. The complainants whose complaints are resolved shall be informed by Tehsil Offices.

Case study Number	G-Q3-KPK-23
Nature of Case	Eligibility Appeal
Complainant/ Beneficiary	Zarin Taj
Wife of:	Sufaid Muhammad
Complainant, if not beneficiary herself	Sufaid Muhammad
Address	Village Teelos, Tehsil Allai, District Battagram
CNIC Number	1320120769478
PSC form number	0580039
Draft Case Study Date	6 th December 2012

1. Beneficiary/complainant's Profile

Zarin Taj w/o Sufaid Muhammad is 47 years old illiterate woman. She is the resident of village Teelos, Tehsil Allai, District Battagram. She is a housewife, who remains busy in the household chores. The beneficiary has three sons and a daughter, and all them are roaster on her survey form. Her family lives in 2 marlas unconstructed house, shared with her brother in law. She has occupied single room for her family. The house has a kitchen and bathroom in its corners, and share by all members in the house. The family has an installed water tap at the court yard of their house. Her elder son and a daughter were enrolled in a government school of the village, while her two sons are underage.

Beneficiary's husband was the sole bread earner who works as a daily wager and earns around Rs.200 – 300 per day. The family has neither agricultural land nor any other regular source of income than his wages.

Village Teelos was expended over a vast area, and houses were constructed on both sides of a flood water channel in the mountainous range. The houses were small, unconstructed and scattered. The village was at distance of around four km from the main town of Allai, and its leading road was single and narrow. The streets of the village are paved. The village has a water tank filled from springs, constructed by an NGO, from where villagers took water connections directly to their houses. Most of the villagers are poor, and are working on daily wages. Her locality has been provided with the basic amenities of electricity, mobile phone communication, basic health unit (BHU) and separate primary and secondary schools for boys and girls. The village does not have a proper drainage system.

2. Relationship with BISP

Zarin Taj was not included in BISP for cash grant scheme under Parliamentarian Phase, and did not get any benefit from it. Poverty Score Card (PSC) survey was held in October 2009 at her doorstep by an enumerator of Pakistan Censes Organization (PCO), and she was provided with an acknowledgement slip in return. As a result of the survey her PMT was above 16.17 therefore she was not declared eligible.

The family does not have enough information about BISP program and its eligibility criteria, like others in her locality; she considers that it is Pakistan People Party cash support program for poor and needy families.

The beneficiary and her family was unaware regarding case redressal mechanism. When other women were receiving cash grant installments in their village, then her husband visited BISP Tehsil Office Allai, to enquire her wife case as well, why she is not receiving cash grant.

If the beneficiary receives BISP cash grant amounts, she will use it on children education.

3. How did the complaint emerge?

Initially, she was having no information regarding her eligibility/ ineligibility, but when some other women in her locality started receiving cash grants installments, then she thought, why she is not receiving the amount. Therefore, her husband visited BISP tehsil office Allai, where Assistant Complaints officer checked his wife status and told him that the household is declared as ineligible, as their PMT is above the set standard. He further told him that though their PMT score is above cutoff, but it is within appeal range, so they can lodge an appeal. The Assistant Director advised him to submit an application along with a copy of his wife CNIC and lodge eligibility appeal.

4. Processing of The Case

4.A Provider version

Ann appeal was received by the Assistant Director, with the request for declaring Zarin Taj as eligible beneficiary under BISP cash grant scheme. Assistant Director (Assistant Complaints post was vacant) processed the appeal on 14th June 2012 through Complaint Management System from Assistant Complainants ID and then forwarded to his own ID and sent to Divisional Director on the same date for processing.

The application was kept in complaints file and its acknowledgement was not issued to the complainant. The complainant was advised that the complaint would have been resolved within a week.

Divisional Director BISP Abbotabad checked and approved her eligibility appeal, thus she was declared as potential beneficiary and included her in BISP cash grant scheme. Her first MO of Rs 3,000 generated on 30th June 2012 through yet to be delivered as of 25th January 2013.

Thus mobile (0341-5326863) was also issued on 19th September 2012, at BISP tehsil office Allai, but cash transfer has not been deposited in her virtual account.

4.B Client version

Sufaid Muhammad beneficiary's husband visited BISP tehsil office Allai and lodged eligibility appeal, to include her wife in BISP cash grant scheme. He submitted an application along with a copy of his wife CNIC in May 2012.

The complaint was received by Assistant Director, who kept it in complaints file and advised the complainant that the issue would be resolved as early as possible, but did not issued acknowledgement slip.

The complainant visited again after few weeks, and Assistant Director informed him that eligibility appeal has been accepted and mobile would be issued after some days. The mobile was received on 19th September 2012. The complainant visited almost six times to BISP office Allai through public transport and paid travelling cost of Rs.60 on per.

She was satisfied with BISP staff behavior and cooperation and also showed satisfaction with CMS as she received mobile call, and was optimistic that her payment would be issued soon.

Though she did not receive a single penny yet as of 25th January 2013.

5. What have we learnt?

- She did not receive BISP intimation through which she could be informed and guided.
- The eligibility appeal was submitted in May 2012, but it was processed on 14th June 2012 at BISP tehsil office Allai, which was pending around a month without any process. The reason behind such delays is the non-availability of Assistant Complaints officer, which puts additional burden on Assistant Director.
- The reason behind the successful inclusion of the beneficiary in BISP cash grant scheme was her four children under the age of 12, as the household qualifies the criteria for eligibility appeal.
- A joint file for complaints was maintained at BISP Tehsil office Allai in which manual record of the complaints was kept.
- The beneficiary was satisfied with the cooperation and dealing of BISP staff, as well as with CMS, because she was happy with the resolution of the issue after receiving the mobile, though she was waiting for the release of the payments.
- The beneficiary did not receive payment as of 25th January 2013 even it was generated on 30th June 2012.
- BISP Tehsil Office Allai does not have internet connectivity, which hinder the process on CMS, as there was neither DSL facility nor existing connection have good signals.

6. Recommendations

- BISP officials should inform complainants about the generated payment. In this way they would be able to track the generated amounts.
- Payment should consistently be generated as since 30th June 2012 no other Money orders s generated.
- The complaints received at BISP office should be processed on the same day, or a computerized diary should be introduced and acknowledgement slip to the complainant should be issued on the spot. In this way the delay will not occurred.
- BISP should ensure adequate staff and should appoint an Assistant Complaints officer.
- BISP should ensure internet connectivity that work in District Batagram.

Case study Number	G-Q3-KPK-24
Nature of Case	Missing CNIC
Complainant/ Beneficiary	Yasmin Bibi (Asmina Bibi in BISP record)
Wife of:	Rais Khan
Complainant, if not beneficiary herself	Hizb Ullah
Address	Village Tajori, Tehsil and District Tank
CNIC Number	1220155234650
PSC form number	5340339
Draft Case Study Date	1 st December 2012

1. Beneficiary/complainant's Profile

Yasmin Bibi w/o Rais Khan is 34 years old illiterate woman. She is the resident of village Tajori, Tehsil District Tank. She is a housewife, who remains busy in her household chores. She has one daughter and five sons, all of them are roster with her on the PSC form. Her family lives in 10 *Marlas* unconstructed house that consists of three rooms, a kitchen, and a washroom. The house is fortified through a low leveled boundary wall which is made of clay. The family has installed a water tap within the house boundary wall for water supply. Her sons are enrolled in a private school in the same village, while her daughters are remained at home, and not studying at any school. The beneficiary's husband is selling fruits and vegetables on a cart, who earns Rs 200- Rs 300 per day. The family does not have any agricultural land or other regular source of income, and fully dependent on his daily wages only. Village Tajori is located at the distance of 24 km from Tank, and is located at the main Ama Khel road. The village was connected via a link road with the main Pezu Road. The streets of village were unconstructed and narrow. Her locality has been provided with the basic amenities of electricity, mobile phone communication, basic health unit (BHU) and separate primary and secondary schools for boys and girls. There is no other potential beneficiary in the household except herself.

2. Relationship with BISP

The beneficiary was not included under Parliamentarian Phase for BISP cash grant scheme therefore she is not getting any benefits of it. During Poverty Score Card survey, her PSC form was filled by an enumerator of Sarhad Rural Support Program (SRSP) at her door step at the end of 2010 and an acknowledgement slip was issued on the same time. She did not have a CNIC at the time of survey, therefore as a result of the survey she was declared eligible with CNIC discrepancy.

The Beneficiary and her family does not have enough information about BISP program and its eligibility criteria, like others in her locality; she considers that it is Pakistan People Party cash support program for poor and needy families.

The family has no knowledge of case redressal mechanism. When other women in their village started receiving the amounts then her son visited BISP Tehsil Office Tank, where he was guided.

If the family receives BISP cash grant amount, the family will use it for the education expenses of their children.

3. How did the Complaint Emerge?

Initially, it was unknown to the beneficiary and her family that she was an eligible with CNIC discrepancy as she did not receive BISP intimation letter. When she heard that other beneficiaries

in her locality were getting BISP cash grants amounts, she thought, why she is not getting the same as her PSC form was also filled by the surveyors. Then her son without knowing of case redressal mechanism visited BISP Tehsil office Tank and asked Assistant Complaints officer to check her mother survey result. The Assistant Complaints told him that beneficiary's CNIC number was not inserted in PSC form and advised him to submit a copy of beneficiary's CNIC in order to remove discrepancy and to get cash grant.

During survey, beneficiary's CNIC number was not recorded in her Poverty Score Card form as her CNIC was not issued by NADRA at that time. She had applied for issuance of her CNIC at the start of 2012, which was issued after some months by NADRA under formal fee of Rs 300, though it was not applied soon after the survey.

Beneficiary's son took his mother CNIC and visited BISP Tehsil Office Tank, filed a complaint for CNIC update by submitting a copy of beneficiary's CNIC.

4. Processing of The Case

4.A Provider version

A grievance complaint for missing CNIC was received by Assistant complaints at BISP Tehsil Office Tank on 26th July 2012. Assistant complaints processed her request through Case Management System (ID 10322936). The request was forwarded to the supervisor BISP tehsil office Tank for further process on the same date.

The complainant was advised that she could enquire regarding the disposal of her complaint after a week. , but failed to issue its acknowledgement slip to the complainant.

On receiving the request, Assistant Director accepted the request and forwarded the case for final approval to the Divisional Director BISP D.I. Khan on 26th July 2012 after his review. The Approver (Divisional Director BISP D.I. Khan) accepted the request for CNIC updates dated nil, according to his statement. The date of such process could not be traced through any record, as well as CMS does not show it. But usually the cases are processed by the approver till every weekend. Thus the grievance was redressed by updating her family roster and the process completed in a week.

Though the issue has been resolved around two months ago, and a blank payment box at BISP website came without showing any payment as of 1 December 2012 but now as of 25th January 2013 the box shows payment as generated on 30th September 2012 though yet to be delivered.

4.B Client version

Hizb Ullah beneficiary's son visited BISP Tehsil Office Tank and initiated a complaint for CNIC update in family roster by submitting a copy of his mother's CNIC in July 2012. His complaint was received by the Assistant Complaints officer, who advised him that the issue would be resolved and he could enquire about its resolution after a week.

The complainant did not receive an acknowledgement slip for the complaint he has lodged. The complainant is still considering that there might be having some problem, and the issue is pending though it is resolved at the end of July 2012.

In order to follow up his complaint, the complainant visited twice to BISP tehsil office Tank

through public transport, which is at the distance of 24 km from his village which incurred him Rs.80 per visit cost. The beneficiary was satisfied with BISP staff as well of CMS as she was hopeful for the payment generation.

5. What have we learnt?

- In BISP record the beneficiary name is Asmina Bibi.
- The beneficiary did not receive letter of intimation from BISP through which she could be informed about the eligibility and discrepancy. Upon checking her status on 1 December 2012, the BISP website did not show any payment generated but when checked again on 25th January 2013 the same website shows that her payment was generated on 30th September 2012. This indicates that BISP website is having some irregularities in showing the payments on time.
- BISP tehsil office Tank does not issue acknowledgment slips to the complainants, as in the instant case both BISP official and the complainant confirmed the same.
- The complainant was satisfied with dealing and cooperation of BISP staff, as well as with CMS, though he was not aware regarding the resolution of the case, as the beneficiary did not receive the payment yet. As to them the resolution of a case would be, once they receive payments.

6. Recommendations

- The CMS needs to be updated in which different processing dates should be shown at different levels (Assistant Complaints-Assistant Director-Divisional Director) to have public transparency.
- BISP website should be upgraded, where the payment once generated should be shown on the same date of generation.
- Payment generation should be aligned with acceptance of the request, as once a request accepted by Divisional Director then the system should automatically generate the amount and so show on BISP website.
- Those beneficiaries, whose rosters are updated but payments are not generated, after their complaint redressal, their payments shall be generated at BISP website on priority bases.
- Beneficiary name should be updated as Yasmin Bibi.

Case study Number	G-Q3-KPK-25
Nature of Case	Eligibility appeal and missing CNIC
Complainant/ Beneficiary	Kacha
Wife of:	Gul Rahman
Complainant, if not beneficiary herself	Gul Rahman
Address	Shenai,Torwarsak, Daggar,Buner
CNIC Number	1510126575612
PSC form number	6619096
Draft Case Study Date	28 th December 2012

1. Profile of the beneficiary/complainant

Kacha w/o Gul Rahman is 25 years old illiterate lady. She is the resident of Shenai,Torwarsak, Daggar, Buner. She is a housewife and mother of 1 son and 2 daughters. She lives in a 10 marlas unconstructed house with her in laws. The house has 2 rooms, an open kitchen and washroom. The house has a dug well, which is the main source of water for the household usage.

Her husband Gul Rahman is the soul bread earner. He is a daily wagger and earns Rs 200-Rs 300, but it is not regular income. The family has no agricultural land or other source of income than the mentioned one.

The village, where she lives is at a distance of 10 km from Dagger. The houses in the area are small and mixed of constructed and unconstructed houses. . Mostly the people are poor, and works on daily wages.. Her locality has been provided with the basic amenities of electricity, mobile phone communication and separate primary and secondary schools for boys and girls. The village does not have health facility therefore people of the village have to travel to dagger or batkhela hospitals for treatment.

There is no other potential beneficiary in her household.

2. Relationship with BISP

Neither the beneficiary Saidmena Bibi nor someone else from her family was included under Parliamentary Phase for BISP cash grant scheme. Poverty Score Card (PSC) survey was held in the end of 2010 at her doorstep by an enumerator of Pakistan Censes Organization (PCO), and she was provided with an acknowledgement slip in return She did not have CNIC at the time of the survey. Since then she did not have any idea what was happening.

Kacha and her family does not have enough information about BISP program and its eligibility criteria, like others in her locality; she considers that it is Pakistan People Party cash support program for poor and needy families. The cash grant she receives will be used for groceries, medicines and for children's clothes and education.

3. How did the complaint emerge?

Kacha was guided by her relative that they could not receive BISP payments, as at the time of survey her CNIC was not registered in the PSC form therefore she needs to apply for the CNIC from NADRA and then visit BISP Tehsil Office Dagger for submission. She applied in NADRA for issuance of CNIC and had received the CNIC in a month time by paying Rs 1,000.

Kacha took her CNIC and visited BISP Tehsil Office Dagger on 18th July 2012. At BISP Tehsil Office Dagger the Assistant Complaints checked Kacha's status and told her she is ineligible. At that point she was guided for the eligibility appeal. She was also told about the CNIC discrepancy, as she did not have a CNIC at the time of PSC survey.

The Assistant Complaints told the complainant that the discrepancy could be removed by submitting her CNIC and they will apply for inclusion of their household as they have a higher PMT score which as 18.7—and consequently lodge a complaint.

The family was not aware regarding the complaint Redressal mechanism but the beneficiary took guidance from the Assistant Complaints in Dagger Tehsil Office.

4. Processing of The Case

4.A Provider version

The complainant visited BISP Tehsil Office Dagger Buner and submitted an application along with a copy of CNIC in 18th July 2012. The Assistant Complaints lodged an appeal and as a process forwarded it to the Assistant Director for further action on the same date. The Assistant Director accepted the request on the same date and was forwarded to Divisional Director. A second complaint was lodged for CNIC update for the same beneficiary on 8th November 2012 and was forwarded to Assistant Director. The Assistant Director accepted the request and forwarded to Divisional Director for further action.

The complainant did not receive the acknowledgement slip or the complaint ID (10295516 and 10805768) for the appeal and updates, subsequently. Though had maintained record in register for office use.

These two requests were lodged at BISP Tehsil Office Dagger in different dates and consequently were accepted by Divisional Director, within a time period of 4-5 days of each complaint receipt.

4.B Client version

The beneficiary first lodged an appeal at BISP Tehsil office Dagger on 18th July 2012. Gull Rehman said that he has submitted the application along with the CNIC some 4 to 5 times with the tehsil office.

The Assistant Complaints received their complaint but did not issue her, its acknowledgement slip and told her that it would be solved. The complainant visited after a week in order to pursue her case and she was informed by Assistant Complaints that her issue will be resolved at some time therefore she needs to wait. The BISP Tehsil Office was at a distance of 10 km from her house, which costs her Rs 100 as she travel by local transport, but if she hires a vehicle to Dagger, it will cost her Rs.500 per visit.

The complainant was satisfied from BISP complaint redressal mechanism because she said if someone is here it means the application has reached the right place though they had no idea whether their issue has been resolved or not. The complainant was fully satisfied with the behavior and dealing of BISP Tehsil Office Dagger staff.

5. What have we learnt?

- Two types of processes were done for her, appeal and CNIC update. Her appeal processing date was 18th July 2012 while the CNIC update process date was 8th November 2012. This indicates that appeal was pending till November 2012, as if it was not so then the update process could have been done much earlier.
- Her issue has been resolved but still she awaits her payment to be generated as of 25th January 2013.
- The beneficiary did not receive acknowledgement at times of lodging complaint.
- The beneficiary paid Rs 1,000 for making her CNIC from NADRA.
- The beneficiary did not know whether her issue has been resolved or not, as she is not communicated by BISP Tehsil office or HQ.
- CMS does not show dates of different processing at different levels (Assistant Complaints, Assistant Director, Divisional Director), as CMS only shows the complaint lodging date, therefore public accountability could not be fixed.

6. Recommendations

- BISP should ensure that those beneficiaries who become eligible should be intimidated from BISP HQ or Tehsil Offices.
- The complainant should receive some acknowledgment at times of lodging the complaint.
- Appeal and CNIC update request should be process simultaneously to avoid delay.
- CMS should show dates of processing of a complaint at different levels (Assistant Complaints, Assistant Director, and Divisional Director)
- Once a beneficiary becomes eligible then the system should show a tentative date, that when she will start receiving the payment or the payment generation should be connected with eligibility status, once becomes eligible then payment should automatically be generated.
- NADRA should make free of cost, priority based CNICs for BISP beneficiaries.

Case study Number	G-Q3-KPK-26
Nature of Case	Change of address
Complainant/ Beneficiary	Salamat Bibi
Wife of:	Sherin Zada
Complainant, if not beneficiary herself	Sherin Zada
Address	Village Barthana p/o Chuprial Tehsil Matta District Swat (BISP Survey) Village Takhta band, P/O Takhta Swoorai, Buner (residential)
CNIC Number	1560109488492
PSC form number	4500213
Draft Case Study Date	25 th December 2012

1. Profile of the beneficiary/complainant

Salamat Bibi w/o Sherin Zada is 33 years old illiterate woman. She is the resident of village Takhta band, P/O Takhta Swoorai, Buner. She is a housewife, and mother of 6 sons and 2 daughters. Four of her children are school going, while the two elder children are married. She lives with her family in a 6 marlas unconstructed house, owned by the family. The house has 4 rooms a type of open kitchen and a space in corner is utilized for washroom. The family is fetching drinking water from the nearby community schemed water tank. Old age parents in law are also living with her, whose health condition deteriorates with age. She is trying to support her family by doing embroidery work on wages, but such an activity always remained an effort and could not become a regular source of income for the household. She lives in a joint family.

Her husband Sherin Zada is running the household expenses he works on daily wages and earns average of Rs.250 per day. The family has no agricultural land or other regular source of income, and fully dependent on his wages.

The village Takhta band is located at a distance of 1 km from Daggar city. The houses in this area are small and unconstructed, only few of them are in well condition. Most people of village are poor, and works on daily wages or working as farmers on leased lands. Her locality has been provided with the basic amenities of electricity, mobile phone communication and separate primary and secondary schools for boys and girls. The village does not have health facility therefore people have to travel to Daggar hospital for treatment.

There are no other potential beneficiaries in her household.

2. Relationship with BISP

The beneficiary Salamat Bibi was included in Parliamentary Phase for BISP cash grant scheme. Later her Poverty Score Card (PSC) was filled at the end of 2010 at her door step by an enumerator of survey organization and was issued her the acknowledgement slip. And became a potential beneficiary in the second phase as well and started receiving payments. She did have CNIC at the time of the survey.

Salamat Bibi and her family does not have enough information about BISP program and its eligibility criteria, like others in her locality; she considers that it is Pakistan People Party cash support program for poor and needy families.

She said if she receives cash grant, then she will use it for groceries, medicines and school fees of her children.

3. How did the complaint emerge?

Previously she was receiving her payments through Pakistan Post in District Swat. When she shifted to District Buner she asked her neighbors that how it would become possible that she receive payments in District Buner at her current residential address. He suggested to visit BISP Tehsil Office Dagger, as well told her that update the CNIC first in NADRA. She applied in NADRA under normal fee of Rs 300 for address change which she had received in two months time.

Salamat Bibi took her CNIC and visited BISP Tehsil Office Dagger Buner. At BISP Tehsil Office Dagger Buner the Assistant Complaints checked Salamat Bibi's status and told her that it could be done if she submits the updated CNIC, which she submitted on spot.

The family was not fully aware regarding the complaint redressal mechanism but the beneficiary took guidance from her neighbor and the Assistant Complaint.

4. Processing of The Case

4.A Provider version

The complainant visited BISP Tehsil Office Dagger Buner and submitted an application along with a copy of CNIC on 13th August 2012 as per the date of receipt of the complaint. The Assistant Complaints processed the complaint on 16th August 2012 and forwarded it to the Supervisor for further action.

The complaint was also entered in a manual register. The complainant did not receive the acknowledgement slip, nor any computer ID for the complaint; they lodged at BISP Tehsil Office.

The complaint was accepted on the same date by the Assistant Director and was further marked for approval to the Approver. Divisional Director Malakand accepted the request but such a date could not be ascertained as CMS don't have such a facility, but according to the staff such requests are approved within that week and pending log are not left for the next week.

4.B Client version

The beneficiary migrated from Swat to Buner as her husband and son's got jobs in local marble factories as daily wagers. It was extremely difficult for them to go back to Swat and receive her cash grant, so she lodged the complaint by submitting a copy of her CNIC and application at BISP Tehsil Office Dagger Buner on 13th August 2012. The Assistant Complaints received his wife's complaint but did not issue him, its acknowledgement slip and told him that it would be solved within a week. The complainant visited after a week in order to pursue his wife's case and he was informed by Assistant Complaints that his issue will be resolved in some time after which they did not pursue the case.

BISP Tehsil Office was on a walking distance of 1km from his house therefore he went there by foot.

The complainant was satisfied from BISP complaint redressal mechanism because he thought that his wife is a beneficiary it's only a matter of time to solve the issue. The complainant was fully satisfied with the behavior and dealing of BISP Tehsil Office.

5. What have we learnt?

- The update has been done but still there is no place at BISP website at which the new added address shown.
- BISP staff doesn't understand that once the update is accepted, then why the changes are not forthcoming in the roster details.
- It is impossible for the complainant to know where the next Money order shall be delivered, whether at Swat or Buner.
- The complaint was kept for three days in pending, because of electricity shortage.
- If she wants to make her BDC then where should go for BDC issuance (as NADRA has district level filters for BDC issuance), as currently both, BISP office and beneficiary don't know that which of the addresses are valid.

6. Recommendations

- CMS should show the updated address somewhere over the website.
- BISP should send some confirmation letter for address change, so that beneficiaries pursue their payments accordingly.
- BISP should circulate policy procedures regarding cases of address change, so that they can better guide people.
- NADRA should deal BISP beneficiaries on priority bases and their CNIC should be made free of cost.
- A generator should be installed at Tehsil level, so that could be an alternate power supply in electric outages.

Case study Number	G-Q3-KPK-27
Nature of Case	Eligibility Appeal
Complainant/ Beneficiary	Bughdaday
Wife of:	Muhammad Gul
Complainant, if not beneficiary herself	Muhammad Gul
Address	Village Biyari Ayub Khan, Tehsil Allai, Battagram
CNIC Number	1320174762936
PSC form number	0586018
Draft Case Study Date	7 th December 2012

1. Beneficiary/complainant's Profile

Bughdaday w/o Muhammad is 54 years old illiterate woman. She is the resident of village Biyari Ayub Khan, Tehsil Allai, District Battagram. She is a housewife and remains engage in her household domestic chores.

The beneficiary's three sons and a daughter is roster with her on PSC form, excluding her 3 married daughters and two sons, who are living separately in their own houses. She dwells in a 5 Marlas house that consist of two unconstructed rooms, a bathroom but have no kitchen facility. The house was the property of a landlord, where they live without any rent. In return for the rent her husband works on over his land. They are using water of the installed water tap at their house. Beneficiary's children are disabled and not attending any school. Beneficiary's husband also works as a cook. He prepares meal at the occasion of marriages ceremonies and charity foods in the village. In return every villager gives him 12 kg of corn upon their agricultural productions in return for his services. Moreover he also receives Rs.500 – 1000 at the occasion of marriages. The family has neither agricultural land nor any other regular source of income than the lined above.

Village Biyari Ayub Khan is located at the distance of five km from the main town of Allai, and the leading road to the village is single and narrow. Most of the houses are unconstructed in the village and streets are not paved properly. Most of the villagers are poor, and works on daily wages. Her locality has been provided with the basic amenities of electricity, mobile phone communication, basic health unit (BHU) and separate primary and secondary schools for boys and girls. There is no other potential beneficiary in the household.

2. Relationship with BISP

Bughdaday was not included in BISP for cash grant scheme from this household under Parliamentarian Phase. During Poverty Score Card survey, an enumerator of Pakistan Censes Organization (PCO) filled her Poverty Score Card (PSC) form at her door step in October 2009, and its acknowledgement slip was issued to her on spot. As a result of this survey her PMT 19.20 therefore was not declared as eligible.

The beneficiary did not know in details about BISP different program, only they knew that it is a cash grant scheme for poor families which is a common perception in the community. They were also not aware about the criteria of being an eligible beneficiary for cash grant but like many other of their locality, they were of the view that their family was poor and the poor are receiving the grant.

Her family did not know the complaint redressal mechanism but when it was came to their knowledge that other women were receiving cash grant installments in the same village, then her husband visited BISP Tehsil Office Allai for getting information regarding his wife payments,

where he was informed and guided by Assistant complaints.

If the beneficiary receives BISP cash grant amounts, she will use it for purchasing food stuff items for her family.

3. How did the Complaint Emerge?

Initially the family did not know the status of Bughdady. When they saw that some other BISP beneficiaries were receiving cash grant installments at their village, then her husband visited BISP tehsil office Allai. He was not having any know how whether his wife is eligible or not. When the Assistant Director checked his wife status, he was told that his wife is ineligible as their PMT score is 19.20. The Assistant Director briefed them about BISP new policy of appeal and under that policy they can lodge an appeal and so was lodged.

4. Processing of The Case

4.A Provider version

An appeal for eligibility was received by the Assistant Director BISP Tehsil Office Allai, and the complainant requested therein, her inclusion in BISP. Assistant Director processed the appeal through Complaint Management System (Assistant Complaint was vacant therefore Assistant Director process complaints through CMS from Assistant Complaints ID and then process it from his own ID) and forwarded it to supervisor for further process on 11th July 2012.

The application was kept in complaints file and its acknowledgement was not issued to the complainant. The complainant was advised that he can check the complaint status after a week.

Assistant Director (Supervisor) BISP tehsil office Allai processed the Appeal and recommended it to the Approver on the same day of complaint receipt. Divisional Director BISP Abbotabad checked and processed the appeal, but it was rejected as none of the PMT questions were coming true therefore he had no options in this regard.

4.B Client version

Her husband Mr. Muhammad Gul visited and lodged eligibility appeal at BISP tehsil office Allai by submitting an application along with a copy of his wife CNIC in the first week of June 2012. The complaint was received by Assistant Director, who kept the application in complaints file and advised the complainant that he could enquire regarding the resolution of the issue after a week. The complainant visited thrice to BISP office Allai through public transport and his travelling cost was Rs.60 per visit. She was satisfied with BISP staff behavior and cooperation, and also showed satisfaction with CMS, as she was not aware regarding the rejection of her appeal.

5. What have we learnt?

- The appeal was rejected as none of the PMT questions were coming true.
- Her family was poor and all her children, who are living with her are disable by birth i.e. her two sons were blind, another son and a daughter was dumb by birth. The family, despite having four disables in the same household could not meet the criteria.
- The appeal cases are decided on the bases of PSC form data but it is evident that all forms are

not filled accurately by the survey organization therefore there are chances that deserving families could have been discarded as she is discarded.

- The complaint was submitted in the first of June 2012, but it was processed on 11th July 2012 at BISP tehsil office Allai, almost after a month. It is evident from the date that the said complaint bears it. This indicates that due to the vacant post of Assistant Complaints, there is extra burden on Assistant Director which causes the delay.
- Neither Bughdaday nor her family knows about the rejection of her appeal and she was waiting very impatiently for the payments. She was not informed by BISP officials regarding the rejection, despite her husband's frequent visits.
- The complainant did not receive acknowledgement at the time of lodging the appeal.
- A joint file for complaints was maintained at BISP Tehsil office Allai in which manual record of the complaints was kept.
- The beneficiary was satisfied with the cooperation and dealing of BISP staff, as well as with CMS, though she was waiting for release of payments.
- It is evident that their children were not marked as disable in the PSC form therefore the Divisional Director was having no other option then to reject the appeal.
- Survey organization has not carefully noted the data of household members as their kids were not marked as disable.

6. Recommendations

- CMS should not only take data from the PSC form rather NADRA certificates of disability could be valuable in this regard while deciding the fate of disability.
- BISP officials should inform complainants about the rejection of their appeals once it is rejected. In this way at least they would not wait or visits again and again to BISP offices.
- The complaints received at BISP office should be processed on the same day, or a computerized diary should be introduced and acknowledgement slip to the complainant should be issued on the spot. In this way the delay will not be occurred.

Case study Number	G-Q3-KPK-28
Nature of Case	Appeal and Missing CNIC
Complainant/ Beneficiary	Naila Naz
Wife of:	Syed Jamal Shah
Complainant, if not beneficiary herself	Syed Jamal Shah
Address	Mohallah Bar Cham Panjpeer Tehsil and District Swabi
CNIC Number	1620270313694
PSC form number	6691431 (annulled) 6691846 (active)
Draft Case Study Date	7 th January 2013

1. Profile of the beneficiary/complainant

Naila Naz wife of Syed Jamal Shah is 36 years old illiterate woman. She is the resident of Mohallah Bar Cham Panjpeer Tehsil and District Swabi. She is a housewife and mother of 4 children (3 boys 1 girl). Her husband works on daily wages in Swabi bazaar, who is earning Rs 200-Rs 400 per day. His income is not sufficient to support his family.

Naila Naz was previously living at her in-laws house, but now she has been shifted to her brother's house. The rent of the house is not yet fixed as of October 2012, but was expected to be around Rs 3,000 per month. The house consists of 4 rooms (2 large and 2 small). A small room is used as kitchen. There is no bathroom facility in the house. Her locality has been provided with the basic amenities of electricity, mobile phone communication, private medical practitioners and one private school, but there is no gas supply facility in the village. Drainage system inside and outside houses are fair in the village. The village is on the distance of 30 minutes Chingchi drive from Sawabi main bazar.

2. Relationship with BISP

Naila Naz was not declared as potential beneficiary in the parliamentary phase of BISP. The Poverty Score Card Survey was held in district Swabi the end of 2010. Naila Naz was then living in her in-laws home. The Survey team visited her house and filled a PSC form in her name. Her husband provided information of the household and only the husband's CNIC was entered.

Another form was filled at her mother house, when she was at her mother house, where in only Naila Naz's CNIC was entered.

Later on her husband visited BISP Tehsil Office Swabi, where he was informed that there is some problem.

She considers BISP as a government scheme that is helping poor, and so would be the selection criterion.

Her current mode of payment is BDC and only in that she started receiving payment once her problem was resolved.

3. How did the complaint emerge?

The husband of Naila Naz visited BISP Tehsil Office Swabi for getting information about the payments of Naila Naz. The BISP Tehsil Office Swabi informed him that there is some problem in her payments as two forms were filled for her. In both of the forms she was declared ineligible with discrepancy. Therefore he was suggested to lodge appeal, as well update CNIC, if her appeal

accepted then one of the form should be suspended. The BISP Tehsil Office Swabi staff asked him to submit copy of CNIC of Naila Naz. Her husband submitted copy of CNIC and the survey slip in BISP Tehsil Office Sawabi.

4. Process of the complaint

4.A Provider version

On 12th May 2012, the complainant Syed Jamal Shah visited BISP Tehsil Office Swabi for seeking information about his wife's eligibility. Upon checking the status, it was found that two forms were filled for the household as well in both forms PMT score was above the cutoff mark but was within appeal range. Therefore appeal was lodged on 15th May 2012 (CMS ID 10093542) in form number 6691846. On 15th May 2012 the Assistant Complaints wanted to update CNIC in the accepted appeal form of Syed Jamal Shah through CMS (ID 10102294) but mistakenly processed in the second form 6691431, which got accepted by the Assistant Director and Divisional Director.

When the Assistant Complaints checked the status on 17th May 2012 in form number 6691846, he found no update initiated. He then tried but a message of CNIC duplication was forthcoming. When he checked in the ineligible form, the update was there. Therefore he immediately suspended that ineligible form (CMS ID 10106507), due to which CNIC duplication was shown. On The same date, once the form suspension was accepted by Divisional Director, he initiated the update of CNIC in the eligible form (CMS ID 10108603).

On 18th May 2012, the Assistant Complaint rechecked the status and he found it in process, therefore he reinitiated the request (CMS ID 10109128) as he thought that CMS might be having some problem. The Assistant Director had forwarded the requests of 17th May 2012 and of 18th May 2012. Divisional Director had accepted the request of 17th May 2012 while rejected the one of 18th May 2012, soon. And the issue resolved.

4.B Client version

The husband of Naila Naz visited BISP Tehsil Office Swabi through Chingchi which cost him Rs.80 for the round trip. He submitted the CNIC of Naila Naz and the Assistant Complaints told him to visit after few days. The complaint was followed around ten times and then the complainant was informed that the beneficiary can now obtained BDC. The beneficiary obtained BDC from BDC Center Tehsil Swabi located at BISP Tehsil Office Swabi and within a week, have withdrawn. Again another installment has been withdrawn. The beneficiary is satisfied and receiving the cash grant money.

5. What have we learnt?

- It was a complicated case as at that CMS was quite new to Assistant Complaint but he managed it and at last she became potential beneficiary.
- The BISP Tehsil Office has excellently processed the case in due time. Within a week time intelligible appeal lodged, accepted, missing CNIC updated and BDC issued. In the next week beneficiary received Rs.3000 from BDC.
- BISP Tehsil Office Swabi did not maintain its record of complaints according to the set standards. 2A reveals that beneficiary visited for complaint while 2Z reveals that her husband is following the complaints since beginning.
- The complainant did not receive acknowledgement at times of lodging complaint.

6. Recommendations

- BISP should keep maintain this level of efforts in beneficiary service.
- Record should be maintained according to the protocols.
- Complainant should receive acknowledgement at times of lodging complaint.

Case study Number	G-Q3-KPK-29
Nature of Case	Address change
Complainant/ Beneficiary	Nasrin Begum
Wife of:	Bismillah Jan
Complainant, if not beneficiary herself	Javed hussain (neighbour)
Address	Mohallah Sultan Abad Adena Tehsil and District Swabi c/o Javed hussain s/o Mohammad hussain
CNIC Number	2110315549634
PSC form number	16484031
Draft Case Study Date	5 th January 2013

1. Profile of the beneficiary/complainant

Nasrin Begum Wife of Bismillah Jan is 37 years old illiterate woman. She is the resident of Mohallah Sultan Abad Adena Tehsil and District Swabi. She is a housewife and mother of 4 children (2 boys and 2 girls). Her husband works as cobbler in Swabi bazar and earns on average of Rs. 200 per day.

She lives in a rented house for Rs.400 per month. The house consists of two constructed rooms. There is no kitchen, and washroom facility in the house. They have no electricity at home, because they can't afford to pay its bill. Her locality has been provided with the basic amenities of electricity, mobile phone communication, civil hospital Adena and separate primary and secondary schools for boys and girls. The only source of transport is Hiace (taxi) that runs between Swabi and Mardan.

2. Relationship with BISP

Nasrin Begum was not declared as potential beneficiary in the parliamentary phase of BISP. During the Poverty Score Card survey, Nasrin Begum was living in district Swabi (where she is living now), while her husband was in Lahore for earning livelihood.

The Poverty Score Card survey team visited his house in Lahore in the end of 2010 and asked him to provide information about his household. Therefore a PSC form was filled for his household at Lahore and the CNIC number of the husband was only entered in the PSC form. The survey team warned him not to fill another PSC at district Swabi otherwise it will create duplication and discrepancy.

The husband of Nasrin Begum informed her about the same and Nasrin Begum did not fill another PSC form, when the Poverty Score Card survey team visited her house and asked her to do so. Acknowledgment slip was issued to her husband in Lahore on the same time after filling PSC form.

Around 16 months before, her husband submitted copy of CNIC of Nasrin Begum in BISP Tehsil Office Swabi. The BISP officer updated her CNIC in her roster and discrepancy was removed.

Nasrin Begum considers herself as eligible BISP beneficiary as it has been confirmed to her by her husband through BISP Tehsil Office Swabi. She considers BISP as government scheme and money can be utilized on household needs. No IEC material is provided to her.

3. How did the complaint emerge?

The husband of Nasrin Begum filled her PSC form in Lahore Punjab. After few months, her husband returned back to home at district Swabi. As she was declared eligible beneficiary by BISP therefore she wanted to change the address, where she wanted to receive her payments. Bismillah Jan asked one of his neighbour (Sub Inspector police, Javed Hussain) to fix this as he can easily do that and change the address in BISP record so that the money could reach at their home address in Sultan Abad Adena district Swabi.

4. Process of the complaint

4.A Provider's Version

The complainant visited BISP Tehsil Office Swabi on 19th April 2012 and informed that the beneficiary Nasrin Begum wife of Bismillah Jan want to change her BISP address from Punjab to her native village at distract Swabi. The beneficiary did not have CNIC at her roaster therefore for that update first a complaint was processed for CNIC update on 19th April 2012 (ID 10045528), which was received by Assistant Director and then Divisional Director.

The request was accepted on 24th April 2012, when the Assistant Complaints processed another complaint for address change (ID 10054048). He processed the same mentioned complaint for the second time (ID 10054599) as initially at the time of processing, there was no electricity therefore he processed it twice. One of the status is shown as accepted while the other is as pending, as the pending could only be removed from Divisional Director inbox once it gets rejected. As of 18th May 2012 the payment details was showing the same on old address therefore another request (CMS ID 10109795) was processed on the same date.

The Assistant Complaints is looking this case since long. The address change request was registered so many times and finally it came in this office knowledge that the request has been accepted as shown in the payment details.

4.B Client version

The address in the PSC form was Lahore Punjab and CNIC of Nasrin Begum was missing in the roster. The husband of Nasrin begum asked a neighbor Mr. Javed to help him in receiving BISP payment in district Swabi at his native village.

Mr. Javed submitted Nasrin Begum's CNIC in BISP Tehsil Office Swabi. BSIP Tehsil Office Swabi updated the roster with the CNIC of Nasrin Begum and then process another complaint for address change initiated. The case has been followed since one year and now BDC is obtained from BDC Center Swabi and she has withdrawn Rs.3000 through Franchise at Swabi bazar.

5. What have we learnt?

- The CNIC update request was launched through CMS at 19 April 2012. The change of Address request generated two times on 24 April 2012, one in process the other accepted. Another address change request was processed on 18 May 2012. The Assistant Complaints while lodging another request was not sure about the status of request therefore he lodged another one on 18 may 2012. The address change did not happen immediately at the

acceptance of request by Divisional Director therefore they process the case so many times. This gap in theory and practice creates confusions in the minds of BISP staff at tehsil level.

- The complainant informed telephonically that the beneficiary obtained BDC and on 21 January 2013 collected Rs.3000 through it at a franchise in Swabi bazar. The BISP payment detail website shows no deposit, withdrawal history in the bank account. The same issues have been reported by the TPE team in the southern KPK. This is a very much serious flaw, and can damage the transparency in this program as claimed.
- The installment generated at 30 June 2012 is still not delivered to the beneficiary, and it is not certain what would be delivery address of Money order?
- Survey Organization should not have filled the PSC form at Lahore as the family was actually residing at Swabi.
- The beneficiary did not receive intimation letter through which she could be informed about her discrepancy or eligibility.
- The complainant did not receive some acknowledgement at times of lodging complaint.

6. Recommendations

- BISP should troubleshoot the CMS software and incorporate the highlighted preferences so that the BISP Tehsil Office are equipped enough to deal variety of issues at hand.
- The discrepancy in the software that it does not show the bank transactions should be immediately removed it may create problems in solving BDC embezzlement disputes.
- BISP should make sure the delivery of the payment generated in one's name. The instant beneficiary should be given the Rs.3000 generated in her name on 30 June 2012.
- The set standards must be complied with. Deviation from the policy is hazardous.
- BISP should ensure timely delivery of intimation letters.
- Complainant should be handed over with some acknowledgement at times of lodging the complaint.

Case study Number	G-Q3-KPK-30
Nature of Case	Eligibility Appeal
Complainant/ Beneficiary	Bibi Hanifa
Wife of:	Muhammad Gul
Complainant, if not beneficiary herself	Muhammad Gul
Address	Village Rashang, Tehsil Allai, District Battagram
CNIC Number	1320192701776
PSC form number	0583241
Draft Case Study Date	8 th December 2012

1. Beneficiary/complainant's Profile

Bibi Hanifa w/o Muhammad Gul is 41 years old illiterate woman. She is the resident of village Rashang, Tehsil Allai, District Battagram. She is a housewife and remains engaged in her household chores. Bibi Hanifa has two sons and a daughter; all of them are roaster with her on PSC form. Her family lives in 4 Marlas unconstructed house. The house has two rooms, without having any bathroom and kitchen facility. The house was an old and has a low boundary wall. The family was using water from an installed water tap at their court yard. Her son is studying at a Government school in the same village and her daughter has not attending the school. Her elder son was a daily wager.

Her husband was working as an operator at a corn grinding machine in the same village and in return he receives Rs.1, 500 as his monthly salary. Her elder son was working on daily wages of Rs.200 per day. The family has neither agricultural land nor any regular source of income other than the mentioned above.

Village Rashang was located at the distance of 20 km from the main town of Allai, and its leading road single and narrow. Most of the villagers are poor, and working on daily wages. The village has High and primary School for boys and a primary school for girls. A Basic Health Unit (B.H.U) is available in the village for basic health treatment, and in case of an emergency or severe ailment, people rush to Battagram hospital. No basic facilities were available in her house like drainage system; gas, except electricity and drinking water. The village is having huge scale pipeline for water supply to the village, which was financed and implemented by an NGO after the earthquake in October 2005.

There was no potential beneficiary in the household as the PMT was 19.25.

2. Relationship with BISP

Bibi Hanifa was not included in BISP for cash grant scheme under Parliamentary Phase, and was not getting any benefit from it. Poverty Score Card (PSC) survey was held in October 2009 at her doorstep by an enumerator of Pakistan Censuses Organization (PCO), and she was provided with an acknowledgement slip in return. Her PMT score came out 19.25 therefore she was declared as ineligible.

Her family does not have enough information about BISP program and its eligibility criteria, like others in her locality; she considers that it is Pakistan People Party cash support program for poor and needy families.

She and her family did not know about complaint redressal mechanism, through which complaints are getting resolved in BISP Offices.

If the beneficiary receives BISP cash grant amount, she will use it to purchase food stuff for her family.

3. How did the Complaint Emerge?

When BISP has started distributing Money orders in the surrounding areas, then beneficiary thought, why she is not receiving such Money orders, therefore she sent her husband to BISP Tehsil Office Allai to enquire on her survey. The Assistant Director BISP Tehsil Office Allai checked his wife status and told him that she is been declared as ineligible but an appeal could be lodged as the PMT score is below 20. For that he needs to submit a copy of his wife CNIC.

4. Processing of The Case

4.A Provider version

An appeal request was received by the Assistant Director (Assistant Complaint officer post is vacant therefore Assistant Director do his work until anyone get charge of his seat). Assistant Director processed the appeal through Complaint Management System under complaint ID 10182768 and forwarded it to supervisor for further process on 14th June 2012.

The application was kept in complaints file but no acknowledgement was issued to the complainant. The complainant was advised that he/she can check the status of her complaint after a week.

Assistant Director (Supervisor) BISP tehsil office Allai processed the appeal and forwarded her appeal to the Approver on the same day of complaint receipt. Divisional Director BISP Abbotabad checked and processed the appeal, but the appeal was rejected as PMT questions were not coming true. The date of rejection is not known, because s CMS does not have this option, but normally he process such complaints within a week.

4.B Client version

Bibi Hanifa's husband Muhammad Gul visited and filed eligibility appeal for the household. at BISP Tehsil office Allai, by submitting an application along with a copy of his wife CNIC in June 2012. The complaint was handed over to the Assistant Director, who kept the application in complaints file and advised the complainant that he can enquire after a week. The complainant did not receive acknowledgement slip. The complainant visited three times to BISP office Allai through public transport and incurred travelling cost of Rs.120.

She was satisfied with BISP staff behavior and cooperation, and also showed satisfaction with CMS. May be it is because, she was not aware about rejection of her appeal.

5. What have we learnt?

- Initially she and her family did not know her ineligibility and case redressal mechanism. They came to know when they visited BISP Tehsil Office Allai.
- Neither Bibi Hanifa nor her family knows about the rejection of her eligibility appeal and she was waiting very impatiently for the payments. She was not informed by BISP officials regarding the rejection, despite her husband's frequent visits.
- A joint file for complaints was maintained at BISP tehsil office Allai in which manual records of the complaints has been kept.
- The beneficiary was satisfied with the cooperation and dealing of BISP staff, as well as with

CMS, but she was waiting for the payments, as she was unaware regarding the rejection.

- The complainant did not receive some acknowledgement at the time of lodging the complaint.
- CMS does not show different processing dates (Assistant Director and Divisional Director)
- There is a vacant post of Assistant Complaints therefore work load came on Assistant Director.

6. Recommendations

- The complaints received at BISP office should be processed on the same day, or a computerized diary should be introduced and acknowledgement slip to the complainant should be issued on the same time. In this way the delay will not be occurred.
- BISP officials should inform the complainants about the rejection of their appeals. In this way at least the money and time of poor beneficiaries may be saved, and they would not keep hope of receiving cash.
- CMS should be updated to show different processing dates at different levels so that public accountability could be ensured.
- BISP should ensure appropriate staff at Tehsil Level.

Case study Number	G-Q3-KPK-31
Nature of Case	Missing CNIC
Complainant/ Beneficiary	Gul Mrjana
Wife of:	Wali Ullah Khan
Complainant, if not beneficiary herself	Wali Ullah Khan
Address	Mohallah Ghormi Zai, Village Darraki, Teshil and District Tank
CNIC Number	1220184795356
PSC form number	5273856
Draft Case Study Date	30 th November 2012

1. Beneficiary/complainant's Profile

Gul Marjana w/o Wali Ullah Khan is 30 years old illiterate woman. She is the resident of Mohallah Ghormi Zai, village Darraki, Tehsil and District Tank. She is a house wife and remains engage in her household chores.

The beneficiary has one son and three daughters. She lives jointly with her mother in law and brother in law, who has a wife and a daughter. They all are roaster with her on the PSC form. The family consists of ten members, and all are accommodated in a three Marlas unconstructed house. The house has two rooms with a low boundary wall, without having kitchen and washroom facility. The family uses a donkey for fetching water from the tube well of the village. Her children were not enrolled in any school as they are still under the age of schooling according to her.

The beneficiary's husband works as a tenant on a property of 16 *Kanal*. The landlord provides food stuff to the family. They don't have any regular source of income.

The village Darraki is at a distance of 20 km from Tank city, and the 3 km link road which connects the village with the main Pezu road is single road. The streets of village were katcha and narrow. The villagers were having agricultural lands around of village, but its production depends on the rainfall as having no canal system for agricultural purposes. Primary and Middle Schools were available for the girls but only a primary school for boys in the same village. The village did not have facilities of water supply system, sewerage system and gas. A dispensary was available in the village, though they rush their patients to Tank in cases of emergency.

There are two other potential beneficiaries in this household along with the beneficiary, namely Sadozai Bibi (mother in law) and Noureen Bibi (sister in law). Both are getting BISP benefits regularly, though the beneficiary is having CNIC discrepancy.

2. Relationship with BISP

Gul Marjana and no one from her family members were eligible in BISP phase one (Parliamentarian phase survey), but in second phase (poverty score card survey), she has been considered as potential beneficiary with discrepancy. . Poverty Score Card (PSC) survey was held in the end of 2010 at her doorstep by an enumerator of Pakistan Censes Organization (PCO), and she were provided with an acknowledgement slip in return. In a result of the survey, she was declared as a potential beneficiary, but with a CNIC discrepancy, because was not holding CNIC at the time of survey. Beneficiary and her family does not have enough information about BISP program and its eligibility criteria, like others in her locality; she considers that it is Pakistan People Party cash support program for poor and needy families.

The family did not know about the complaint procedure, but they saw that other beneficiaries

from the same household were receiving the payment, then she sent her husband to make enquiry at BISP Tehsil Office Tank, where he came to know about the discrepancy.

If she receives BISP cash grant amount, she will use it for the educational expenses of their children.

3. How did the Complaint Emerge?

Initially, nothing was known to the family about her eligibility and discrepancy, but when she saw that that her mother in law and sister in law started receiving the Money orders of BISP then she sent her husband to BISP. Her husband visited BISP Tehsil Office Tank where he checked his wife status and came to know that there is a discrepancy of CNIC as her CNIC was not recorded in survey form at the time of survey.

At the time of survey her CNIC number was not recorded in her PSC form because her CNIC was not issued by NADRA. She was told by the surveyors that in order to get the amount, the beneficiary should have valid CNIC, without that she would not be able to get BISP benefits. She had then applied in NADRA under normal fee of Rs300 and received her CNIC in 3 months' time.

4. Processing of The Case

4.A Provider version

Assistant complaints at BISP Tehsil Office Tank, received a complaint for CNIC update on 20th September 2012, as CNIC number was missing in her PSC form, which have caused the discrepancy. Assistant complaints officer processed the case through Complaint Management System under complaint reference ID 10553743 and forwarded her request to the supervisor BISP Tehsil office Tank for further process on the same date. The complainant was advised that she can enquire regarding the resolution of her complaint after a week time.

The case was further processed by the Assistant Director, who checked and forwarded the case for approval to the Divisional Director BISP D.I. Khan on 20th September 2012 after his review. Divisional Director BISP D.I. Khan accepted the request for CNIC update. According to his statement, approval date of the approver could not be traced as CMS does not show it, but usually the cases processed by the approver within a week. Thus the grievance was redressed by updating her family roster and the process completed in a week time.

Though the issue has been resolved around three months ago, but no payment generated at BISP website so far, as of 26 January 2013.

4.B Client version

Wali Ullah Khan beneficiary's husband visited BISP Tehsil Office Tank, and filed CNIC update complaint by submitting a copy of his wife CNIC in July 2012 (official record showing 20th September 2012). The complaint was handed over to Assistant Complaints officer, who advised him that the issue would be resolved and he can check the status after a week. The complainant visited twice to enquire about his request, but he was returned back with the same words that his issue would be resolved soon. The complainant has assumed that there might be some problem in her case, and the issue is pending, but fact is that it is already resolved at the end of September 2012.

In order to know the status of her complains, he visited three times to BISP Tehsil office Tank which is located at a distance of 20 km from his village. He incurred travelling cost of Rs.120 on per visit. The beneficiary was dissatisfied with BISP staff and also with BISP system (CMS), because his issue is still pending.

5. What have we learnt?

- The beneficiary did not receive BISP intimation letter through which she could be informed at an earliest time.
- The complainant did not receive any acknowledgement at the time of lodging the complaint.
- The CMS does not show the date of approval of a request.
- The issue was resolved at the end of September 2012, and her status was updated in her roster, but yet no amount was generated at BISP website, as of 26th January 2013.
- The complainant was pointed out that the complaint was submitted in July 2012, but according to BISP record it was processed in September 2012, and BISP official was saying that they process the complaint on the same day of receipt. This indicated that the complaint was left pending till it was finally processed through CMS, it might have been either due to workload, or electricity load shedding.
- The question may be raised, that if the process took place on the day of receipt, then why was its acknowledgement not issued?
- The complainant was showing dissatisfaction with dealing and cooperation of BISP staff, as he uttered that initially BISP officials were unwilling to receive the complaint. He was also not happy with CMS, as he told that the complaint has been submitted three months ago, but they are still waiting for the payments.

6. Recommendations

- CMS should show the date of processing of the Assistant Director and Divisional Director in public interface so as to have public accountability.
- Complaint should not accumulate the cases and process them altogether in one go. BISP should ensure timely delivery of intimation letters.
- BISP should introduce computerized diary system and officials should be liable to issue acknowledgements to the complainants on the same time of complaints filing.
- Those beneficiaries, whose rosters are updated but payments are not generated, after their complaint redressal, their payments should automatically be generated or even a tentative date of payment generation could have been given to avoid unnecessary visits of the beneficiaries.
- BISP should ensure electric standby generators at Tehsil level, which could be used as an alternate power supply in load shedding.

Case study Number	G-Q3-KPK-32
Nature of Case	Missing CNIC
Complainant/ Beneficiary	Bakht Bibi
Wife of:	Taj Feroz
Complainant, if not beneficiary herself	Taj Feroz
Address	Seri village Teeloos, Tehsil Allai Battagram
CNIC Number	1320153321970 132053321970
PSC form number	0580021
Draft Case Study Date	2 nd December 2012

1. Beneficiary/complainant's Profile

Bakht Bibi w/o Taj Feroz is 20 years old illiterate lady. She is the resident of Seri village Teeloos, Tehsil Allai District Battagram. She is a housewife who remains engaged in the household chores.

The beneficiary has four children including two daughters and two sons. She has a co-wife, Hassan Bibi, who has three children. The family of nine members is rostered on PSC single form. The family has three marlas unconstructed house and they all are accommodated in a single room. The house has no kitchen and washroom facility. Water tap is available in their court yard for water supply. Her children are enrolled at school due to financial constraints. Her husband was the sole bread earner, who works on daily wages and earns on average of Rs. 200-300 per day only. The families have neither agriculture land for cultivation nor any other regular source of income except the daily wage.

Village Teeloos was located at a distance of 5 km from the main town of Allai. A single narrow road leads toward the village. The house, where they are living was located at a distance of one km from the village center. Road was not extended to her house. There was no school for girls though a boy's primary school was under construction in the village. The water scheme was financed and implemented in the village by an NGO after the earthquake in October 2005. No basic necessities like Gas, education, health and Sewerage system were available to the villagers except electricity. B.H.U was available at the distance of two km from her house at the center of village Teeloos. Her co-wife, Hassan Bibi is also the potential beneficiary.

2. Relationship with BISP

Esmat Aaraa and her family members were not eligible in BISP phase one (Parliamentarian phase survey), but in second phase (poverty score card survey), she has been considered as potential beneficiary with discrepancy in CNIC. Poverty Score Card (PSC) survey was held in October 2010 at her doorstep by an enumerator of Pakistan Censuses Organization (PCO), and she was provided with an acknowledgement slip in return. In a result of the survey, she was declared as a potential beneficiary, but with a CNIC discrepancy. She was not holding CNIC at the time of survey. Bakht Bibi and her family does not have enough information about BISP program and its eligibility criteria, like others in her locality; she considers that it is Pakistan People Party cash support program for poor and needy families. The family was not acquainted with the complaint redressal mechanism. They came to know about BISP complaint procedure, when they enquired at BISP Tehsil office Allai.

During survey, she said to the enumerator, If she receives BISP cash grant amount, She will utilise it on food items for family.

3. How did the Complaint Emerge?

Her co-wife, Hassan Bibi, was getting the cash transfer but Bakht Bibi was not receiving anything from BISP. Her husband went to BISP Tehsil Office Allai to check, why Bakht Bibi is not receiving the cash transfer. The Assistant Director BISP Tehsil Office checked her status and told him that her CNIC information is missing in the roster. By updating her missing information, she could become a potential beneficiary.

At the time of her PSC survey she did not have NADRA CNIC. The survey team had asked her to make CNIC for her, which she did and had received CNIC in 40 days on the cost of Rs 300.

4. Processing of The Case

4.A Provider version

A complaint of CNIC update in her family roster was received by the Assistant Director at BISP Tehsil Office Allai on 5th June 2012. The applicant stated that her CNIC number was not recorded in her Poverty Score Card (PSC) form at the time of survey, therefore requested for the insertion of her CNIC number in her family roster.

Assistant Director processed the case through Case Management System under complain ID 10153890 and forwarded the request on the same day at the interface of the supervisor for further processing. He ensured to the beneficiary/ complainant that her update could be done soon, and she can check with BISP office after a week.

The complaint was processed by the same Assistant Director BISP tehsil office Allai, who checked her request and recommended it to the Divisional Director BISP Abbotabad on 5th June 2012. Divisional Director BISP Abbotabad checked and accepted her requests for CNIC update in her roster. Though exact processing date by the approver could not be traced, but usually the approver processes the cases on every weekend. Thus her issue of CNIC update was resolved by updating her family roster and the process was completed in a week time.

She has not been declared as potential beneficiary nor her payment generated as of 27th January 2013, despite the fact that her CNIC has been updated six months ago.

4.B Client version

Beneficiary's husband Mr. Taj Feroz filed a complaint for CNIC update at BISP Tehsil Office Allai by submitting an application and a copy of his wife CNIC. He stated in the application that beneficiary's CNIC number was missing as her CNIC was not issued at the time of survey by NADRA. She requested for insertion of her CNIC number in her family roster. Assistant Director received the complaint and processed it through CMS. The applicant did not receive acknowledgement slip for the complaint he had lodged. The applicant was advised that the issue would be resolved in one week time, but still the family has no knowledge of its resolution yet.

In order to pursue the case, the complainant visited twice through public transport at BISP tehsil office Allai which was on the distance of 5 km from his village, he incurred Rs.100 on travelling cost.. The beneficiary was satisfied with BISP staff as well of CMS, though she did not receive cash grant amount yet but was hopeful for its release.

5. What have we learnt?

- As a result of the survey Bakht Bibi was not declared as potential beneficiary, which indicates that she was underage.
- Despite the update of CNIC she is not declared as potential beneficiary.
- Her husband name in her CNIC is Taj Feroz while the BISP record shows the name as Mohammad Tahir. Which could be the reason that NADRA is not verifying her with Mohammad Tahir and so she could not be declared as potential beneficiary?
- As her issue was resolved in the first week of June 2012, almost 6 months have been lapsed but still she is not declared as the potential beneficiary.
- Speedy and timely resolution of the complaints is due to the decentralization of complaint management system, which deals and receives complaints at tehsil level.
- The complainant did not receive some acknowledgement at times of lodging the complaint.
- The household did not receive BISP intimation letter.

6. Recommendations

- BISP should enquire the issue that why she could not be declared as potential beneficiary.
- By accepting her status (as married woman) in the roaster, she is declared her as potential beneficiary and her payment should start generated.
- The complainant should receive some acknowledgement at the time of lodging the complaint.
- BISP should ensure timely delivery of intimation letters.
- NADRA should make CNICs free of cost as well on priority basis.

Case study Number	G-Q3-KPK-33
Nature of Case	Eligibility Appeal & CNIC Update
Complainant/ Beneficiary	Rohafza
Wife of:	Muhammad Din
Complainant, if not beneficiary herself	Ila Ud Din (son)
Address	Village Barpaw Pagora, Tehsil & District Battagram
CNIC Number	1320207095776
PSC form number	0534408
Draft Case Study Date	9 th December 2012

1. Beneficiary/complainant's Profile

Rohafza w/o Muhammad Din is 66 years old illiterate woman. She is the resident of village Barpaw Pagora, tehsil & District Battagram. She is a who remains home and do not do house hold work due to old age.

The beneficiary was an old age lady, who has three daughters and two sons. All of them are married and daughters are living separately with their families. She lives with her two sons and their families. The household consists of 13 members (the couple, two sons, two daughters in law, and seven grandchildren). She lives in 8 Marlas constructed house that is consist of three rooms, a kitchen and a bathroom in the corner of the house. The family has an installed water tap at the court from where they take water for household usage and for drinking. Beneficiary's husband was an old age person who was unable to work; therefore her two sons contribute to the family budget. Her elder son was having LPG shop, who earns approximately Rs. 5000 a month; while the younger son was working on daily wages and earns Rs 200 – Rs 300. The family has neither agricultural land nor any other regular source of income.

The village is located at a distance of 8 km from the main town of Batagram and beneficiary's house was located on the right side of the main highway of Shahra e Resham. The village is populated and most of its inhabitants are shop keepers, Government servants and daily wagers. A water supply pipe line is available in village, but no proper sewerage system and gas supply in the village. Separate primary Schools for both boys and girls, and a Boys High school were functional in the village. Basic Health Unit (B.H.U) was also available in the village though in cases of severe ailment or emergency they have to rush to Batagram.

The household has two other potential beneficiaries, whom are daughters in law of the beneficiary. 2.

2. Relationship with BISP

Neither Rohafza nor any other in her household was included in BISP for cash grant scheme under Parliamentarian Phase, hence no one benefited from it. Poverty Score Card (PSC) survey was held in October 2009 at her doorstep by an enumerator of Pakistan Censes Organization (PCO), and she were provided with an acknowledgement. She was not declared as potential beneficiary, as her PMT score was 19.89 which were above the threshold.

The family does not have enough information about BISP program and its eligibility criteria, like others in her locality; she considers that it is Pakistan People Party cash support program for poor and needy families

They also dont know about the appeal process that could be lodged at BISP Tehsil Office, unless briefed by a neighbor about the policy.

If the beneficiary receives BISP cash grant amounts, she will use it on family's basic needs and food stuff.

3. How did the Complaint Emerge?

Initially, the family was having no knowledge regarding the eligibility/ineligibility, appeal and discrepancy but when a neighbor told the complainant that he can file eligibility appeal in BISP Tehsil Office Battagram. Therefore, her son visited BISP tehsil office Battagram, where Assistant Complaints officer checked his mother status, and told him regarding their ineligibility as their PMT score doesn't comply with the set standards. The Assistant Complaints officer also suggested him that he can still lodge an appeal for which he would need their parents CNICs.

The case has two issues, an eligibility appeal and CNIC discrepancy.

4. Processing of the case

4.A Provider version

An eligibility appeal was received by the Assistant complaints officer on 2nd November 2012. Assistant Complaints officer processed the appeal under appeal ID 10776696 through Complaint Management System, and forwarded it to the supervisor for further processing on the same date.

The application was kept in complaints file and no acknowledgement had been issued to the complainant. The complainant was advised that he could check his complaint status after a week.

Assistant Director (Supervisor) BISP tehsil office Battagram processed the appeal, and recommended it to the approver on the same day. Divisional Director BISP Abbotabad checked and approved her eligibility appeal, and she has been declared as potential beneficiary of BISP cash grant scheme. Though date of Approver acceptance could not be tracked through CMS, but normally he approves such requests within a week time. When the eligibility appeal accepted then another complaint was lodged for CNIC update on 12th November 2012. The complaint was processed at three different stages under complaint ID 10823521, and finally it was approved and her CNIC number has been updated in the roster.

Eligibility appeal and CNIC update were successful and she was included in BISP as potential beneficiary for cash grant scheme, though mobile was not issued yet to the beneficiary as of 17th November 2012. No payment has been generated under her name on BISP website as of 11th December 2012.

4.B Client version

Beneficiary son Ila Ud Din visited BISP tehsil office Battagram and lodged eligibility appeal to include his household under BISP cash grant scheme, by submitting an application along with a copy of his mother and father CNIC in November 2012.

The complaint was received by Assistant complaints officer, which kept it in complaints file and advised the complainant that the issue would be resolved as early as possible, but did not issue him any acknowledgement slip. The complainant visited again after some days, and Assistant Director informed him that eligibility appeal has been accepted, and now CNIC update would take place.

The complainant visited almost six times to BISP office Battagram through public transport, and incurred the travelling cost of Rs.20 per visit.

She was satisfied with BISP staff behavior and cooperation and also showed the satisfaction with CMS complain handling. She was happy that she will be receiving the mobile and optimistic that she will get payment soon, though she has not received a single penny as of 27 January 2013.

5. What have we learnt?

- The family was informed by a neighbor that appeal could be filed, and then her son visited BISP office and lodged eligibility appeal, which was accepted. After its acceptance a complaint was lodged for CNIC update which was also approved. Both the issues got resolved, but neither the mobile was issued nor any payment was generated at BISP website so far.
- Four of her children are below the age of 12 that is why her appeal was accepted.
- There are two other beneficiaries in this household Chan BIBI and Nazpari, both are her daughters in laws, who are also potential beneficiaries along with her. A joint file for complaints was maintained at BISP tehsil office Battagram in which manual record of the complaints was kept.
- The beneficiary was satisfied with the cooperation, and dealing of BISP staff, as well as with CMS, because she was happy with the resolution of the issue, though she was waiting for the release of the payments.
- The beneficiary did not receive BISP intimation letter.
- The complainant did not receive acknowledgement against the lodged complaint.
- CMS does not show the date of acceptance of a request.

6. Recommendations

- BISP should ensure early generation of the payments at BISP website automatically, once requests got accepted.
- BISP officials should inform complainants about the generated payment after its generation. In this way they would be able to withdraw the generated amounts.
- BISP should ensure timely delivery of intimation letter.
- Complainant should receive some acknowledgement at the time of lodging the complaint.
- CMS should show the date of acceptance of a request.

Case study Number	G-Q3-KPK-34
Nature of Case	No Potential Beneficiary
Complainant/ Beneficiary	Husan Bibi
Wife of:	Salat Khan
Complainant, if not beneficiary herself	
Address	Mohallah Naro Maneri Bala, PO Swabi Tehsil and District Swabi
CNIC Number	1620271582028
PSC form number	6030284

1. Profile of the beneficiary/complainant

Husan Bibi wife of Salat khan is 59 years old illiterate woman. She is the resident of Mohallah Naro Maneri Bala, PO Swabi Tehsil and District Swabi. She is a house wife and mother of 8 children (5 boys and 3 girls). All her children are married except the youngest daughter Khushnuma. One of her son has recently passed away left behind his widow (Bakhanra).

The husband of Husan Bibi works on daily wages and earns Rs 300 per day. He is also a patient of chest pain. She lives in a five marla own house that consists of 3 unconstructed rooms with no kitchen and washroom facility in it. A dug well inside the house is the source of drinking water. Drainage system of the house is fair enough.

The house is located in mohallah Naro. The streets are paved. There is no nearby health and education facility. Government primary school is located at a distance of one kilometer. For Health issues people travels to civil hospital Swabi. Chingchi (taxi) is the only transport facility in the area.

2. Relationship with BISP

Husan Bibi was not declared as a beneficiary in the parliamentary phase of BISP. The Poverty Score Card survey was held in her locality by the e end of 2010. The survey team visited mohallah Naro and stayed in a Hujra asking the nearby houses to come for filling their PSC forms. She was also surveyed, and acknowledgement slip was issued to her after filling her PSC form.

She did not consider herself BISP eligible beneficiary, as it is not confirmed to her from any source. She considers BISP as Benazir funds support scheme. All she knows about BISP is verbally from people. No IEC material is given to her by the survey organization of BISP. She also does not know about the BISP eligibility criteria. She intended to utilize the cash grant money on variety of household needs.

3. How did the complaint emerge?

Around one year before, the husband of Husan Bibi visited Bisp Tehsil Office Swabi to know his wife eligibility status. The Bisp Tehsil Office Swabi informed him that Husan Bibi is eligible but due to CNIC discrepancy, her case was not further preceded. The Assistant Complaints Officer BISP Tehsil Office Swabi asked him to submit copy of the CNIC of his wife. The name of Husan Bibi was not recorded in PSC form during survey. The

4. Processing of the case

4.A Provider version

Beneficiary visited BISP Tehsil Office Swabi, which is the nearest to her home. The household is eligible with discrepancy. There is no potential beneficiary in the PSC Form. The name of the beneficiary is not listed in the roster. The BISP Tehsil Office has no option to process the case.

4.B Client version

BISP Tehsil Office Swabi informed that there is some discrepancy which needs to be removed before they could receive their payments. The Assistant Complaints officer asked the complainant to submit CNIC, and do visit after a month in order to check the status of his case. The complainant visited again after a month but he was informed that the problem is not yet solved, and ask to visit again after a month. The complainant's son Altaf Hussain visited BISP Tehsil Office Swabi around 8 to 10 times through Chingchi (taxi) that cost him Rs.40 for the round trip, but the problem is not resolved still.

The complainant is not satisfied with the complaint resolution mechanism. The complainant is satisfied with the behavior of the staff in BISP Tehsil Office Swabi.

5. What have we learnt?

- The survey was not conducted according to the set protocol of BISP. The survey team visited a local Hujra, and asked the locals male heads of households to come and let their PSC forms filled. The household includes the following members, Salat Khan, Husan Bibi, Altaf Hussain, Ishtiaq, Shafahat, Hasnat, Khushnuma, but the BISP roster listed only three, Salat Khan, Altaf and Khushnuma, missed 4 members. There is no adult female member of the household in BISP roster, which basically caused this problem (no potential beneficiary).
- No action taken on the complaint as is revealed by the BISP Tracking website. The BISP Tehsil Office Swabi is unable to solve this problem for almost a year. This office is in touch with the BISP authorities regarding cases of this nature but no action has been taken over yet from the HQ.
- After survey, the beneficiary was not contacted about her eligibility with discrepancy.
- No IEC material is distributed by the survey organization or BISP in the area.
- No acknowledgement slip is given to complainant at the time of complaint registration.
- Record keeping of the BISP Tehsil Office Swabi is very much poor.

6. Recommendations

- BISP should insure the correct filling of PSC form, so that no information is get missed.
- BISP should troubleshoot / upgrade its tracking software to enable its tehsil offices to handle such like situations. The Assistant Director should be given access to the rights so that he can absorb a genuine missing member of a household into it.
- BISP should issue acknowledgement slips to its complainants at BISP Offices.
- BISP Tehsil Office Swabi should maintain record as per standard.
- BISP should mobilize and educate its beneficiaries.

Case study Number	G-Q3-KPK-35
Nature of Case	No Potential Beneficiary
Complainant/ Beneficiary	Sabar Nisa
Wife of:	Umer Rehman
Complainant, if not beneficiary herself	Gul Mohammad (brother in law)
Address	Palo Dhand Totyalay Road Tehsil and District Swabi
CNIC Number	1510121639820
PSC form number	6000778

1. Profile of the beneficiary/Complainant

Sabar Nisa wife of Umer Rehman is 40 years old illiterate woman. She is the resident of Palo Dhand Totyalay Road Tehsil and District Swabi. She is a housewife and mother of 4 children (3 boys and 1 girl). Her husband works as farmer, he is looking after the lands of the local land lord on the basis of one third of the product sale. The husband of Sabar Nisa migrated from district Buner in 2004, and settled in district Swabi. They were having no house in district Buner. The house, where she is living now, is the property of the land lord.

Zari Bibi, the sister in law of Sabar Nisa is BISP potential beneficiary, and she is living in the same house. The house is 15 marlas unconstructed that is consist of two rooms with no kitchen and washroom facility. The drainage system is very poor. Electricity is available in the house, but there is no gas supply facility in the area.

The house is located at Palo Dhand Chowk. The road leading to Palo Dhand from Swabi bazar is paved and constructed. Government Primary School Palo Dhand is located at a distance of around 500 meter. Private medical practitioners are available at Palo Dhand Chowk for health issues. In major health cases, people travel to District Headquarter Hospital Swabi. Chingchi (taxi) is the only transport facility in the area.

2. Relationship with BISP

Sabar Nisa was not declared as potential beneficiary in the BISP first phase. Poverty Score Card (PSC) survey was held in the end of 20120 at her doorstep by an enumerator of Pakistan Censes Organization (PCO), and she were provided with an acknowledgement. Later on upon visiting the BISP Tehsil Office Swabi, she got to know that her household is ineligible because of PMT score 16.70. For which she lodged an appeal, and it got accepted. Now she is became potential beneficiary of BISP. Sabar Nisa considers BISP as a government scheme for helping poor and needy people of the country. All she knows about BISP is through survey team and verbally. There was no IEC material provided to her. She assumes being poor is the beneficiary eligibility criteria of this program. She stated that she is poor and homeless and she is eligible for this. She intended to utilize the cash grant money on various household needs like food, clothes etc.

3. How did the complaint emerge?

Sabar Nisa visited BISP Tehsil Office Swabi to inquire about her eligibility status. The staff at BISP Tehsil Office Swabi informed the complainant that she is ineligible as well having CNIC discrepancy for which the complainant lodged an appeal on 30 April 2012 and the household becomes eligible, though having no potential beneficiary. When the complainant visited 23 May 2012 still there was no potential beneficiary, therefore the complainant processed the case for declaring her as potential beneficiary. The Assistant Complaints asked to submit her CNIC copy and cell number.

4. Processing of the case

4.A Provider version

Sabar Nisa wife of Umer Rehman visited BISP Tehsil office Swabi long ago. The date of her complaint is not known as BISP Tehsil Office Swabi is not maintaining date wise record of the complaints. Her PMT score was 16.70 and as per standard set, she was considered ineligible but an appeal can be lodged. An appeal was lodged on 30th April 2012 in CMS under reference ID (10067633), and which was accepted later.

The real problem surfaced after acceptance of her appeal is the systems shows “no potential beneficiary” in this household although she was the female head of the household. Her CNIC was missing in the roster therefore she was asked to submit her copy of CNIC. Subsequently an update requested has been launched at CMS on 23rd May 2012 by the Assistant Complaints officer, which was accepted by the Assistant Director and approved by the Approver shortly after the complaint lodging. The approval of the request did not render her as potential beneficiary, therefore two more updates request has been lodged (18 October 2012 10709486 and 26 November 2012, 10885617) which got accepted as well, but the issue remain intact.

4.B Client version

The Complainant visited BISP Tehsil Office Swabi 8 months before (as of October 2012) for knowing the eligibility status of Sabar Nisa. The BISP Tehsil Office Swabi informed him that she is ineligible and there is some discrepancy as well which can be removed if he submits a copy of her CNIC.

The complainant submitted copy of CNIC and survey slip with the Assistant Complaints BISP Tehsil Office Swabi. BISP staff informed the complainant that there the form number registered twice at times of date entry therefore the suspension of one might delete the other but they will fix the problem.

The BISP Tehsil Office Swabi is at a distance of 30 minutes Chingchi service with a cost of Rs.40-60 for the round trip. The complainant followed the compliant almost ten times as of October 2012. No acknowledgement slip has been issued to him. The reply of the staff in BISP Tehsil Office Swabi is always to keep waiting and that the issue will be solved. It is added that a local internet cafe operator asked for Rs.500 to solve the problem and he was given.

The Assistant Director BISP Tehsil Office Swabi recovered the amount form him and returned it to the complainant. The complainant is satisfied with the behavior of the staff in BISP Tehsil Office Swabi but is not satisfied with the complaint resolution mechanism.

5. What have we learnt?

- BISP declared the household as eligible through accepting the appeal, but did not declare any potential beneficiary from the household. The Assistant Complaints officer attempted thrice to update the CNIC of the beneficiary, but it did not work. There is no other potential beneficiary in her household.
- There is a contradiction in the 2Z and 2A. The complainant stated that the BISP Tehsil Office told him that there are two forms of the same number and suspension of one form might delete the other but on the BISP website there is no such indication.

- The record keeping in the BISP Tehsil Office Swabi was not according to the set standards. Date of complaints, and who had visited for what purpose is not known.
- No IEC material provided to the beneficiary regarding the program and the beneficiary have a very little knowledge about the program.
- The date of acceptance of a request is not shown at BISP website, which is necessary for public accountability.
- The complainant did not receive any acknowledgement at the time of lodging the complaint.
- Might be that Sabar Nisa was registered as male in the PSC form that is why she is not declared as potential beneficiary.

6. Recommendations

- BISP should upgrade and enhance its software, so that issues of this nature can be resolved at the Tehsil office level, and that the staff should not be demoralized.
- BISP should inform the complainants about the actual problem to the possible extent, so that it could be a means of educating the rest of the complainants.
- BISP Tehsil office staff should maintain the record of the complaints according to the protocol.
- Awareness sessions on union council level should be organised to let the beneficiary know about the basics of the program. Many of the issues happened, because of the low level of awareness of the beneficiaries.
- Complainant should be given with some acknowledgement at the time of lodging the complaint.
- CMS should have the date visibility option for every activity made in it.
- She should immediately be declared as potential beneficiary.

Case study Number	G-Q3-KPK-36
Nature of Case	CNIC Update
Complainant/ Beneficiary	Shabnam
Wife of:	Shah Zaman
Complainant, if not beneficiary herself	Shah Zaman
Address	Nasafa, Near Nasafa, Post office: Nasafa, Noor Khel, Talash, Lower Dir
CNIC Number	1530212403808
PSC form number	30402706
Draft Case Study Date	9 th December 2012

1. Profile of the beneficiary/complainant

Shabnam w/o Shah Zaman is 24 years old woman. She is the resident of village Nasafa, Near Nasafa, Post office Nasafa, Noor Khel, Talash, Lower Dir. She is an illiterate woman, and works as a tailor.

She is the mother of two sons. The family lives in six marlas unconstructed house on the rent of Rs 2,000 per month. The house has three rooms, a kind of open kitchen, and the house corner for washroom purpose. The family is fetching drinking water from the nearby natural fresh water tank of the village. One of her brother in law is living with them in the same house, and they are contributing in the house rent but their kitchen and other utility expenses are separate and also they are roaster with her on PSC. Her kids are not studying at any school due to financial constraints.

Her husband Shah Zaman is the sole bread earner for the whole family, who works as a barber in the village. His per day earning is on average of Rs 250. The family has no agricultural land, or other source of income than then his daily wages. She is trying her level best to contribute to their income by stitching cloths for other women in her village but this income is not regular and cannot be estimated in family budget. The village Nasafa is at a distance of 35 k m from Timargarah Bazar. The houses in the village are small, unconstructed and scattered. Most people are poor, and earns on daily wages. Her locality has the basic amenities of electricity, mobile phone communication, basic health unit (BHU) and separate primary and secondary schools for boys and girls. In case of emergency, people travel to Talash Hospital.

While discussing with survey team, she said she would spend case grant on medicines, groceries, cloths for children. There are five potential beneficiaries in the household (four of them are from the family of her brother in law)

2. Relationship with BISP

Neither the beneficiary Shabnam nor someone else from her family was included under Parliamentarian Phase for BISP cash grant scheme. Her Poverty Score Card (PSC) survey was held in the end of 2012 at her doorstep by the survey team enumerator, and she was provided with an acknowledgement slip. As a result of the survey she was declared as potential beneficiary but with a CNIC discrepancy. She was not holding CNIC at the time of survey.

Shabnam did not have sufficient knowledge of BISP Program and its eligibility criteria, like others in her locality; she considers that it is Pakistan People Party cash support program for poor and needy families

She said during to the survey team that if she receive cash grant, she would use it for groceries, and for school fee and uniform.

3. How did the complaint emerge?

Her neighbor told them to visit Timargarah office because she is not receiving the Money Orders and might be having CNIC problem. He asked her to fix her problem in NADRA first and then visit BISP. As she was not having a NADRA CNIC, therefore she applied first in NADRA by paying the fees of Rs.1000, and had received the CNIC in a month.

Shabnam visited the BISP Tehsil Office Timargarah on 11 September 2012 to check her status. The Assistant Complaints told her that she is having CNIC discrepancy for which she needs to submit her CNIC. She submitted her CNIC on spot.

4. Processing of the case

4.A Provider version

The complainant visited BISP Tehsil Office, Timargarah and submitted an application along with a copy of CNIC on 11 September 2012. The Assistant Complaints received her complaint and processed it through CMS (10507637) on the same day of receipt. The Assistant Complaints officer forwarded the complaint to Assistant Director on the same date.

The Assistant Director accepted the complaint and recommended it for approval, on the same date of complaint lodging. The Divisional Director BISP Divisional Office Malakand checked the complaint and accepted the request on the same date this whole procedure taken place on the same date of reception of the complaint. However, for such process, they do not have record but the staff is under supervision and t they are immediately resolving such complaints.

4.B Client version

The beneficiary lodged the complaint by submitting a copy of her CNIC at BISP Tehsil office Malakand on 11 September 2012. The Assistant Complaints received her complaint but did not issue her acknowledgement slip, and told her that it would be resolved within a week.

The complainant visited after a week in order to pursue her case, and informed by Assistant Complaints officer that her issue has been resolved. She made around 30 – 35 visits to check the status of her payments.

BISP Tehsil Office was on a distance of 35 km from her house, which costs her Rs 200 if she travels by local transport. The complainant was not satisfied from BISP complaint redressal mechanism, because she had no idea what is stopping her installments if her issue has been resolved.

5. What have we learnt?

- Besides CMS, BISP tehsil Office Timargarah did not keep the complaints record manually in a register.
- The complainant was fully satisfied with the behavior and dealing of BISP Tehsil Office, Timargarah staff.

- The complainant visited 35 times to BISP tehsil office Timargarah, first for complaint lodge and rest of the visits for follow up of the payment. If we look at the BISP website, we can see CNIC number has updated, but still the status on the payment page is not updated yet.
- The complainant did not receive some acknowledgement at the time of lodging the complaint.
- The beneficiary did not receive BISP letter of intimation through which she could be informed at an earliest time.
- CMS does not show the date of acceptance of a request.

6. Recommendations

- Beneficiary payment should be immediately generated.
- CMS should be updated, and payment generation should be aligned with request acceptance, once the request accepted by the Approver then the system should automatically generate the cash transfer.
- Or the website should show a tentative date of payment generation so that to avoid unnecessary visits of beneficiaries in follow up of payments.
- Complainants should receive some acknowledgement at times of lodging the complaint.
- BISP should ensure timely delivery of intimation letters.
- NADRA should make CNICs free of cost for BISP beneficiaries and should be on priority basis.
- BISP should inform telephonically, those beneficiaries whose grievance has been redressed.

Case study Number	G-Q3-KPK-37
Nature of Case	Missing CNIC
Complainant/ Beneficiary	Makhtuma Bibi
Wife of:	Sakhi Ullah
Complainant, if not beneficiary herself	Sakhi Ullah
Address	Kotka Zarif, Sarai Gambella, Lakki Marwat
CNIC Number	1120145829718
PSC form number	1828070
Draft Case Study Date	28 th November 2012

1. Beneficiary/complainant's Profile

Makhtuma Bibi w/o Sakhi Ullah is 24 years old illiterate woman. She is the resident of Kotka Zarif, Sarai Gambella, Lakki Marwat. The beneficiary is housewife, and keeps herself busy in household activities.

The beneficiary has four children including two sons and two daughters. She dwells in 2 ½ marlas house along with her children and husband, who are also roaster with her on her PSC form. The house has only one room with no kitchen and washroom facility. A water tap is installed insider her house, for drinking and other purpose water usage. Her kids are still under age of the schooling, and remains at home.

Husband of the beneficiary was a *Paish-e-imam* (Moulvi at a mosque), who leads congregation prayer in a village mosque of the adjacent District Tank and visits home every Friday. He receives Rs.3500 as his monthly remuneration. Further he receives some charity from the villagers. The family has neither agricultural land nor any other regular source of income other than the mentioned one.

Village Kotka Zarif was on the walking distance from Sarai Gambella located on the right side of Indus highway. Her house was situated at the main Highway at a distance of 17 km from main town of Lakki Marwat. Her locality has been provided with the basic amenities of electricity, mobile phone communication, Rural Health Center (RHC) and separate primary and secondary schools for boys and girls. Separate primary Schools for each boys and girls were available in the village. But there is no proper drainage system and gas supply in the village. In her household there is no other beneficiary, except her, for cash grant scheme.

2. Relationship with BISP

She was not a beneficiary for cash grant scheme under the parliamentary phase of the program. In the second phase of the program the Poverty Score Card (PSC) form was filled for her at her door step by an enumerator of Pakistan Poverty Alleviation Fund (PPAF) in 2009, and its acknowledgement slip was issued to her. In result of this survey, she was declared as potential beneficiary with the discrepancy in CNIC.

The family knew that it is a cash grant scheme of Government of Pakistan, through which poor families are helped out, through different means of communication. Though the family did not know the criteria of eligibility, in specific, but were having the opinion that they are poor that's why they are selected in the program and are receiving the financial support.

Beneficiary's family did not know initially about complaint redressal mechanism but they came to know as someone in the village briefed them about the complaint mechanism. Immediately her

husband visited BISP Tehsil Office Lakki Marwat for getting full and accurate information regarding the issue, where he was guided in detail then he lodged a formal complaint.

If the beneficiary receives BISP cash grant money, she will use it in the educational expenses of her children.

3. How did the Complaint Emerge?

The beneficiary did not receive BISP letter of intimation and the family remained uninformed initially, about her declaration as potential beneficiary for BISP cash grant with CNIC discrepancy. They came to know, when her husband inquisitively visited BISP Tehsil Office Lakki Marwat to check his wife status, because women in the surroundings were receiving their cash grant. Her husband was entertained by Assistant Complaints officer who checked his wife status, and told him regarding CNIC discrepancy. Further he advised him to submit a copy of his wife CNIC to remove the discrepancy.

Her CNIC was not issued by NADRA at the time of survey, therefore her CNIC was not inserted in the PSC form, which caused her discrepancy.

4. Processing of the case

4.A Provider version

CNIC update complaint was received by the Assistant Complaints officer, with the request for insertion of beneficiary's CNIC number in her roster. Assistant complaints processed the complaint through Complaint Management System under ref ID 10354233 and forwarded it to supervisor for further processing on 2nd August 2012. The application was kept in complaints file and a computer printout was issued as its acknowledgement to the complainant for future reference. The complainant was advised that the complaint would have been resolved within a week.

Assistant Director BISP tehsil office Lakki Marwat processed the complaint and recommended it to the approver on the same day of receipt. Divisional Director BISP Bannu checked and approved the request for CNIC update in her roster. Though exact processing date of the approver could not be traced as CMS does not having the option to show it, but usually the approver process the complaints at the end of every week. Thus the complaint was resolved in the first of its lodging, but still she await her payment to be generated as shown by BISP website as of 27 January 2013.

4.B Client version

Mr. Sakhi Ullah beneficiary's husband visited BISP tehsil office Lakki Marwat and filed a complaint for CNIC update by submitting his wife CNIC's copy in mid of July 2012. The complaint was received by Assistant complaints officer, who was kept in complaints file and advised the complainant that the issue would be resolved, and the roster would be updated. The complainant did not receive an acknowledgment slip against the lodged complaint. The complainant paid a single visit to BISP Tehsil Office Lakki Marwat through public transport, which is on the distance of 17 km, incurred him Rs. 60 for a round trip. The complainant was satisfied with BISP staff behavior and cooperation. She also showed satisfaction with CMS as she was optimistic that the issue would be resolved soon.

5. What have we learnt?

- She did not receive the BISP intimation letter through which she could be informed and guided. She came to know after BISP started issuance of cash grant amounts in her village.
- The complainant pointed out that the complaint was submitted in mid of July 2012, but it was processed on 2nd August 2012 almost a week later since it's receiving. It is evident from the fact that the said complaint bears the date as 26th July 2012, which was submitted by the complainant. (Annexed)
- Almost three months have been lapsed since her roster updated and discrepancy removed in the first week of August 2012 but yet no amount has been generated under her name as shown on BISP website. Due to this delay, generally the beneficiaries make various visits to different BISP offices as well as Pakistan Post.
- A joint file for complaints was maintained at BISP tehsil office Lakki Marwat in which manual record of the complaints was kept.
- The beneficiary was satisfied with the cooperation and dealing of BISP staff, as well as with CMS, but was showing concern that the payment has been delayed.

6. Recommendations

- The complaints received at BISP office should be processed on the same day
- Or a computerized diary should be introduced and acknowledgement slip to the complainant should be issued on the spot. In this way the delay will not be occurred.
- BISP Tehsil Office should inform those beneficiaries whose issues have been resolved.
- BISP should ensure time delivery of intimation letter.
- Payment should be generated instantly as the discrepancy has been removed.
- CMS should show the date of processing of a case by Assistant Director and Divisional Director, to have transparency and check-balance on BISP higher staff.

Case study Number	G-Q3-KPK-38
Nature of Case	Missing CNIC
Complainant/ Beneficiary	Sahib Jana
Wife of:	Mir Zali Khan
Complainant, if not beneficiary herself	Mir Zali Khan
Address	Kotka Painsa Khan, Sarai Gambella, Lakki Marwat
CNIC Number	1120181472776
PSC form number	1828482
Draft Case Study Date	28 th November 2012

1. Beneficiary/complainant's Profile

Sahib Jana w/o Mir Zali Khan is 44 years old illiterate woman. She is the resident of Kotka Painsa Khan, Sarai Gambella, Lakki Marwat. The beneficiary is a housewife and remains busy in her household domestic activities.

The beneficiary has three sons and six daughters, who are roaster with her on her PSC form. She dwells in 20 marlas house along with her family. Her house has four rooms (2 kacha and 2 pakka), without a kitchen and bathroom facility. The family using donkey carts for fetching drinking water from a tube well which is located at a distance of around one km from her house. Her sons are enrolled in Government school located in nearest village (Kotka Mahmood), and her daughter stays at home. Beneficiary's husband and a son are working on daily wages and each one is earning on average of Rs.200 per day. The family has neither agricultural land nor any other regular source of income other than the mentioned one.

Her village Kotka Painsa Khan was situated in the outskirts of District Lakki Marwat, around 15 km from the city. The village was on the distance of 2 km from the main highway and a single blacktop road links the village with Indus highway. Separate primary schools for boys and girls are available in the village. No health facility is available in the village, and in emergency they rush their patients to Lakki Marwat during illness and emergency. No basic facilities were available in her house like drainage system; Sui gas and drinking water, except an electricity connection.

Sahib Jana is the only potential beneficiary from her home.

2. Relationship with BISP

She was not a potential beneficiary under the Parliamentary Phase for BISP cash grant scheme. She did not receive any benefit earlier. An enumerator of Pakistan Poverty Alleviation Fund (PPAF) filled her Poverty Score Card (PSC) at her door step in the last half of 2009, and its acknowledgement slip was issued on spot. In result of that survey, she was declared as potential beneficiary though with a discrepancy.

Her family was totally ignorant about BISP program, they just knew, that it is for poor families, which they heard from others. Even they were unaware about the criteria of being an eligible beneficiary for cash grant but like many other of their locality, they were of the view that their family was poor and the poor are receiving financial support from BISP.

Beneficiary and her family was not fully aware regarding BISP case redressal mechanism but like many others she heard in the village about it. Then her husband visited BISP Tehsil Office Lakki Marwat for getting information regarding the matter.

If the beneficiary receives BISP cash grant amounts, she will utilize in purchasing daily food stuff for her household.

3. How did the Complaint Emerge?

She had not received the BISP intimation letter through which she could be informed about her selection in the program and the discrepancy she has. When her husband inquisitively visited BISP Tehsil Office Lakki Marwat, in search of payments that why she is not receiving, as other beneficiaries in the surrounding area were receiving their payments. The Assistant Complaints checked the status and told him that there is a discrepancy of CNIC therefore his wife is not receiving the payments. Further he advised him to submit a copy of his wife CNIC to remove the discrepancy.

Beneficiary's CNIC number was not inserted in her PSC form at the times of survey, therefore the discrepancy happened.

4. Processing of the case

4.A Provider version

A grievance complaint was received by the Assistant Complaints for CNIC update in her roster. Assistant complaints processed the complaint through Complaint Management System and forwarded it to supervisor for further process on 2nd August 2012. The application was kept in complaints file and a computer printout was issued as its acknowledgement to the complainant for future reference. The complainant was advised that the case would have been resolved in a week time.

Assistant Director BISP tehsil office Lakki Marwat processed and recommended it to the approver on the same day of receipt from Assistant Complaints. Divisional Director BISP Bannu checked and accepted the request by updating her CNIC in the roster. Though exact processing date could not be ascertained as CMS does not show it, but usually the approver checks the complaints at the end of every week.

Though the issue has been resolved almost three months ago, but neither payment box nor any payment generated as shown by BISP website as of 27 January 2013.

4.B Client version

Beneficiary's husband Mir Zali Khan visited BISP tehsil office Lakki Marwat and initiated a complaint for CNIC update by submitting his wife CNIC's copy in mid of July 2012. The complaint was handed over to Assistant complaints. The Assistant Complaints advised him that the issue would be resolved very soon. The complainant did not receive an acknowledgment slip for the complaint lodged. The complainant paid the only visit via public transport to BISP office which is on a distance of 15 km, incurred him Rs.70 as travelling expenses. The complainant was satisfied with BISP staff behavior and cooperation. She also showed satisfaction with CMS as she was optimistic that the issue would be resolved soon.

5. What have we learnt?

- She did not receive the BISP intimation letter through which she could be informed and guided.
- According to the complainant the complaint was submitted in mid of July 2012, at BISP

office, but according to BISP office it was received and processed through CMS in the first week of August 2012, almost two weeks later since its receipt.

- BISP official was of the view that a computer printout was issued to the complainant of his complaint as its acknowledgement with complaint ID, but the complainant denied such a receipt given to him.
- CNIC update took place in the first week of August 2012, but no payment has been generated at BISP website as of 28 January 2013, even after the expiry of more than four months. Such sorts of delays may raise questions in the minds of the beneficiaries, as the beneficiary in the instant case was considering that her issue has not been solved, because she would considered it solved on the day when she receives the amounts.
- The beneficiary was satisfied with the cooperation and dealing of BISP staff, but was showing concerns with CMS, as she was of the view that more than four months have been lapsed but the issue has not been resolved so far.

6. Recommendations

- BISP officials should be bound to process the case on the same day on which it is received, thus complainant confidence could be restored.
- The payment should instantly be generated.
- The complaints received at BISP office should be processed on the same day, or a computerized diary should be introduced and acknowledgement slip to the complainant should be issued on spot. In this way the delay will not be occurred.
- The Tehsil Office and the beneficiary should receive an automated response from BISP after resolution of the complaint, which would help the beneficiary to follow the payments with the Payment Agency.
- BISP letters of intimation plays an important role in informing beneficiaries in time regarding their discrepancies; therefore timely delivery of such letters should be ensured.

Case study Number	G-Q3-KPK-39
Nature of Case	Missing CNIC
Complainant/ Beneficiary	Gulan Bibi
Wife of:	Rehmat Ullah Khan
Complainant, if not beneficiary herself	Qudrat Ullah
Address	Mohallah Sher Khel, village Baist Khel Lakki Marwat
CNIC Number	1120124994844
PSC form number	1828033
Draft Case Study Date	27 th November 2012

1. Beneficiary/complainant's Profile

Gulan Bibi w/o Rehmat Ullah is 48 years old illiterate woman. She is the resident of Mohallah Sher Khel, village Baist Khel, Tehsil and District Lakki Marwat. She is a house wife and remains busy in her household activities.

The beneficiary has two daughters and two sons, excluding the married daughter. The family dwells in ten Marlas kacha house along with her four children and husband, who are roaster with her on her form. The house is having two rooms, a toilet and a kitchen in the corner. The family is using water of the tap which is installed in the house. Her sons are enrolled in a government school, while the rest of her daughters remain at home and are not enrolled yet.

The beneficiary's husband is a retired constable of Frontier constabulary (F.C) and was receiving Rs.5, 950 as his monthly pension. Further, the family was having a piece of two hectors of agricultural land. They cultivate wheat on it, having a production of Rs. 20, 000 worth annually.

The village was at a distance of 10 km from Naurang town and 20 km from Lakki Marwat. The village is connected via a link road (one km) with the Indus Highway. The condition of that link road is not good, it is narrow and unpaved. The leading street to her house is also unpaved. Separate primary and high schools are available for boys and girls in the same village. There is no facility of Sui Gas and Sewerage system in village. There is no health facility in the vicinity therefore in case of an emergency; villagers rush to Sarai Naurang for treatment. The village is provided with the facility of electricity and drinking water.

Her daughter Awal Bibi was also declared as a potential beneficiary, but was having discrepancy, though she would be disqualified as a BISP potential beneficiary because she is not married yet.

2. Relationship with BISP

Neither the beneficiary nor someone else from this house hold was a beneficiary under Parliamentary Phase that was the reason that no one could get benefit from this. During Poverty Score Card survey, a member of surveying organization, i.e. Pakistan Poverty Alleviation Fund (PPAF), filled her Poverty Score Card (PSC) form in 2009, its acknowledgement slip was issued on spot. As a result of the survey, she was declared a potential beneficiary with discrepancy.

The family did not know about BISP various program, the only information they knew was that BISP is a cash grant scheme through which poor families are helped. This information was given to them by their neighbors. The family was unaware regarding the criteria of being an eligible beneficiary for cash grant scheme, but they were of the view that it is for poor families like them.

The family did not know about complaint redressal mechanism but a notable from their village

informed them that the beneficiary has been declared as potential beneficiary and she was advised to update her CNIC at BISP Tehsil office Lakki Marwat.

If she receives BISP cash grant amount, it will be used for purchasing food items of their daily usage.

3. How did the Complaint Emerge?

The family was unaware regarding her eligibility with discrepancy for the BISP cash grant, but a notable told her husband regarding her eligibility under the programme. He also advised him that she is a potential beneficiary but needs to remove the discrepancy by submitting a copy of her CNIC at BISP Tehsil office Lakki Marwat, and then she would be able for BISP benefits.

At times of survey, her CNIC number was not inserted in the PSC form by the survey organization. As a result of the survey she was declared as potential beneficiary with discrepancy. After receiving the guidance from the notable in the village, her son took her CNIC and visited BISP Tehsil Office Lakki Marwat and submitted a copy of his mother CNIC and lodged a formal complaint.

4. Processing of the case

4.A Provider version

CNIC updates complaint was received by the Assistant Complaints at BISP Tehsil Office Lakki Marwat on 3rd August 2012. The applicant stated that her CNIC number was not inserted in her Poverty Score Card (PSC) form at the times of survey at her door step and requested for the insertion of her CNIC number in her family roster.

Assistant Complaints processed the case through Case Management System under complaint ID 10357268 and forwarded it to the supervisor for further process on the same date. He told to the complainant/ beneficiary that her updates could be done soon and he can check with BISP office after a week. Further, it was processed by the concerned Assistant Director, who checked her request and recommended it to the Divisional Director BISP Bannu on 3rd August 2012. Divisional Director BISP Bannu checked and accepted her requests for CNIC updates dated nil as exact processing date by the approver could not be traced but usually the approver processes the cases on every weekend. Thus her issue of CNIC updates was resolved by updating her family roster and the process was completed in a week time.

Neither her payment box appears on the BISP website nor do show any payment record, as of 27 January 2013.

4.B Client version

Beneficiary's son initiated a complaint for CNIC update at BISP Tehsil Office Lakki Marwat on the next day of receiving guidance from the notable. He submitted a copy of his mother's CNIC in July 2012, which was handed over to the Assistant Complaints. The Assistant Complaints processed the complaint through CMS. The complainant received a computer printout as an acknowledgement slip for the complaint lodged. The beneficiary/complainant was advised that after a week, her issue would be resolved. The family was having no knowledge regarding the resolution of the issue.

In order to pursue the case, the complainant visited twice to BISP tehsil office Lakki Marwat

which is on a distance of 20 km from his village which cost him Rs.80 per visit. The beneficiary was satisfied with BISP staff as well of CMS, though she did not receive cash grant amount yet but was hopeful for its release.

5. What have we learnt?

- The beneficiary was unaware regarding her eligibility with discrepancy and complaint redressal mechanism. She came to know, when she was informed by a notable of the village, who advised her to submit a copy of her CNIC at BISP office. Following the instruction received from the notable, her son visited BISP tehsil office Lakki Marwat, and lodged a formal complaint. The issue of CNIC update resolved within a week and her CNIC was updated in her roster. As her issue was resolved in the first week of August 2012, almost three months have been lapsed but no payment has been generated so far as of 27 January 2013.
- Engagement of village notable by BISP office played an important role by informing beneficiaries in time, regarding her grievances and providing them full guidance of complaint redressal mechanism.
- Awal Bibi, daughter of Gulan Bibi, was also declared a potential beneficiary with discrepancy. Though her CNIC was not updated yet but she would be disqualified as potential beneficiary, as she was unmarried yet, if roster updated without CNIC updates.
- As mentioned above, beneficiary's roster was updated in the first week of August 2012, but payment was not received to the beneficiary almost three months later. Due to this delay the beneficiary was thinking that her issue did not resolve after the expiry of two months.
- Speedy and timely resolution of the complaints is due to the decentralization of complaints management system, which deals and receives complaints at tehsil level. Now BISP officials at tehsil and divisional level can give fix timeframe to the complainants or any other updates regarding the resolution of the complaints.

6. Recommendations

- Payment should be generated immediately for those beneficiaries who become eligible after updates.
- Delay in generation of payment at BISP website should be avoided, as the concerned BISP offices should clearly guide the beneficiary at the time of filing the complaint that she should visit again after one or two months to get the information regarding their payments.
- The BISP offices should make calls to the beneficiaries in its respective jurisdictions to receive the payment.
- BISP should ensure correspondence with each and every beneficiary, in order to get them informed regarding their deficiencies, payment generation and other issues in time.
- The generation of payment should be fixed with request acceptance, once requested accepted then payment should automatically be generated.

Case study Number	G-Q3-KPK-40
Nature of Case	Missing CNIC
Complainant/ Beneficiary	Kalam Bibi
Wife of:	Umer Gul
Complainant, if not beneficiary herself	Umer Gul
Address	Kotka Ibrahim Khan, Baist Khel, Sarai Gambella, Lakki Marwat
CNIC Number	1120106443910
PSC form number	1828777
Draft Case Study Date	27 th November 2012

1. Beneficiary/complainant's Profile

Kalam Bibi w/o Umer Gul is 32 years old illiterate woman. She is resident of Kotka Ibrahim Khan, Baist Khel, Sarai Gambella, Lakki Marwat. She is a house wife, and remains busy in her household activities.

The beneficiary has four daughters and two sons, who are roaster with her on PSC form. They are living in ten marlas unconstructed clay house, that consist of a single room without a kitchen and bathroom facility. They are fetching water from petrol pump located at a distance of one kilometer, where a pressure pump has been installed. Her elder son is attending Government School in the same village while the remaining children are not going to school as they are small.

Beneficiary's husband is working as a cook in a hotel at the local market of Lakki Marwat. He earns around Rs.6000 per month. The family has neither agricultural land nor other source of income other than his monthly wages. The village where she lives, is located in the rural area of the district which is on a distance of fifteen km from lakki Marwat city. The village is connected to the Indus Highway via a broken and narrow link road of one kilometer. There is no basic facility available in village except electricity supply.

2. Relationship with BISP

The beneficiary was not included for BISP cash grant scheme under Parliamentarian Phase, thus she did not receive any benefit from phase one.

Kalam Bibi's Poverty Score Card (PSC) form was filled at her door step by Pakistan Poverty Alleviation Fund (PPAF) in 2009. The survey enumerator filled her form and returned the acknowledgement slip to the beneficiary. As a result of the survey she was declared as potential beneficiary with discrepancy for BISP cash grant scheme.

The family was unaware about BISP programs, they knew it, that it is a cash grant scheme for poor families that too the family heard in the village. The family did not know about the criteria of being an eligible beneficiary for cash grant but like many other of their locality, they were of the view that their family was poor and the poor are receiving financial support from BISP.

The family did not know about BISP complaint redressal mechanism but they heard it from their neighbors that if such an issue comes then could be redressed at BISP.

If the family receives BISP cash grant amount, her husband will start a small business by opening a vegetable shop, where he will sell vegetables and fruits.

3. How did the Complaint Emerge?

When it came to the knowledge of the beneficiary that some women in her locality were receiving the amounts, she informed her husband who visited BISP Tehsil office Lakki Marwat. Her husband checked his wife status by the Assistant complaints, who told him that the beneficiary has been declared as potential beneficiary. The Assistant Complaints further told him that his wife CNIC number is missing in the PSC form, which caused her the discrepancy and advised him to submit a copy of beneficiary's CNIC to remove the discrepancy.

Despite having issued her CNIC in 2003, but at times of survey, her CNIC was not inserted in her PSC form and the household was marked with a discrepancy.

4. Processing of the case

4.A Provider version

A complaint, regarding CNIC update in her family roster was received by the Assistant Complaints on 10th October 2012, at BISP Tehsil Office Lakki Marwat. Assistant Complaints processed the case through Complaint Management System with complaint ID10660360 and forwarded it to the supervisor for further process on the same date. The complainant was advised to re-visit after a week, and her issue would have been resolved.

On receiving the complaint, Assistant Director BISP Tehsil Office Lakki Marwat checked and processed the complaint and it was recommended for approval on the same day. The approver BISP Divisional Director Bannu process the complaint on 17th October 2012, and her request has been accepted as shown by BISP website as of 27 January 2013, but she is still awaiting her payment to be generated and delivered.

4.B Client version

Beneficiary's husband visited BISP Tehsil Office Lakki Marwat and initiated a CNIC update complaint in his family roster by submitting a copy of his wife CNIC in August 2012. The complaint was handed over to the Assistant Complaints and he processed the case through CMS though he did not receive any acknowledgment slip against the complaint submitted. The complainant was advised that after a week, CNIC information in family roster would have been updated.

In order to follow his complaint, the complainant paid four visits to BISP tehsil office Lakki Marwat which is on a distance of 15 km from his house. A single visit cost him Rs.100, and thus he incurred Rs.400 on his four consecutive visits. They were unaware regarding the progress of the request, though they were happy with the behavior and performance BISP staff.

5. What have we learnt?

- The beneficiary did not receive intimation letter from BISP which could inform her at an earliest point to remove her discrepancy. Beneficiary's husband without knowing of the fact that his wife has been declared potential beneficiary or having a discrepancy, visited BISP tehsil office Lakki Marwat, where he came to know about the discrepancy.
- The complainant told that the case was submitted in August 2012, but the case was processed by Assistant complaints almost with a two months lapse, in October 2012. While the complaint was processed by both Assistant complaints and supervisor on 10th October 2012,

but it was not processed by the approver up to 17th October 2012 (date of picking the case at BISP Tehsil Office, as till that date the request was not accepted). Thus the process was not completed in one week, though now it has been resolved by accepting the CNIC update request. On the other side the exact approval date could not be traced as CMS is having no option to show approver processing date, and it could not be ascertained that how much time was taken by the process.

- The beneficiary was hopeful for BISP cash grant amount and was satisfied with dealing and cooperation of BISP staff.
- The complainant was showing dissatisfaction over complaint management system as he was of the view that the process was taking huge time and they have not been received a single penny yet nor generated as of 27 January 2013, even after the expiry of more than three months since he has lodged the complaint in August 2012.

6. Recommendations

- As the discrepancy has been removed therefore the payment should be generated instantly.
- The Tehsil Office and the beneficiary should receive an automated response from BISP after resolution of the complaint, which would help the beneficiary to follow the payments with the Payment Agency.
- There is further need for improvement of BISP software, it must show various process dates with accurate time at different stages, in this way check and balance may be maintained and officer's vigilances and punctualities may be ascertained.
- BISP letters of intimation plays an important role in informing beneficiaries in time regarding their discrepancies; therefore timely delivery of such letters must be ensured.
- Acknowledgement slip against complaint lodging should be handed over to the beneficiaries at times of lodging the complaint.
- Complaints should be processed at once, in presence of the complainants rather piling up in hard.

Case study Number	G-Q3-KPK-41
Nature of Case	Duplicate CNIC
Complainant/ Beneficiary	Rashida Jan
Wife of:	Mohammad Khalid
Complainant, if not beneficiary herself	N/A
Address	Misar, Kothalya, Sherwan, Shimla Phari, Abbottabad Cantt Abbottabad
CNIC Number	1310148196336
PSC form number	30445942 and 7908366
Draft Case Study Date	5 th December 2012

1. Profile of the beneficiary/complainant

Rashida Jan w/o Mohammad Khalid is 52 years old illiterate woman. She is the resident of village Misar, Kothalya, Sherwan, Shimla Pahari, Abbottabad Cantt, Abbottabad. She is a housewife, who remains busy in her household chores. She is the mother of seven children including 4 daughters and 3 sons. One of her daughter is married, but still she is living with Rashida Jan. The family live in a 6 Marlas unconstructed house. The house has 1 room, a sort of an open kitchen and a washroom. This house belongs to Rashida Jan's maternal grandparents, and they were allowed her family to live in it, but now they are asked to vacate the house. The family is fetching drinking water from the nearby community tank, which is get filled from the local springs through pipes.

Her husband Mohammad Khalid has the sole responsibility to feed and complete the needs of entire family. He was working on daily wages but he is not able to find any job at the moment and stay at home along with family. The family has no agricultural land nor do they have any other source of income.

The village Misar, Kothalya, is located on the distance of 31km from Abbottabad city on Nathia Gali road. Only four wheeler vehicles can go on the road, which leads to the village. The houses in the village are small and scattered. Most people from the village are poor, and works on daily wages. Her locality has been provided with the basic amenities of electricity, mobile phone communication, basic health unit (BHU) and separate primary and secondary schools for boys and girls. In case of any emergency, people rush to Abbottabad hospital.

There is no other potential beneficiary in the house household.

2. Relationship with BISP

Neither the beneficiary Rashida Jan nor someone else of her family was included under Parliamentary Phase for BISP cash grant scheme. Two Poverty Score Card (PSC) forms were filled for her at the end of 2010 by an enumerator of SRSP at her door step and issued her the acknowledgement slip on spot. As a result of the survey, in one form (30445942), she was declared as potential beneficiary but with discrepancy while in the other form she was declared as ineligible (7908366). She did have a CNIC at the time of survey which was registered in her both forms.

Rashida Jan did not know much about BISP different Programs. She was considering BISP as Pakistan People Party cash program for poor families and so would be the criterion as she heard from others

The cash grant she received so far, used for her daughters' dowry, groceries, and for children education and uniform.

She lost three to four proposals of her daughters just because she is poor.

3. How did the complaint emerge?

A neighboring villager told them to visit Abbottabad office as he had received a list of those beneficiaries which have discrepancies as received from the BISP tehsil office Abbottabad. Rashida Jan's name was also on that list. She and her husband was guided by him to visit BISP Tehsil Office Abbottabad for removing the discrepancy.

Rashida Jan took her CNIC and visited BISP Tehsil Office Abbottabad in 3rd April 2012. The Assistant Complaint checked her status and told her that two forms were filled for her by survey organization, which caused the duplication. The duplication could be removed by submitting her CNIC and to mark her in the eligible form.

She herself was not conversant with BISP complaint redressal mechanism though had took guidance from her neighbor and BISP staff.

4. Processing of the case

4.A Provider version

The complainant visited BISP Tehsil Office, Abbottabad and submitted an application along with a copy of CNIC on 3rd April 2012 (as per complaint receipt date). The Assistant Complaints processed the complaint, for marking her in the eligible form (30445942) through CMS (ID10044109) on 18th April 2012.

The complaint was also entered in a manual register. The complainant did not receive the acknowledgement slip, nor any computer ID for the complaint; they lodged at BISP Tehsil Office.

The Assistant Director checked the complaint, accepted it and recommended it for approval, on the same date of complaint lodging to the Divisional Director BISP Divisional Office Abbottabad. The Approver also accepted the request, soon after the lodging of the complaint.

The exact date of request acceptance could not be ascertained as CMS does not show such date though according to the said office the Approver accept such type of request within 4-5 days.

4.B Client version

The beneficiary lodged the complaint by submitting a copy of her CNIC at BISP Tehsil office Abbottabad on 3rd April 2012. The Assistant Complaints received her complaint but did not issue her, its acknowledgement slip and told her that it would be solved within a week. The complainant visited after a week in order to pursue her case and she was informed by Assistant Complaints that her issue is not yet resolved therefore she needs to wait. On her fourth visit she was informed that she is been marked in the eligible form and discrepancy removed.

BISP Tehsil Office was on a distance of 38 km from her house, which costs her Rs.2 00 as she travel by local transport. The complainant was satisfied from BISP complaint redressal mechanism as at least grievance redressed. The beneficiary visited the BISP tehsil for more than 10-15 times by lending money from one and another. Four visits for follow up of the update while the rest for follow up of payment generation. At last her payments generated on 9 May 2012 which she had withdrawn on 15th May 2012. The complainant was fully satisfied with the behavior and dealing of BISP Tehsil Office divisional office Abbottabad staff.

5. What have we learnt?

- The complaint was initiated at BISP Tehsil Office, Abbottabad on 3rd April 2012 while it was processed through CMS on 18th April 2012 which indicates the complaint was pending for 15 days.
- As CMS was then recently launched in March 2012 therefore the workload was greater in following few months.
- The complainant did not receive some acknowledgement at times of lodging the complaint.
- The beneficiary did not receive BISP intimation letter.
- Record was maintained manually as well in proper registers. The early and in time resolution of the complaints is due to the decentralization of complaints redressal system, which deals and receives complaints at the tehsil level. Now BISP officials at tehsil and divisional level can give a specified timeframe to the complainants or any updates regarding the resolution of the complaints, which they could not give before the CMS launched. This not only enhances the confidence of the BISP staff but also restores the trust of beneficiaries in the complaint system.
- CMS does not show the date of acceptance of a request.
- Survey organization had not verified the household whether a PSC form is already been filled for the household or not which had caused the discrepancy.

6. Recommendations

- Complaint should not be left in pending and should be processed on the same date of receipt.
- Complainant should be given some acknowledgement at times of lodging the complaint.
- CMS should show the date of acceptance of a request.
- BISP should ensure timely delivery of intimation letters.
- Payment generation should be aligned with request acceptance, once a request accepted then the system should automatically generate the payment without any delay.

Case study Number	G-Q3-KPK-42
Nature of Case	Missing CNIC
Complainant/ Beneficiary	Asmina Bibi
Wife of:	Ila Ud Din
Complainant, if not beneficiary herself	Moin Ud Din
Address	Village Abizar, Tehsil and District Tank
CNIC Number	1220143669196
PSC form number	5445256
Draft Case Study Date	29 th November 2012

1. Beneficiary/complainant's Profile

Asmina Bibi w/o Ila Ud Din is 22 years old illiterate woman. She is the inhabitant of Village Abizar, Tehsil and District Tank. She is a housewife, who remains busy in her household chores. The beneficiary has three daughters. She lives in joint family at parents-in-law house. The family consists of ten members (the couple, three daughters, parents in law couple, and three brothers in law), and all are roaster with her. The family dwells in six marlas house that consists of three clay made rooms, a washroom but no kitchen facility in the house. The family fetches drinking water from the tube well in the village. Her children are not enrolled at any school because of underage. Beneficiary's husband is a driver by profession, who is employed on the salary of Rs.10000. per month. The family has neither agricultural land nor any other source of income beside his monthly salary.

Village Abizar was located at a distance of 20 km from Tank Bazar. Beneficiary's house was located at a distance of around 100 meters from the main Ama Khel road. The street lead to her house is broken and narrow. Most of the people in the village are poor, and works on daily wages. Her locality has been provided with the facility of electricity, mobile phone communication and separate primary and secondary schools for boys and girls. It has no other basic facilities like health unit, proper drainage system, gas supply etc. In case of any health issue and emergency people rush with their patients to Tank Hospital for treatment.

Asmina Bibi mother in law Shah Pirai Bibi is potential BISP beneficiary and she is receiving benefits since August 2011.

2. Relationship with BISP

Asmina Bibi and no one else from her household was included under Parliamentary Phase for BISP cash grant scheme and did not get any benefit in the first Phase.

Poverty Score Card (PSC) form was filled for the beneficiary at the end of 2010 by a survey team of Sarhad Rural Support Program (SRSP) at her doostep. The enumerator who filled her PSC form had issued her the acknowledgement slip on spot. As a result of the survey she was declared as potential beneficiary with discrepancy.

The family was having no knowledge regarding BISP different programs. The family considered this program for poor families like theirs and so would have been the selection criteria, which they heard from others.

The family was not familiar with BISP complaint redressal mechanism. Even they were not aware whether the beneficiary is a potential beneficiary or not. They came to know that in their neighborhood BISP had been started making payments to its beneficiaries. After that her father in

law visited BISP Tehsil Office Tank, where he came to know about the discrepancy and lodged a formal complaint as was guided by BISP staff.

If the beneficiary receives BISP cash grant amounts, it will be used on purchase of food stuff and other family basic needs.

3. How did the Complaint Emerge?

When some other women in their neighboring started receiving BISP payments, the beneficiary thought that why she is not receiving the amount from BISP and suggested her father in law to enquire the matter. Her father in law visited BISP Tehsil office Tank for getting information regarding her daughter in law payments. The Assistant Complaints informed him that his daughter in law CNIC was missing in the Poverty Score Card (PSC) form that is why she has a discrepancy. The Assistant Complaints further advised him that the payments would be generated soon once the discrepancy is removed by submitting Asmina Bibi's CNIC copy.

During PSC survey, beneficiary's CNIC number was not inserted in her PSC form as she did not have her CNIC. Later, she had made it in a time period of two months in July 2011 after paying the normal fee which cost her Rs 300. Her father in law took her CNIC and visited BISP Tehsil Office Tank, lodged a CNIC update complaint by submitting a copy of beneficiary's CNIC.

4. Processing of the case

4.A Provider version

Assistant Complaints BISP Tehsil Office Tank obtained a complaint for CNIC update on 29th July 2012. On receiving the complaint, Assistant Complaints processed the request through Complaint Management System with complaint ID 10056478 and forwarded it to the supervisor for further action on the same date. The complaint was kept in the joint file for CNIC updates which was maintained by the Assistant complaints. The complainant was advised that he can enquire regarding the resolution of his complaint after a week.

The complaint was further processed by the concerned Assistant Director of BISP Tehsil Office Tank, who accented the request by forwarding it to the Approver on the same day of receipt. Divisional Director BISP D.I. Khan accepted the request for CNIC updates. Thus, the grievance was redressed and her request accepted in just two days. Though her payment box has been shown at BISP website but no payment generated as of 29th November, 2012.

4.B Client version

Moin Ud Din, Asmina's father in law visited BISP Tehsil Office Tank and filed CNIC update complaint on behalf of the beneficiary by submitting a copy of beneficiary's CNIC in July 2012. He was advised to visit after a week, as the grievance would have been redressed. The complainant visited thrice to BISP tehsil office Tank which is at a distance of 20 km from the village, and his per visit cost was Rs.80. The complainant was not considering it resolved, because he was of the view, that he would considered it resolved, when he received the amount.

The complainant was satisfied with BISP staff as well of CMS as he was optimistic and hope full for the payments.

5. What have we learnt?

- The BISP website did not show the generated payment of 30 September 2012, when the TPE team checked the website on 27th November 2012. The BISP website shows that payment yet to be delivered as of 28th January 2013. This indicates that payment details are not spontaneously shown once they are generated.
- The beneficiary did not receive BISP intimation letter.
- The complainant did not receive acknowledgement at times of lodging the complaint.
- Around four months have been lapsed since the CNIC update took place, but she has not received the amount as shown by BISP website as of 28th January 2013. Due to this delay the beneficiary considered her issue unresolved, though it was resolved.
- While her original CNIC bears her actual name as Asmina Bibi, but Yasmina Bibi was written in BISP record, and BISP still continued with her wrong name even after CNIC update.
- A joint file was maintained at BISP tehsil office Tank in which those complaints were kept, which were received at the said office.
- The Assistant Director at BISP tehsil office Tank was on the view, that if final authority for acceptance and rejection of complaints was given to the supervisor at tehsil level, then they would be able and could give a clear picture to the complainant on his single visit, that whether the request is rejected or accepted. As the final decision regarding a request at Divisional Director level takes around a week and complainant would revisit for its result.
- Speedy and timely resolution of the complaints is due to the decentralization of complaints management system, which deals and receives complaints at tehsil level. Now BISP officials at tehsil and divisional level can give fix timeframe to the complainants or any other updates regarding the resolution of the complaints.

6. Recommendations

- CMS needs further improvement, as once CNIC update takes place, then beneficiary wrong name should automatically be corrected at BISP website.
- Once a complaint get resolved, the Tehsil Office and the beneficiary should receive an automated response about the complaint status and payments details, if any.
- Generated payments should spontaneously be shown at BISP website.
- The generation of payment should be aligned with request acceptance, once the request got accepted and so the payment should generate automatically on the same date.
- The dates given in the CMS should be in harmony with the process and, needs uniformity.
- The date of acceptance of a request should be shown by the CMS.
- Complainant should receive some acknowledgement at times of lodging the complaint.
- BISP should ensure timely delivery of intimation letter.
- Beneficiary payment should consistently be generated as 30th September 2012, the second installment is not generated.

Case study Number	G-Q3-KPK-43
Nature of Case	Missing CNIC
Complainant/ Beneficiary	Kalsoon_Bibi
Wife of:	Shafi Ullah
Complainant, if not beneficiary herself	Shafi Ullah
Address	Village Gul Imam, Tehsil and District Tank
CNIC Number	1220118806315
PSC form number	5444705
Draft Case Study Date	30 th November 2012

1. Beneficiary/complainant's Profile

Kalsoon Bibi W/O Shafi Ullah is 29 years old illiterate woman. She is the resident of village Gul Imam, Tehsil and District Tank. She is a housewife, who remains busy in her household chores. The beneficiary has five children including three sons and two daughters. Her mother in law also lives with them. Altogether household has eight members (the couple, five children, and her mother in law), and all are roaster on PSC form. The family lives in three marlas house that consist of two rooms with no kitchen and washroom facility. The family fetches drinking water from the ponds, which was filled by floodwater and it is not hygienic for drinking and other usage. Her two elder sons are enrolled in a private school in the same village, while the remaining were minors therefore, were not enrolled yet in any school.

Her husband, Shafi Ullah has the sole responsibility to feed and complete the needs of family, he works on daily wages and earns on average of Rs 200 per day. He also supports his mother who is in her early sixties and lives with them. The family has neither agricultural land nor any other regular source of income.

Gul Imam is a populated village, which is located at a distance of one km from the main road. The link road connects the village with the main road is in bad condition. All the streets in the village are broken and narrow including the leading street to her house. The house does not have facilities of a proper sewerage system, gas, and hygiene water. Her locality has been provided with the basic amenities of electricity, mobile phone communication, basic health unit (BHU) and separate primary and secondary schools for boys and girls. Her mother in law is also the potential beneficiary in the same household.

2. Relationship with BISP

Kalsoon Bibi was not a beneficiary under Parliamentary Phase for BISP cash grant scheme. In the second phase of BISP program her Poverty Score Card (PSC) was filled at her door step by an enumerator of Sarhad Rural Support Program (SRSP) at the end of 2010. She had received the acknowledgement slip on spot. As a result of the survey she was declared potential beneficiary though with CNIC discrepancy.

The family did not know about BISP different programs. They considered BISP as Pakistan People's Party scheme for poor and needy people and according to them; this could be the selection criterion, which they heard from others.

If the family receives cash grant amounts, it will be used for the provision of food for the family.

3. How did the Complaint Emerge?

Initially, beneficiary and her family were totally ignorant regarding her eligibility, discrepancy and BISP case redressal mechanism. When other women in the surrounding areas started receiving payments, so her husband inquisitively visited BISP Tehsil Office Tank. The Assistant Complaints checked his wife status and told him that is been declared as potential beneficiary but has a CNIC discrepancy.

Her CNIC was not inserted in her PSC form during survey as it was not issued by NADRA at times of survey. Soon after survey, she had applied for her CNIC in early 2011 and received it after 3-4 months from NADRA under normal fee of Rs 300.

The Assistant Complaints briefed her husband about the complaint resolution mechanism and was asked to submit a copy of his wife CNIC, which he did on spot.

4. Processing of the case

4.A Provider version

The complainant submitted a grievance complaint for CNIC update at BISP tehsil office Tank on 15th August 2012. Assistant complaints received the complaint and processed it through case management system with complaint ID 10390418. The complaint was forwarded to Supervisor for further necessary action on the same day. The complainant was guided that his grievance would be redressed within a week and he can enquire about its fate after a week.

The Assistant Director (supervisor) at BISP Tehsil Office Tank checked the complaint and recommended it for approval on the same date. BISP Divisional Director D.I.Khan accepted the request for CNIC update. According to his statement, though CMS doesn't show the date of such approval, but usually the approval takes place within one week. The issue regarding CNIC update was resolved within a week of the complaint lodged but still the beneficiary waiting for the payment as checked on 28th January 2013.

4.B Client version

Her husband Shafi Ullah, visited BISP Tehsil office Tank and submitted a copy of his wife CNIC in August 2012. The complaint was filed with the aim to update his wife CNIC in the roster and it was handed over to the Assistant Complaints. He was advised that the issue would be resolved within a week but its acknowledgement was not issued to the complainant.

BISP Tehsil Office was on a distance of 13 km from his house, where he went twice through public transport which incurred the complainant Rs.100 as his travelling cost. The complainant was satisfied with the dealing of BISP stall as well from BISP complaint redressal mechanism, though he was on the view that he would consider it resolved, when they received the payment.

5. What have we learnt?

- The issue was resolved in August 2012, but no amount has been generated at BISP website so far, as of 28th January 2013, even after the lapsed of more than five months.
- BISP Tehsil Office Tank maintains a joint file for keeping complaints record, but having no manual register, in which they could enter complaints it's receiving and disposal dates. Keeping of complaints data in a manual register besides CMS would be a positive effort on

their side.

- Though the complainant was satisfied with the dealing and behavior of BISP staff as well as with CMS, but one can easily guess the level of his satisfaction from his statement, to quote the complainant, “I shall consider it resolved on the day, when the beneficiary received the amount”. It is mainly due to delay in generation of the amount at BISP website, if it was transferred immediately after CNIC update took place, the complainant would never give such a statement.
- Now BISP tehsil offices can give exact date of complaint registration at BISP tehsil office as they could not give before launching of CMS. But still the software do not show exact date when the case was finally approved by the approver.
- BISP offices could not give accurate and satisfactory information to the beneficiaries/complainants regarding the generation of the amount at BISP website, that when and how the amount would be generated? Due to this ambiguity, most of the uneducated beneficiaries became rolling stones between BISP and Pakistan Post Offices, as they are visiting to the said offices regularly.
- The complainant did not receive some acknowledgement at times of lodging the complaint.
- The beneficiary did not receive letter of intimation from BISP.
- The beneficiary paid Rs 300 for making her CNIC at NADRA.

6. Recommendations

- The payment for the beneficiary should immediately be generated.
- When the issue got resolved by updating beneficiary's roster, then BISP should ensure fix time frame for the generation of the amount at BISP website that will increase the confidence of BISP Staff at Tehsil Office as well unnecessary follow up visits could be minimized.
- CMS should show the acceptance date of the request.
- BISP should ensure timely delivery of BISP intimation letters.
- Complaints should be recorded in a register along with the receiving date.
- The complainants should be given some acknowledgement at times of lodging the complaint.
- Payment generation should be aligned with the request acceptance. Once the request got accepted by the Approver, the payment should automatically be generated on the same date.

Case study Number	G-Q3-KPK-44
Nature of Case	CNIC Update
Complainant/ Beneficiary	Shaeen Bibi
Wife of:	Mohammad Sadiq
Complainant, if not beneficiary herself	Mohammad Sadiq
Address	Bagh, Abbottabad
CNIC Number	1310148196336
PSC form number	6560299
Draft Case Study Date	5 th December 2012

1. Profile of the beneficiary/complainant

Shaeen Bibi w/o Mohammad Sadiq is 42 years old illiterate woman. She is the resident of village Bagh, Abbottabad. She is a housewife, along with household chores; she sometimes works as domestic helper in her neighborhood. She has five children (four sons and one daughter), all of them living separately along with their families, except one unmarried son, who is living with her. She lives in a five marlas (unconstructed house that consists of one room, a kind of open kitchen in courtyard and a washroom. The family is fetching drinking water from the nearby community tank, which is being filled from the local springs.

Her husband Mohammad Sadiq is the sole earner for the entire family, who works as a barber in the village. His per day earning is not more than Rs. 200. The family has no agricultural land or other source of income to support household expenses other than his daily wages. The village Bagh is located at a distance of 31 km from Abbottabad city on Nathia Gali road. The houses in the village are small and made of clay. Most of the people in the village are poor, and work on daily wages. Her locality has been provided with the basic amenities of electricity, mobile phone communication, basic health unit (BHU) and separate primary and secondary schools for boys and girls. In case of any emergency people rush their patients to Abbottabad hospital.

There is no other potential beneficiary in her household.

2. Relationship with BISP

Neither the beneficiary Shaeen Bibi nor someone else of her family was included under Parliamentary Phase for BISP cash grant scheme. Her Poverty Score Card (PSC) was filled at the end of 2010 by an enumerator of SRSP at her door step and issued her the acknowledgement slip. As a result of the survey she was declared as potential beneficiary but with a CNIC discrepancy. She did not have CNIC at the time of survey.

Shaeen Bibi did not know much about BISP different Programs. They considered BISP as Pakistan People Party cash program for poor families. Moreover, she was unaware regarding the criteria of being an eligible beneficiary for cash grant but like many other of her locality, she considers BISP as a cash grant for poor and vulnerable people.

The cash grant she received so far, used for groceries, and for children education and uniform.

3. How did the complaint emerge?

A neighboring villager told them to visit Abbottabad office as he had checked her status from the BISP tehsil office. Shaeen Bibi name was also on that list of discrepancies. She and her husband were guided by him to apply for the CNIC from NADRA and then visit BISP Tehsil Office

Havelian for submission. She applied in NADRA for issuance of a new CNIC under normal fee of Rs 300.

After receiving the CNIC, in 2 months' time, Shaeen Bibi took her CNIC and visited BISP Tehsil Office Abbottabad in 4th August 2012. The Assistant Complaints confirmed the CNIC discrepancy. She visited BISP Tehsil Office Abbottabad, where she lodged a formal complaint by submitting a copy of her CNIC.

4. Processing of The case

4.A Provider version

The complainant visited BISP Tehsil Office, Abbottabad and submitted an application along with a copy of CNIC in 4th August 2012 as per the complaint date. The Assistant Complaints processed her complaint through CMS (ID 10384607) on 8th August 2012. The complaint was forwarded to the Assistant Director on the same date.

The complaint was also entered in a manual register. The complainant did not receive the acknowledgement slip, nor any computer ID for the complaint; they lodged at BISP Tehsil Office.

The Assistant Director checked the complaint, accepted it and recommended it for approval, on the same date of complaint lodging. Divisional Director BISP Divisional Office Abbottabad, checked the complaint and also accepted the request. The exact date of complaint acceptance could not be known as CMS does not show but the Approver usually accept such requests within week time.

The Assistant Complaints had lodged the same complaint twice, as on the first attempt the Assistant Complaints was doubtful that it might not have been received by the Approver as till 13th August 2012 the request was in pending with him. As usually the Approver does not take such time. The Approver rejected the second one, to be deleted from his inbox.

4.B Client version

The beneficiary's husband Mohammad Sadiq lodged the complaint by submitting a copy of his wife CNIC at BISP Tehsil office Abbottabad on 4th August 2012. The Assistant Complaints received his complaint but did not issue him its acknowledgement slip and told him that it would be solved within a week.

The complainant visited after two weeks in order to pursue her case and was informed by Assistant Complaints that the issue has been resolved. BISP Tehsil Office was on a distance of 31km from her house, which costs her Rs130 as she travel by local transport. The complainant was satisfied from BISP complaint redressal mechanism and was hopeful that the payment will soon generate.

5. What have we learnt?

- The complaint was kept in pending for four days which indicates that the complaint was not processed on spot.
- The payment has not generated as of 29th January 2013.
- The complainant did not receive acknowledgement slip for the lodged complaint.
- The beneficiary did not receive BISP intimation letter.

- She received her CNIC in two months time by paying Rs 300.
- The complainant was processed twice for the same update, as the earlier one was in pending till the lodging of the second. Which indicates that the Assistant Complaints do not understand the process properly.
- Records are maintained in hard as well, which is a good sign but the delay in processing them indicates that such a practice is not because of their efficiency rather they keep complaints in backlog and latter on process via CMS.
- The delay in processing complaints via CMS is either due to workload or electric outages or lack of proper supervision or inability of the Assistant Complaints.
- The complainant visited 4 times to BISP tehsil office Abbottabad, once for complaint lodge and rest of the time for follow up of her payment. The BISP office is distance of 31 km and extremely difficult for them to travel.

6. Recommendations

- Beneficiary's payment should immediately be generated and delivered.
- BISP should ensure timely delivery of intimation letters.
- Complainant should receive some acknowledgements at times of lodging the complaint.
- Complaint should not be left in pending and should be processed via CMS on spot.
- The payment generation should be aligned with request acceptance, once the request got acceptance, so the payment should be generated automatically.
- CMS should show the date of acceptance of Assistant Director and Divisional Director.
- BISP should have appraisal of Assistant Complaints and accordingly schedule refresher for them.
- There should be an electric generator in each Tehsil so that could be used as alternate power supply in electric outages.

Case study Number	G-Q3-KPK-45
Nature of Case	CNIC Update
Complainant/ Beneficiary	Saiqa Bibi
Wife of:	Mohammad Sadique
Complainant, if not beneficiary herself	Mohammad Sadique
Address	Village Sathal, Boi, Tehsil and District Abbottabad
CNIC Number	1310148196336
PSC form number	6435512
Draft Case Study Date	5 th December 2012

1. Profile of the beneficiary/complainant

Saiqa Bibi w/o Mohammad Sadique, 32, is the resident of village Sathal, Boi, Tehsil and District Abbottabad. She is an illiterate housewife who remains busy in her household chores. She is the mother of three children (two daughters and one son). The family consists of six persons (the couple, mother in law and three children). The family live in a five marlas katcha house. The house has 1 room, but no kitchen and bathroom. Verandah is used as a make shift kitchen while a corner of the house is used for open defecation. The family is fetching drinking water from the nearby stream. The kids are of school going age though are not yet enrolled.

Her husband Mohammad Sadique (BISP record Sadheer) is the sole bread earner for the whole family who works as a daily wager. His per month earning is not more than around Rs. 3,000. The family has no agricultural land or other source of income than the mentioned one.

The village Sathal, Boi, is at a distance of 55 km from Mansehra city. The houses in the village are small and katcha, as most people are poor and are daily wagers. Separate Primary and Middle schools for boys and girls were available in the village. The village also does not have any health facility and were traveling to Garhi Habibullah in case anyone becomes ill or in case of an emergency.

There is another potential beneficiary (Muhammad Jan) her mother in law who will be getting BISP cash grant along with the beneficiary in the same house hold.

2. Relationship with BISP

Neither the beneficiary Saiqa Bibi nor someone else of her family was included under Parliamentary Phase for BISP cash grant scheme. Her Poverty Score Card (PSC) was filled at the end of 2010 by an enumerator of SRSP at her door step and issued her the acknowledgement slip. As a result of the survey she was declared as potential beneficiary but with a CNIC discrepancy. She did not have CNIC at the time of survey.

Saiqa Bibi did not know much about BISP Programs. All she know is that BISP is Pakistan People Party cash program for poor families. Moreover, she was unaware regarding the criteria of being an eligible beneficiary for cash grant but like many other of her locality, she considers BISP as a cash grant for poor and vulnerable people.

The cash grant she received so far, used for groceries, and for children education.

3. How did the complaint emerge?

A village elder had the list of those beneficiaries who were having discrepancies and so was her name on the list. He send a message at Saiqa house that she needs to update her CNIC in BISP Tehsil Office Abbottabad. He also told them to first make their CNIC if they don't have any. As she was not having her CNIC therefore she immediately applied in NADRA for issuance of a CNIC by paying Rs 300.

After receiving the CNIC in some 45 days Saiqa Bibi asked her husband to take her CNIC. He visited BISP Tehsil Office Abbottabad on 4th July 2012. Upon checking her with the Assistant Complaints, the Complainant was told that he needs her CNIC photocopy to lodge a complaint for as her CNIC is missing in the roster which have caused the discrepancy.

4. Processing of the case

4.A Provider version

The complainant visited BISP Tehsil Office, Abbottabad and submitted an application along with a copy of CNIC on 4th July 2012. . The Assistant Complaints processed her complaint through CMS (ID 10236745) and forwarded to Assistant Director.

The complaint was also entered in a manual register. The complainant did not receive the acknowledgement slip, nor any computer ID for the complaint; they lodged at BISP Tehsil Office.

The Assistant Director checked the complaint, accepted it and recommended it for approval, on the same date of complaint lodging. Divisional Director BISP Divisional Office Abbottabad, checked the complaint and also accepted the request. Though the exact date of acceptance could not be known, as CMS does not show a date but the Approver usually accept such complaints within a week time.

The BISP websites indicates that her request has been accepted and account was credited for Rs 3,000 on 7 August 2012 and Rs 2,000 was debited on 13th August 2012.

4.B Client version

The beneficiary's husband Mohammad Sadique lodged the complaint by submitting a copy of his wife CNIC at BISP Tehsil office Abbottabad on 4th July 2012. The Assistant Complaints received his complaint but did not issue him its acknowledgement slip and told him that it would be resolved within a week

The complainant visited after a week in order to pursue her case and was informed by Assistant Complaints that the issue has been resolved.

BISP Tehsil Office was on a distance of 55 km from her house, which costs her Rs.1, 000 as she travelled by rented vehicle and local transport. The complainant was satisfied from BISP complaint redressal mechanism as her issue was resolved in time.

5. What have we learnt?

- The CNIC has been updated in the roster.
- The issue got resolved and her payment got generated on 7th August 2012.

- The complainant was fully satisfied with the behavior and dealing of BISP Tehsil Office divisional office Abbottabad, NADRA and Bank staff. She was also appreciating BISP complaint redressal mechanism as her issue was resolved just in few days' short time.
- The early and in time resolution of the complaints is due to the decentralization of complaints redressal system, which deals and receives complaints at the tehsil level. Now BISP officials at tehsil and divisional level can give a specified timeframe to the complainants or any updates regarding the resolution of the complaints, which they could not give before the CMS launched. This not only enhances the confidence of the BISP staff but also restores the trust of beneficiaries in the complaint system.
- The complainant visited 2 to 3 times to BISP tehsil office havelian and divisional office in Abbottabad, once for complaint lodged and second time for follow up of the case. The BISP office is distance of 33 km and extremely difficult for them to travel.
- The complainant did not receive some acknowledgement at times of lodging the complaint.
- The beneficiary did not receive BISP letter of intimation through which she could be informed at the eligibility.
- The list BISP Tehsil office had developed for those beneficiaries who have discrepancies played an important role in contacting the beneficiaries.

6. Recommendations

- BISP should ensure timely delivery of intimation letters.
- Complainant should receive some acknowledgement at times of lodging the complaint.
- The CMS should show the date of acceptance of the request at the level of Assistant Director and Divisional Director.
- The payment generation should be aligned with request acceptance date, once such a request accepted then payment should automatically be generated on the same date.

Case study Number	G-Q3-KPK-46
Nature of Case	Missing CNIC and request for inclusion as potential beneficiary
Complainant/ Beneficiary	Kousar
daughter of:	Muhammad Farooq
Complainant, if not beneficiary herself	N/A
Address	Tanan, Mast Maira, Post Office: Qalandarabad, Bal Dheri, Abbottabad
CNIC Number	1310175339682
PSC form number	7907894
Draft Case Study Date	9 th August 2012

1. Beneficiary/complainant's Profile

Kousar d/o Muhammad Farooq, 26, is the resident of village Tanan, Mast Maira, Post Office Qalandarabad, Bal Dheri, Abbottabad. She is an unmarried woman who is a helping hand to her mother. She studied till 5th class (Primary).

The family consists of 11 persons (parents, and 9 siblings) who are roaster in this household. The family live in three marlas own katcha house. The house has two small rooms, a make shift latrine/bathroom and a kitchen. A water tape is installed within the household boundary wall from where they use water for household usage. Her mother Parveen is a potential beneficiary from this household. Muhammad Farooq is working as a Suzuki driver in Abbottabad. He earns Rs.4,500 per month. Beneficiary's house was located at the nearby town Qalandarabad of Abbottabad, but no proper street was leading to her house, one has to go downhill by foot to reach her house, which was situated in the hilly area between Abbottabad and Mansehra. An uncovered sewerage course was passing through her house main entrance, and a small concrete plank was extended over the course to have passage possible to the house. As stated above, the family dwells in the nearby town Qalandarabad of the Abbottabad city, so therefore, facilities of life as for instance education, electricity, drinking water and markets were available but health, sanitation, gas, were not nearby.

2. Relationship with BISP

The household was not included for BISP cash grant scheme under Parliamentarian Phase.

Poverty Score Card (PSC) which was filled at her door step by Sarhad Rural Support Program (SRSP) at the end of 2010 and acknowledgement slip was issued to the beneficiary. As a result of the survey her mother was declared as beneficiary.

The family was aware regarding BISP others programs. The family considered BISP as a Government scheme for poor families, which they heard from the villagers. The family does know about the criteria of being an eligible beneficiary for cash grant but like many other of their locality they had no idea who can get the cash grant and who cannot. The family was of the view that their family was poor and the poor are receiving financial support from BISP.

Kousar had no idea about complaint redressal mechanism but she heard it from the neighbors, and then she herself visited BISP Tehsil Office Abbottabad, where she lodged a formal complaint for CNIC update with the request to declare her as potential beneficiary.

If Kousar receives BISP cash grant amount, she will use it for her treatment as she has general health problems and needs medical assistance.

3. How did the Complaint Emerge?

Someone in the neighborhood told her that BISP is considering those beneficiaries who are not married and are living at their parent's house, she just need to update her CNIC in the family roster. At BISP Tehsil Office she checked her status with the Assistant Complaints, who told her that her CNIC is missing. The Complainant was hoping that she could be declared as potential beneficiary along with her mother.

At times of survey, her CNIC number was not inserted in her PSC form as she did not had CNIC issued by NADRA at the time of survey, therefore that column was empty. Though she latter on had made a CNIC at NADRA office by paying Rs 1000 in 20 days.

4. Processing of the case

4.A Provider version

A complaint, regarding CNIC update in her family roster was received by the Assistant complaints at BISP Tehsil Office Abbottabad on 22 October 2012. Assistant complaints processed the case under complaint ID 10734768 through Complaint Management System and forwarded it to the supervisor for further process on the same date. The complainant was advised that she could re-visit after a week, and her issue would have been resolved.

On receiving the complaint, Assistant Director BISP Tehsil Office Abbottabad checked and processed the case. He recommended her request for approval on the same day. The approver BISP Divisional Director Abbottabad approved the request for CNIC updates on 22nd October 2012. Thus the grievance regarding CNIC update was redressed.

4.B Client version

The complainant visited BISP Tehsil Office Abbottabad and launched a complaint by submitting a copy of her CNIC on 22 October 2012, which was handed over to the Assistant Complaints. The beneficiary was advised that after a week, her CNIC information in her roster would have been updated though she did not receive the any acknowledgement slip for the complaint.

In order to follow her case, the beneficiary visited seven times BISP tehsil office Abbottabad which is on a distance of 20 km from her house, which cost her the amount of Rs 1000 for 2 persons, she went there by specially rented vehicle.

Though her issue regarding CNIC update has been resolved but she did not know regarding declaring her potential beneficiary. She wants to avail the benefits of health insurance as she is facing several health issues and she cannot marry. She said my father is poor and taking care of the rest of the 9 brothers and sisters. If government is running such a programme they should support all the females regardless of their status of being married or not.

5. What have we learnt?

- What is the status of spinsters and other women who do not have husbands and sons? Currently BISP staff cannot give a valid answer to such complainants.
- She "said I cannot marry as my health does not permits me ,I have gone through several major operations ,know they have removed my spleen and they say the immune system in my body needs support for which she need to have some shots and those could be purchased for

Rs 5000 each”.

- The beneficiary was hopeful for BISP cash grant amount and was satisfied with dealing and cooperation of BISP staff.

6. Recommendations

- BISP needs to articulate policy of ever married, spinster and female in hazardous health situations.
- BISP staff should guide complainants regarding such situations and if there is no such policy then they should clearly be informed about BISP policy issues.
- NADRA should make free of cost CNICs for BISP beneficiaries.

Case study Number	G-Q3-KPK-47
Nature of Case	Missing CNIC
Complainant/ Beneficiary	Sajida
Wife of:	Abdul Rasheed
Complainant, if not beneficiary herself	N/A
Address	Chamnaka, Hajya Gali ,Tehsil Havelian, Abbottabad
CNIC Number	1310151552104
PSC form number	6227393
Draft Case Study Date	29 th November 2012

1. Profile of the beneficiary/complainant

Sajida w/o Abdul Rasheed, 53, is the resident of village Chamnaka, Hajya Gali Tehsil Havelian, Abbottabad. She is an illiterate housewife who remains engaged in her household chores. She is the mother of seven children (five daughters, two sons) out of which three daughters are married and rest of the four children are living with her. The family live in a five marlas katcha house. The house has two rooms, a make shift kitchen and a latrine as well. The family is fetching drinking water from the nearby stream.

Her husband Abdul Rasheed is the sole bread earner for the whole family who works in a sugar mill. His per month earning is not more than around Rs. 6,000. The family has no agricultural land or other source of income than the mentioned one.

The village Chamnaka is at a distance of 33 km from the main town of Havelian. The village is having a black top road used for transportation. The houses in the village are small and katcha, as most people are poor and are daily wagers. Separate Primary and middle schools for boys and girls were available within the village. There is one girl's high school for the surrounding eight villages. The village did not have any health facility therefore they visit Hajya Gali for treatment but in cases of emergency they either go to Havelian or Abbottabad.

There is no other potential beneficiary in the household. Earlier her daughter, Sana, was a potential beneficiary but after updating of her CNIC she was disqualified as potential beneficiary as she is not married.

2. Relationship with BISP

She was not included as potential beneficiary under the Parliamentary Phase of BISP program. Her Poverty Score Card (PSC) was filled at the end of 2010 by an enumerator of SRSP at her door step and issued her the acknowledgement slip. As a result of the survey she was declared as potential beneficiary but with a CNIC discrepancy. She did not have CNIC at the time of survey.

Sajida considered BISP as PPP scheme for poor families and so would be the selection criterion. The case transfer she received were used in provision for food items and on her children education.

3. How did the complaint emerge?

A notable of the village received a list of those potential beneficiaries who were eligible but have discrepancies. Sajida name was also on that list. She and her husband were guided by him to apply for the CNIC from NADRA and then visit BISP Tehsil Office Havelian for submission. She applied in NADRA for issuance of a new CNIC under normal fee of Rs 300.

After receiving CNIC in two months, Sajida took her CNIC and visited BISP Tehsil Office Havelian for updating.

4. Processing of the case

4.A Provider version

The complainant visited BISP Tehsil Office, Havelian and submitted an application along with a copy of CNIC on 30th July 2012. The Assistant Complaints received her complaint and was processed through CMS (ID 10336752) on the same date of receipt. The case was sent to Assistant Director, who accepted the request on the same date.

The complaint was also entered in a manual register. The complainant did not receive the acknowledgement slip, nor any computer ID for the complaint; they lodged at BISP Tehsil Office.

Divisional Director BISP Divisional Office Abbottabad, who checked the complaint and also accepted the request. Though exact date of request acceptance could not be ascertained as CMS does not show such a date but Approver accepted such request within week time.

Her first cash transfer deposit of Rs.3,000 has been done 11th September 2012 which she had withdrawn on 19th September 2012 as shown by BISP website.

4.B Client version

The beneficiary Sajida lodged the complaint by submitting a copy of her CNIC at BISP Tehsil office Havelian on 30th July 2012. The Assistant Complaints received his complaint but did not issue her its acknowledgement slip and told her that it would be solved within a week.

The complainant visited after a week in order to pursue her case and she was informed by Assistant Complaints that her issue has been resolved. BISP Tehsil Office was on a distance of 33 km from her house, which costs her Rs 200 as she travel by local transport. . The complainant was satisfied from BISP complaint redressal mechanism as her issue was resolved in time and she received her payments.

5. What have we learnt?

- The complainant was fully satisfied with the behavior and dealing of BISP Tehsil Office divisional office Abbottabad staff. She was also appreciating BISP complaint redressal mechanism as his issue was resolved in a short time.
- The complainant did not receive BISP intimation letters through which she could be informed.
- The list of those beneficiaries who are having discrepancies, shared by BISP office, played an important role in informing beneficiaries to remove their discrepancies.
- The complainant did not receive some acknowledgement at times of lodging the complaint.
- CMS does not show the date of acceptance of a request

6. Recommendations

- BISP should ensure timely delivery of intimation letters to the beneficiaries.
- Complainant should receive some acknowledgement at times of lodging the complaint.

- CMS should show the date of acceptance of a request by Assistant Director and Divisional Director.
- NADRA should not charge BISP beneficiaries and their CNIC should be made on priority basis as well should be free of cost.

Case study Number	G-Q3-KPK-48
Nature of Case	Eligible appeal
Complainant/ Beneficiary	Fazila
Wife of:	Shokat Ali Shah
Complainant, if not beneficiary herself	Zahir Gul
Address	Mian Kalay Gandheri road Naway Kalay
CNIC Number	1720173591668
PSC form number	5423635
Draft Case Study Date	9 th January 2013

1. Profile of the beneficiary / complainant?

Fazila wife of Shokat Ali shah is 35 years old woman. She is the resident of Mian Kalay Gandheri Road Naway Kalay. She is an illiterate housewife and mother of five children (2 boys and 3 girls). Her husband Shokat Ali Shah works as a farmer and his average income is Rs.50,000 per annum. Fazila is having the skill to sew clothes but there is no facility available to her, as neither is she having a sewing machine nor there is a demand in the immediate vicinity.

She is living in a ten marla kaccha house consists of two rooms. One of the rooms is occupied by Fazila and her family while the other by her brother-in-law and his family. Kitchen is available in the house. Toilet is kaccha and the sanitation system is poor. The children of Fazila go to Al-Haq Public School, their monthly expenses being Rs.1,000.

The house of Fazila is located in Mian Kalay at a distance of 10 minutes Rickshaw drive. Private clinic is available nearby. Electricity is available to the house of Fazila.

2. Relationship with BISP

Fazila was not declared as potential beneficiary in the parliamentary phase of BISP. When the Poverty Score Card survey was launched in district Nowshera in the beginning of 2011, a local school teacher Sahibzada managed the visit of the survey team to the area. The survey team visited her doorstep for filling a PSC in her name. She and her husband was present during the filling of the form and after completion, an acknowledgement slip was issued to her on spot.

No IEC material is provided to her by any quarter concerned. All she knows about BISP is through the survey team and the local beneficiaries. Fazila considers BISP a programme for poor. She considers the criterion of eligibility as being poor and must be a woman. She intended to utilize the cash grant money for purchasing a sewing machine and for the food and clothes for her children.

3. How did the complaint emerge?

Fazila visited a nearby post office locally known as Shah Gul Arhat, the post man informed her that she may not be eligible because she is not having any money order in her name. The post man informed her to visit BISP Tehsil Office Nowshera for confirmation. Fazila asked one of her relative to visit BISP Tehsil Office Nowshera as to whether she is eligible or not. The complainant Zahir visited BISP Tehsil Office Nowshera who was informed that Fazila is not declared as eligible but she can register an appeal because her score is below 20. The BISP Tehsil Office Nowshera asked the complainant to submit copy of CNIC of Fazila and he submitted the same.

4. Processing of the complaint

4.A Providers version

Fazila visited BISP Tehsil Office Nowshera as this is the nearest BISP Tehsil Office to her home. She has submitted her copy of CNIC and an eligibility appeal has been launched in her name on 10 October 2012. The complaint was registered through CMS by the Assistant Complaints and forwarded to the Assistant Director BISP Tehsil Office Nowshera. The Assistant Director accepted the appeal and forwarded to the Approver for approval on the same date. The Approver approved the appeal on the ground of 4 children under age of 12. The appeal was processed and accepted within a week. The BISP Tehsil Office Nowshera does not maintain the record of the complaints manually.

4.B Client version

Around one year before, when the local post man denied of having any money orders in the name of Fazila, she asked one of her relative to pursue the case. She is not aware of the development that had taken place since then. She only knows that once her relative informed her that she is ineligible. Again she was informed that appeal has been launched in her name and she might become eligible. At the end she was informed by the complainant that she is now eligible as appeal has been accepted.

Fazila has submitted her documents i.e. survey slip and copy of CNIC to the complainant since the assignment has been given to him. Fazila is satisfied with the complaint mechanism.

5. What have we learnt?

- BISP declared her ineligible within the range of appeal but the same was not intimated to her through letter or any other medium.
- No IEC material is given to her by any partner in the program.
- No record was found regarding the complaints receipt so far, in the BISP Tehsil Office Nowshera.
- The complaint was launched on 10th October 2012 and the beneficiary was eligible as of 17 October 2012 which shows that BISP Tehsil Office Nowshera is performing its activities well.

6. Recommendations

- The payment should be generated immediately.
- BISP should build a strong communication line with its beneficiaries so that feedback could be obtained for better performance.
- BISP should distribute literature among its beneficiaries / complainants regarding basic features of the programme.
- BISP tehsil office should ensure proper record keeping as per protocol.
- BISP should timely process the cases and there should be no long pending complaints.



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حکومت پاکستان

Grievance Case Studies

Section 3C



GB

Case Number:	G-Q3-GB-01
Nature of Case	CNICUpdate
Complainant/ Beneficiary	RaziaBatoool
Wife of:	KhurshidHussain
Complainant, if not beneficiary herself	AqeelHussain (Brother in law)
Address	OldingMohallah Karasmathang Tehsil SkarduBaltistan.
CNIC Number	7110302297158
PMT	
PSC Form number	7326830
Draft Case Study Date	24 th October 2012

1. Receiver Woman/Complainant's Profile and Background Information.

Razia Batoool, the wife of Khurshid Hussain, is a resident of Olding *Mohallah* Karasmathang Tehsil Skardu Baltistan. She is educated to the primary level and is the mother of one child. Her husband is a shopkeeper who earns Rs8,000 per month. She is living in a joint family system and thus the total number of members of the household she shares is fifteen. The house where she is living is built on a one *Kanal* plot of land. It is *Katcha* and has four rooms, one kitchen and one bathroom. There is no proper water supply or drainage system. Olding Mohallah Karasmathang is situated in Skardu city where all civic facilities are available. There are three other beneficiaries in the same household; her mother, her sister-in-law and her grandmother.

2. Beneficiary's Relation with BISP

Razia was not a beneficiary under the Parliamentary Phase of the cash transfer scheme. The PSC survey was held in October 2010 in her village, she participated in the survey and received a slip as acknowledgement of the fact. She did not possess a valid CNIC at the time and was thus tagged as 'eligible with discrepancy' in the BISP database.

She did not receive any eligibility/discrepancy letter from BISP informing her of her status in the programme. She was informed as such by representatives of the Aurat Foundation when they visited her *Mohalla* in the first week of September.

3. How did the complaint emerge?

When a Social Mobiliser from Aurat Foundation visited the area in the first week of September 2012, they informed the beneficiary that she is eligible for the BISP Cash Transfer programme. The social mobilisers are equipped with laptops and internet devices and were able to check her status on the BISP website. They learnt from checking the website that Razia's household is eligible with discrepancy. They advised her to send someone to the BISP Office to check the actual problem, then she sent her brother-in-law to the BISP Office on 10th Sep 2012. The officials informed him that the beneficiary is eligible with discrepancy, they further told him to submit a valid ID card of the beneficiary.

The beneficiary applied for a new ID card with NADRA on 13th September 2012, after that she got a valid CNIC within 3 weeks' time and her brother-in-law submitted the copy of the CNIC in Tehsil Office Skardu on 10th Oct 2012. Her CNIC was not entered in MIS. She learned about the complaint system from the Social Mobiliser of Aurat Foundation.

4. Processing of The Case

4.A Provider's Version

The Assistant Director BISP Tehsil Office Skardu told the TPE team that after activation of CMS they update the complaints on the same day of the beneficiary's visit to the BISP Office. The complaint was filed at the BISP Tehsil Office Skardu on 10th October 2012. The Assistant Complaints registered the complaint in the CMS and issued it the ID no.10665691 which was also communicated to the complainant.

The Assistant Director matched the CNIC records against the details on the NADRA website and forwarded the case to the Deputy Director for approval on the same day. He told the case team that most complaints are resolved within one or two days. The CNIC details of the beneficiary are updated in BISP MIS and her issue has been resolved.

4.B Client's Version

The beneficiary informed the case team during interview that when she came to know about her eligibility she gave her valid CNIC to her brother-in-law who submitted it to the BISP Tehsil Office on 10th Oct 2012.

She informed the TPE team that now her CNIC details are entered in the BISP system and she is hopeful she will receive her cash transfers soon. She informed the case team that her issue was addressed in one visit. The BISP Tehsil Office is at a walking distance from her house; around 2km away. She is fully satisfied although she is yet to receive any cash transfers as of December 5th 2012.

According to the latest status the beneficiary has got her BDC on 30th Oct 2012, and she has started receiving the cash transfers.

5. What We Learnt?

- Since the CMS is working in GB the CNIC update process takes minimal time. This will hopefully reduce the number of pending complaints at any given time and will also make it easier to resolve complaints.
- Since the system is relatively very new in GB, not all staff is well versed with its use. Many complaints are in pending because of time taken by the relevant approver in processing cases.
- In many districts BDC centers are being operated by the BISP staff, this is taking their time away from complaint resolution and so cases are addressed late.

6. Recommendations

- It's important that awareness should be created about where a beneficiary may file her complaint. Most of the beneficiaries are illiterate and must be explained the process in detail by an individual since they cannot read instructions.
- The first BISP letter to the beneficiary should mention the amount of the instalment that she will receive and the month as this might help to reduce the chance of misappropriation and confusion.

Case Number:	G-Q3-GB-02
Nature of Case	CNIC Updates
Complainant/ Beneficiary	ShahinaBano
Daughter of:	Muhammad Ali
Complainant, if not beneficiary herself	Muhammad Ali
Address	MohallahSheraz, Sert Post Office Karimabad, Tehsil Aliabad, District Hunza-Nagar
CNIC Number	7150230483390
PMT	
PSC Form number	7638363
Draft Case Study Date	

1. Receiver Woman/Complainant's Profile and Background Information.

Shahina Bano, daughter of Muhammad Ali, is a resident of Mohallah Sheraz, in Hunza-Nagar. The beneficiary is 22 years old, unmarried and a student of ninth grade. She goes to a Government High School; along with her studies she also takes care of her mother and does domestic chores.

The household was affected by the Attabad lake disaster and is now living in an IDP camp; they are dependent on relief. Her father is an unskilled labourer who doesn't have any regular income.

The household is comprised of a total of 7 people; one male, one female and five children. There is no other beneficiary in her household.

Shahina and her family are living in an IDP camp located in a small village named Sheeraz, near Tehsil HQ Aliabad, where all the civic facilities are available. The camp comprised of one large room with one kitchen and one bathroom with a proper water supply and electricity.

The village is situated near main the Karakorum highway (KKH); Tehsil HQ is Aliabad, Communication, Education and health facilities are all available there.

2. Beneficiary's Relation with BISP

Shahina was not a beneficiary included under the BISP Parliamentarian Phase of the cash transfer scheme. The PSC survey was held in October 2010 and she was declared as a potential beneficiary after PSC survey. She got the survey acknowledgement slip. She informed the case team that she did not have her CNIC during the PSC survey held in "October 2010".

Upon asking on her knowledge about the BISP, she said she is aware about the BISP and she heard on TV that it is Benazir's Programme to support the poor people of Pakistan. She further said she considers herself a deserving BISP beneficiary because she lost her village, house, cultivable lands, orchards and everything during Attabad disaster and are now living as IDPs, she thanked Benazir and said "God bless her".

She planned to give the cash transfers to her parents to support the family's income and also save for her education.

3. How did the Complaint Emerge?

She said that, at the time of the PSC survey, she did not have a valid CNIC; she got her CNIC from NADRA on 21st October 2011. After receiving the BISP eligibility letter, her father went to

the BISP Tehsil Office Aliabad and submitted a copy of Shahina's CNIC for removal of the discrepancy.

Shahina received the BISP eligibility/discrepancy letter from which she learnt about her eligibility but not her discrepancy.

4. Processing of the Complaint

4.A Provider's Version

The Assistant Director Tehsil Office Aliabad told the case team that Shahina's father submitted her valid CNIC on 9th November 2011 to BISP Tehsil Office Aliabad for removal of the discrepancy. The case was forwarded to the Divisional Director Gilgit on 19th December 2011. The complaint was registered manually in complaint register by Complaint Assistant; the CMS was not active in GB during that time. When the complaint reached the Divisional Director, it was further sent to the Regional Director on 30th December 2011 and on the same day it was forwarded to the Director Beneficiary Services at the BISP Headquarters.

4.B Client's Version

The beneficiary informed the case team during an interview that her father took a copy of her CNIC and submitted it to the Tehsil Office Aliabad After getting her CNIC issued from NADRA on 21st October 2011. Her father visited the Tehsil Office Aliabad thrice for the follow-up of her complaint.

The distance from the beneficiary's home to BISP Tehsil Office is almost 3km and they use the local transport (Wagon) to reach the Tehsil Office; the fare each way is Rs20but her father walks to it.

She herself didn't visit the Tehsil Office because she is not well aware of the complaint mechanism system. Also she remains busy with her studies, so her father does the follow-up for her case.

The beneficiary informed the TPE team that she had not received any money as of 16th October 2013, almost 10 months after the submission of the application. The BISP website does not have details about Shahina's status or payment details.

5. What We Learnt?

- CMS training has been delivered in GB in the last week of September, but in the most rural areas due to electricity and internet problems it is not working properly. Therefore the complaints registration system is still manual, and only one file is kept for all the documents, they forward the list of CNIC s of discrepant beneficiary with a covering letter. BISP Office doesn't issue any acknowledgement slip to the complainant.
- The complainant herself didn't visit BISP Tehsil Office, because she is not aware of complaint registration mechanism and is busy with her studies.
- This case was lodged on 9th November 2011 and the complainant submitted all the required documents but even after the passage of almost one year, the grievance is not addressed.
- The complaint processing system in BISP Tehsil Offices is very slow. They kept the complaints in their office for months, and then they forward it to Divisional Office for further action.

6. Recommendations

- It's important that awareness should be created about where a receiver woman/complainant may file her complaint, because most of the beneficiaries are illiterate.
- The BISP Tehsil Offices should try to process the case as they receive the complaint from the beneficiary, they should not keep it with them for so long.
- The BISP should also deliver/inform the beneficiary about her discrepancy so that timely action can be taken.

Case Number:	G-Q3-GB-03
Nature of Case	CNICUpdates
Complainant/ Beneficiary	Laila
Wife of:	IlyasHussain
Complainant, if not beneficiary herself	IlyasHussain
Address	OldingMohalla Haji Gam Tehsil and District Skardu.
CNIC Number	7110364601994
PMT	
PSC Form number	7390368
Draft Case Study Date	25 th October 2012

1. Receiver Woman/ Complainant's Profile and Background Information.

Laila, wife of Ilyas Hussain, is a resident of village Olding in District Skardu. She is 24 years old, illiterate, and the mother of two children. Her husband is working in the Water Supply Department and earns Rs12,000 per month. Laila was living in a joint family system when the PSC survey was held, now she has separated her kitchen and is living with her husband and two children in the same house. The house where she is living comprises of six rooms, one kitchen and one bathroom without water supply or drainage. They have no gas or electricity.

2. Beneficiary's Relation with BISP

Laila wife of Ilyas was not selected in the Parliamentarian's Phase of Cash Transfer. The PSC survey was held in October 2010, and she was declared as a potential beneficiary. She did not receive a BISP eligibility/Discrepancy letter. She was unaware about the BISP; however she knows that this is programme for poor families.

She informed the case team that after receiving the cash transfers, she will purchase clothes for the winter and save some money for her children education. The PSC survey was held in October 2010 and she got the acknowledgement slip, now she is eligible. She is illiterate and unaware about the BISP complaint registration mechanism. There are two other beneficiaries in the same household Naseeb Bi and Zubaiba Khanum

3. How did the complaint emerge?

A relative of Laila is working in NRSP, who informed her about her eligibility by checking her survey slip on the internet in the first week of September 2012. After learning about the eligibility, her husband went to the BISP Tehsil Office for information where the Assistant Director told him about the discrepancy. At that time Laila applied for a new CNIC, which she received after three weeks. Her husband then submitted it to the BISP Tehsil Office Skardu.

4. Processing of The Case

4.A Provider's Version

The Assistant Director BISP Tehsil Office Skardu informed the case team that after activation of the CMS they updated the complaints on the same day the beneficiary comes to the BISP Office. The complaint was filed at BISP Tehsil Office Skardu on 9th October 2012. The Assistant Complaints registered the complaint in the CMS and gave it the ID no. (10691533). The Assistant Director matched the CNIC records against the NADRA database and forwarded it to the Deputy Director for approval on the same day. Most complaints are

resolved within one or two days. Now the CNIC of the beneficiary is updated in the BISP MIS.

4.B Client's Version

Laila said that, after learning of her eligibility, she got her valid CNIC from NADRA on 25th Sep, 2012 and her husband submitted it to the BISP Tehsil Office Skardu on 9th October 2012. She informed the case team that now her status is updated in BISP record after three days. The BISP staff told her that very soon she will get the cash transfers.

Her husband visited the BISP Tehsil Office twice. The Office is located at a walking distance. He visited once to enquire about the problem and a second time to submit her wife's CNIC. She informed the case team that she never received any intimation letter from BISP regarding eligibility/Discrepancy. She is satisfied and patiently waiting for the transfers.

According to the latest details Laila has got her BDC and started receiving her cash transfer, but the details are not shown in her BISP website payment details.

5. What we learnt?

- It was observed in some cases that the beneficiaries approach other people apart from BISP staff to learn about their eligibility while showing their ID cards or survey slips, as most of the beneficiaries are illiterate, but still they have awareness that they ask educated people to check their eligibility.

6. Recommendations:

- It is recommended at various places that the BISP should approach the beneficiaries and tell them about their eligibility either sending the beneficiaries letters or display the eligible beneficiaries' names in the BISP Office.

Case Number:	G-Q3-GB-04
Nature of Case	CNIC Update
Complainant/ Beneficiary	Bibi Asma
Wife of:	Sadique Ahmed
Complainant, if not beneficiary herself	Sadique Ahmed
Address	Near Govt. Girls High School Kashrote Tehsil and District Gilgit.
CNIC Number	7150149892750
PMT	Eligible Household
PSC Form number	7891652
Draft Case Study Date	1 st November 2012

1. Receiver Woman/Complainant's Profile and Background Information.

Bibi Asma, wife of Sadique Ahmed, is a resident of *Mohalla* Kashrote Tehsil Gilgit. She is illiterate and the mother of six children. Her husband is a shopkeeper who earns Rs10,000 per month. The house where she is living is built on a six *Marla* plot. It is *Katcha* and has two rooms, one kitchen and one bathroom. There is no proper water supply or drainage. Kashrote Mohalla is situated in Gilgit city where all civic facilities are available. Four of her children are studying in Govt. Schools. There is no other beneficiary in the household.

2. Beneficiary's Relation with BISP

Bibi Asma was not a beneficiary under the Parliamentarian's Phase of the cash transfer scheme. The PSC survey was held in October 2010, after which she became a potential beneficiary. She was tagged as having a CNIC Discrepancy due to the fact that she did not have a CNIC at the time of the survey. She did however, get a survey acknowledgement slip.

She did not receive any eligibility/discrepancy letter from the BISP. A political worker of Pakistan People's Party visited her home and took her survey slip and told her that she is eligible with discrepancy for BISP Cash Transfers.

3. How did the complaint emerge?

When the workers of Pakistan People's Party visited the area they informed the beneficiary that she is eligible with discrepancy for the BISP cash transfer programme. She applied for CNIC with NADRA and received it within 3 weeks. After she got her valid CNIC, her husband submitted a copy of her CNIC at the Tehsil Office Gilgit.

4. Processing of The Case

4.A Provider's Version

The Assistant Director BISP Tehsil Office Gilgit said that after activation of the CMS they are updating complaints on the same day the beneficiary comes to the BISP Office. The beneficiary's husband took her CNIC's copy to the BISP Tehsil Office Gilgit on 12th October 2012. The Assistant Complaints registered the complaint in the CMS and gave it the ID no (10677186), which he also gave to the complainant. The Assistant Director matched the CNIC records against the NADRA website and forwarded it to the Deputy Director for approval at the same day. Most complaints are resolved within one or two days. Now the CNIC of the beneficiary is updated in the BISP MIS.

4.B Client's Version

The beneficiary told the case team during an interview that, when she came to know about her eligibility she gave her valid CNIC to her husband who submitted it to the BISP Tehsil Office. She told the TPE team that now her CNIC is entered in BISP system and she is hopeful she will receive the cash transfers soon. She further informed the case team that in one visit her problem was addressed.

Her husband went to the Tehsil Office by Suzuki and spent Rs40 for the round trip. She is now satisfied although she did not receive the cash transfers as of 30th October 2013.

Bibi Asma's payment details are not shown on the BISP website.

5. What we learnt?

- Since the CMS is working in GB the CNIC updating process is a bit fast now, In this way the complaints process mechanism will be efficient (Will take less time in solution of the complaints), when we checked on the BISP website the CNIC of the beneficiary is updated.

6. Recommendations

- It is recommended that, at various places BISP should approach the beneficiaries and tell them about their eligibility either sending the beneficiaries letters or display the eligible beneficiaries' names in the BISP Office.

Case Number:	G-Q3-GB-05
Nature of Case	Missing CNIC
Complainant/ Beneficiary	Sughra
Wife of:	Hussain Khan
Complainant, if not beneficiary herself	
Address	Sabiri Mohalla Near Ali masjid Tehsil & District Skardu Baltistan.
CNIC Number	7110304244602
PMT	Eligible Household
PSC Form number	7312853
Draft Case Study Date	4 th November 2012

1. Receiver Woman/ Complainant's Profile and Background Information.

Sughra, wife of Hussain Khan Ilyas, is a resident of Sabiri Mohalla Tehsil & District Skardu. She is 20 years old, illiterate, and the mother of one child. Her husband is working as a labourer for daily wages. He earns approximately Rs6,000 per month. Sughra is living in a joint family system.

The house where she is living comprises of four rooms, one kitchen and one bathroom without a proper water supply or drainage. There is no gas or electricity available. There are two other beneficiaries in the household.

2. Beneficiary's Relation with BISP

Sughra was not selected in Parliamentary Phase of Cash Transfer; she was selected after the PSC survey. At the time of the survey she did not have her CNIC with her, causing her to be tagged as having a CNIC discrepancy. She did not receive any BISP eligibility/Discrepancy letter.

She was not very knowledgeable about the BISP; however she knows that this is programme for poor families. She told the case team that when she receives the cash transfers she will purchase clothes for the winters and save some money for her children education. The PSC survey was held in October 2010 and she got the acknowledgement slip. She is illiterate and unaware about BISP complaint registration mechanism.

3. How does the complaint emerged

When the Pakistan Post started distribution of money in the locality, the post man delivered Money Orders to the beneficiaries except Sughra. She asked her husband to go and enquire about the current status in BISP record. She considers herself eligible beneficiary and after the completion of survey; someone guided her husband to check her status through internet. In October 2012 her husband visited the BISP Tehsil Office Skardu and enquired about the whereabouts of her Money Orders.

At the BISP Tehsil Office Skardu the Assistant Complaints explained to him that there is a discrepancy, his wife CNIC was not registered at the time of survey though she had her CNIC issued at the time of the survey it was not available on the occasion. He advised him to produce her CNIC to lodge a complaint and redress the issue.

4. Processing of The Case

4.A Provider's Version

On 9th October 2012, the complainant Hussain Khan (Husband of Sughra) visited the BISP Tehsil Office Skardu. He submitted Sughra's CNIC along with an application for a CNIC update and removal of the discrepancy. The Assistant Complaints at the BISP Tehsil Office Skardu registered his complaint. No acknowledgement slip was given to him against his complaint. The BISP Tehsil Office Skardu was not issuing complaint IDs to beneficiaries due to excessive work load though they keep their records. The complaint has been registered through the CMS and the unique complaint ID generated for this case is 10655337. The Assistant Complaints forwarded his complaint to the Assistant Director BISP Tehsil Office Skardu on the same day of receiving the complaint. The Assistant Director BISP Tehsil Office Skardu approved the complaint and forward to the approver. Records of the date of approval and sending to approver by Assistant Director is not maintained either in the BISP Tehsil Office Skardu nor does the CMS website have this facility. Now Sughra's CNIC has been added to the BISP roster and the discrepancy is removed.

4.B Client's Version

Her husband namely Hussain Khan went to BISP Tehsil Office Skardu. The Assistant complaints checked her status on the BISP website and according to the data contained in the BISP website she was found eligible for the BISP cash transfer, but some discrepancies were found in her data which required updates and corrections. For the purpose of correction, Hussain Khan (Husband of Mrs. Sughra) gave in an application along with her CNIC to the office of Assistant Director; BISP Tehsil Office Skardu. At this stage TPE team approached Ms. Sughra at her residence at Skardu whereupon she informed the team that despite the above application, as of 20th October 2012, she has not received any cash from the BISP and is still waiting for the cash transfers. She told the case that her husband went to the BISP Tehsil Office on foot since it is only 2km from her home.

Her current status is not shown in the BISP payment details

5. What we learnt?

- The CMS is recently active in GB, most of the BISP staff is still confused about the process. At the Divisional Office Skardu, most CNICs updates are very late.

6. Recommendations.

- It is recommended that, at various places BISP should approach the beneficiaries and tell them about their eligibility either sending the beneficiaries letters or display the eligible beneficiaries' names in the BISP Office.

Case Number:	G-Q3-GB-06
Nature of Case	CNIC Update
Complainant/ Beneficiary	Parveen
Wife of:	KhushAmdin
Complainant, if not beneficiary herself	
Address	Centre Hyderabad P.O Karimabad Tehsil Aliabad District Hunza/Nagar.
CNIC Number	7150219937164
PMT	Eligible Household
PSC Form number	7588741
Draft Case Study Date	21 st November 2012

1. Receiver Woman/ Complainant's Profile and Background Information.

Parveen, wife of Khushamdin, is a resident of Hyderabad, Tehsil Aliabad, District Hunza/Nagar. She is the 34 years old mother of five children. She is educated to the Primary level; she was unable to continue her education due to financial constraints. Her husband is a Car mechanic who is employed at a workshop on daily wages; he earns Rs7, 000/- a month. Parveen is living in joint family system where the total number of family members is twelve. The house in which they are living in is built on a six *Marla* plot. It is *katcha* and comprises of two rooms, one kitchen and one bathroom without any proper water supply or drainage. There is no gas or electricity available either. There is one more beneficiary in the household named Bibi Daleel.

2. Beneficiary's Relation With BISP

Parveen, wife of Khushamdin, was not selected in the Parliamentarian's Phase of the cash transfer scheme; she was selected after the PSC survey was conducted in her area in October of 2010. She did not receive any eligibility letter from the BISP. She is unaware about the BISP; however she knows that this is programme for poor families. She told the TPE team that BISP staff from the Tehsil Office Aliabad informed about the eligibility and discrepancy. When she receives the cash transfers she will use them to purchase clothes for the winter and save some money for her children's education. The PSC survey was held in October 2010 and she got an acknowledgement slip. She did not have a CNIC at the time of the survey.

3. How did the complaint emerge?

When the staff of BISP Tehsil Office were on a routine visit to the area, Parveen gave them her survey slip and asked about her money, the BISP staff collected a copy of her survey slip and after checking on BISP website she learnt that she is eligible for cash transfers but there is a discrepancy and she needs to submit her valid CNIC for its resolution. Her CNIC was not entered in the BISP records after the survey. Parveen herself visited Tehsil Office Aliabad on 19th October 2012, where she submitted her CNIC for removal of discrepancy.

4. Processing of The Case

4.A Provider's Version

On 19th October 2012, the beneficiary herself visited the BISP Tehsil Office Aliabad. She submitted her CNIC for removal of the discrepancy. The Assistant Complaints at the BISP Tehsil Office Aliabad registered her complaint. The complaint has been registered through CMS and the unique complaint ID generated for this case is 10715453. The Assistant

Complaints forwarded her complaint to the Assistant Director BISP Tehsil Office Aliabad on the same day of receiving the complaint.

The Assistant Director at the BISP Tehsil Office Aliabad approved the complaint and forwarded to the approver'. Records of the date of approval and sending to approver by Assistant Director is not maintained; either at the BISP Tehsil Office Aliabad nor does the CMS website have this facility. Now Parveen's CNIC has been added to the BISP roster and the discrepancy is removed. She is a potential beneficiary now.

4.B Client's Version

Parveen wife of Khushamdin informed the TPE team during interview that she was unaware about the eligibility and discrepancy, when the staff visited her area she gave them her survey slip to ask about her eligibility and discrepancy. She went to the BISP Tehsil Office and submitted her CNIC for removal of discrepancy. She told the TPE team that she is unaware about the complaint registration mechanism. The distance between the BISP Tehsil Office Aliabad and the beneficiary home is about 5km and she reached there by walking.

According to the latest status the beneficiary got her BDC in the 1st week on November 2012 and has started receiving her cash transfer.

5. What we learnt?

- CMS is recently active in GB, most of the BISP staff is still confused about the process and not fully acquainted with the regime.

6. Recommendations.

- Most of the beneficiaries are illiterate in the area and do not have information about complaint registration mechanism, if BISP Offices maintain close contact with beneficiaries, perhaps the ratio of complaints could be reduced.

Case Number:	G-Q3-GB-07
Nature of Case	Missing CNIC
Complainant/ Beneficiary	NeakBano
Wife of:	ShukrUllahBaig
Complainant, if not beneficiary herself	
Address	MohallaBrombunAltit P.O Karimabad Tehsil Aliabad District Hunza/Nagar.
CNIC Number	7170205647940
PMT	Eligible Household
PSC Form number	7638576
Draft Case Study Date	22 nd November 2012

1. Receiver Woman/ Complainant's Profile and Background Information.

Neak Bano, wife of Shukrullah Baig, is a 36 years old resident of *Mohalla* Brombun, Karimabad, Tehsil Aliabad, District Hunza/Nagar. She is educated to the primary level and is the mother of three daughters. Her husband was handicapped after his involvement in an accident several years ago; he runs a small shop in the village. The house where they are living is self-owned and built on a seven *Marla* plot. It is *Katcha* and has two rooms, one kitchen and one bathroom. There is no proper water supply or drainage. A Government primary school and Diamond Jubilee (D.J) School are situated nearby. The nearest Tehsil HQ is Aliabad where health facilities are available.

2. Beneficiary's Relation with BISP

Neak Bano was not a beneficiary under the Parliamentarian's Phase of the cash grant. The PSC survey was held in her area in October 2010; she participated in the survey and got a survey acknowledgement slip as proof. She did not receive any eligibility/discrepancy letter from the BISP informing her of her selection. She did not have a valid CNIC at the time of the PSC survey. She was thus tagged in the BISP database as having a 'CNIC discrepancy'.

She did not know about the eligibility criteria for the programme but considered herself as eligible because she belongs to a very poor family. She did not know of her discrepancy or about the complaints resolution process; she learnt of these from BISP staff who visited her area on 9th October 2012.

During an interview she informed the TPE team that she will utilise the cash transfers for procuring basic daily needs and clothes for the harsh winter season, and perhaps save some money for the education of her children.

3. How does the complaint emerge?

When the BISP staff was on a routine visit to her area on last week of Sep. 2012, she gave them her survey slip and enquired about her payments. The BISP staff checked her status and informed her about her potential eligibility and the CNIC discrepancy. Acting on their advice, she applied for her ID card and got it within three weeks' time period, she had her CNIC made for the 1st time after getting married. She visited the BISP Tehsil Office, Aliabad on 16th October 2012 and submitted a copy of her valid CNIC for removal of the discrepancy.

4. Processing of The Case

4.A Provider's version

On 16th October 2012, the beneficiary visited the BISP Tehsil Office Aliabad herself. She submitted a copy of her CNIC for removal of the discrepancy. The Complaints Assistant at the BISP Tehsil Office Aliabad registered her complaint. No acknowledgment slip was given to her against her complaint. The complaint was registered using the CMS; the unique ID generated for the case was (10843180). The Assistant Complaints forwarded this complaint to the Assistant Director BISP Tehsil Office Aliabad on the same day. The Assistant Director BISP Tehsil Office Aliabad approved the complaint and forwarded it 'to approver'. Her CNIC has been updated in the BISP MIS.

4.B Client's version

The beneficiary informed the case team that, when she came to know about her eligibility and discrepancy, she submitted her CNIC at the BISP Tehsil Office Aliabad for removal of the discrepancy. She said that now her CNIC information has been entered in the BISP system she is hopeful she will soon receive the cash transfers due to her. The distance between her home and the BISP Tehsil Office is 4km and she travelled to it on foot. The complainant visited the BISP Tehsil Office, as BISP staff visited her area and gave her the good news that she is eligible with a discrepancy in her CNIC, she visited the BISP Tehsil Office on 15th October 2012 and asked what she should do next? They informed her to submit a copy of her CNIC, and on her 2nd visit, on 16th October 2012 she did so. She is now satisfied but she is yet to receive any cash transfers payment.

According to her latest status she got her BCD in the 2nd week on November and starting getting her cash transfer

5. What we learnt?

- The routine visit of the BISP team turned out to be very useful for the beneficiaries. Neak Bano was able to learn of her discrepancy and pursue her case which would otherwise not have been attended to.

6. Recommendations

- Awareness should be created about where a receiver woman/ complainant may file her complaint, because most of the beneficiaries are illiterate.
- The beneficiary should also be informed about any discrepancies; many beneficiaries have 'CNIC discrepancies' but they are unaware of it.
- BISP staff should plan frequent visit to their programme areas, by doing this most issues can be identified and complaints can be addressed and solved efficiently

Case Number:	G-Q3-GB-08
Nature of Case	CNIC Update
Complainant/ Beneficiary	ShahidaParveen
Wife of:	Ibrahim
Complainant, if not beneficiary herself	
Address	Gultari Colony near Girls College Qaidabad Newranga Skardu-Baltistan.
CNIC Number	7110332729022
PMT	Eligible Household
PSC Form number	7313095
Draft Case Study Date	27 th November 2012

1. Receiver Woman/Complainant's Profile and Background information.

Shahida Parveen, wife of Ibrahim, is a resident of Gultari colony, Tehsil Skardu, District Baltistan. She is very young; at 19 years of age, she is the mother of one child. She is illiterate because she never joined any school. Her husband is labourer working on daily wages. He earns Rs300 per day, but in harsh winter season he earns nothing because his earnings are dependent on the availability of work. Shahida Parveen is living in a joint family system where the number of family members is fourteen. The *Katcha* house in which she is living is built on a ten *Marla* plot and has four rooms, one kitchen and one bathroom but is without a proper water supply, drainage gas or electricity. The house is rented at Rs.2, 000 per month. There are two other beneficiaries in the house hold. (Nargis and Hasina)

2. Beneficiary's Relation with BISP

Shahida Parveen not selected for the Parliamentarian's Phase of the cash transfer scheme; she was only selected after the PSC survey. The PSC survey was held in October 2010 and she got an acknowledgement slip as proof of her participation. She did not possess a valid CNIC at the time of the survey and hence a 'CNIC discrepancy' arose.

She did not receive any eligibility letter informing her of her status or the discrepancy. She was unaware about the BISP; however she knew that this is a programme for the poor and needy. She told the case team that she learnt from the BISP staff of the Tehsil Office Skardu about her eligibility and the discrepancy. She further informed the case team that she will spend the cash transfers on purchasing clothes for the winter and will save some money for her child's education.

3. How did the complaint emerge?

When the other beneficiaries of the locality started to receive Money Orders she started wondering about her status in the programme; she asked her husband to go the BISP Tehsil Office to make enquiries. Her husband went to the BISP Tehsil Office Skardu on 31st October 2012 taking along with him the survey acknowledgement slip. The Complaints Assistant at the BISP Tehsil Office Skardu checked her status on the BISP website and told him about the eligibility and discrepancy. After learning about the discrepancy, her husband submitted a copy of his wife's CNIC for removal after knowing about her wife's discrepancy. He went back home and got a copy of her CNIC. She got her CNIC from NADRA. She got her CNIC from NADRA according to NADRA's procedure.

At the time of survey she didn't have it, and her data was not updates in BISP MIS.

4. Processing of The Case

4.A Provider's Version

On 31st October 2012, Shahida Praveen's husband visited the BISP Tehsil Office Skardu. He submitted his wife's CNIC for removal of the discrepancy. The Assistant Complaints at the BISP Tehsil Office Skardu registered her complaint on 31st October 2012. The complaint has been registered in the CMS and given the unique complaint ID number 10767844. The Assistant Complaints forwarded it to the Assistant Director of the BISP Tehsil Office Skardu on the same day of receiving the complaint.

The Assistant Director BISP Tehsil Office Skardu approved the complaint and forward to the approver. Records of the date of approval and sending to approver by the Assistant Director are not maintained in the BISP Tehsil Office Skardu nor does the CMS website have this facility. Now Shahida Parveen is tagged as a potential beneficiary and is eligible for the cash transfers. She is regularly receiving her installments.

Now Shahida Parveen's CNIC has been added to the BISP roster and the discrepancy is removed.

4.B Client's Version

Shahida Parveen informed the TPE team that she was initially unaware about the eligibility and discrepancy, when her husband went to BISP Tehsil Office Skardu to enquire about her eligibility the Complaints Assistant complaint told him about the eligibility and discrepancy. She had not received any transfers as of 13th Nov.2012. The distance between the BISP Tehsil Office Skardu and the beneficiary's home is about 6km; her husband travelled there by taxi and spent Rs400 on a round trip

Shahida Parveen's Latest status is not updated in her BISP payment details.

5. What we learnt?

- In most cases, the beneficiaries are unaware about their discrepancies. Sometimes they personally visit the BISP office to know about their discrepancies and sometimes they get a chance to show their CNICs and know about their discrepancies, when the BISP team makes routine visits to their area.

6. Recommendations.

- There must be some proper mechanism to inform the beneficiaries about the discrepancies in their CNIC.
- Because majority of the beneficiaries are illiterate and they are also unaware about the complaint registration mechanism, the BISP should inform the beneficiaries about the complaint registration mechanism via print or electronic media.

Case Number:	G-Q3-GB-09
Nature of Case	CNICUpdate
Complainant/ Beneficiary	Nasira
Wife of:	KhushAhmadin
Complainant, if not beneficiary herself	
Address	MohallahChumerkhun Hyderabad P.O Karimabd Tehsil Aliabad District Hunza/Nagar.
CNIC Number	7140251420042
PMT	Eligible Household
PSC Form number	7588368
Draft Case Study Date	28 th November 2012

1. Receiver Woman/ Complainant's Profile and Background Information.

Nasira, wife of Khushahmadin, is a resident of *Mohallah* Chumerkhund, Tehsil Aliabad, and District Hunza/Nagar. She is 32 years old and the mother of four children. She is educated to the primary level. Her husband is a driver and working with a government contractor on daily wages, he earn around Rs8, 000 per month. The house where she living is self-owned and built on a six *marla* plot. It is *Katcha* and has two rooms, one kitchen and one bathroom. There is no proper water supply or drainage. Government primary school and a private school are situated nearby. The nearest Tehsil HQ is Aliabad where all health facilities are available.

2. Beneficiary's Relation with BISP

Nasira was not a beneficiary under Parliamentarian's Phase of the cash transfer scheme. The PSC survey was held in October 2010, she was not at home at the time and did not give the enumerator her CNIC number but a form was filled on her behalf by a family member who was given a survey acknowledgement slip. She did not receive any eligibility/discrepancy letter from BISP informing her of her status. During an interview she informed the case team that she will utilise the cash transfer instalments for procuring basic daily needs and clothes for her family. There are two other beneficiaries in the house hold. (Rubina, Shireen bano)

3. How did the complaint emerge?

She assumed herself a beneficiary because she belongs to a very poor family. When the other beneficiaries of the locality started receiving cash transfers, she started wondering about her eligibility. When BISP staff visited her area on 1st Oct 2012, she gave them her survey slip and asked about the whereabouts of her money. The BISP staff checked her status on the BISP website and informed her about her eligibility and the discrepancy. After learning about the discrepancy she visited the BISP Tehsil Office Aliabad and submitted her CNIC for removal of the discrepancy. She applied for a new ID card got her CNIC from NADRA. Her CNIC was made according to NADRA's procedure and it took almost one month. At the time of survey she was not at her home, and her data was not updates in BISP MIS.

4. Processing of The Case

4.A Provider's Version

On 5th November 2012, the beneficiary herself visited the BISP Tehsil Office Aliabad. She submitted a copy of her CNIC for removal of the discrepancy. The Complaints Assistant at the BISP Tehsil Office Aliabad registered her complaint. No acknowledgment slip was given against the complaint. The complaint was registered through the CMS and unique ID

generated for the case was #10785484. The Complaints Assistant forwarded this complaint to the Assistant Director BISP Tehsil Office Aliabad on the same day. The Assistant Director BISP Tehsil Office Aliabad approved the complaint and forwarded to the approver. Now the CNIC of the beneficiary is updated in BISP MIS. It is unclear whether or not she is receiving payments because as of 8th January 2013 her payment details are not available on the BISP website.

4.B Client's Version

The beneficiary briefed the case team during interview that when she came to know about her eligibility and discrepancy, she submitted her CNIC in BISP Tehsil Office Aliabad for removal of the discrepancy. She further told the TPE team that now her CNIC is entered in the BISP system and she is hopeful she will soon get the cash transfers.

The distance between her home and the BISP Tehsil Office is 5kms and she walked the distance. The complainant visited the BISP Tehsil Office Aliabad twice, once to enquire about the problem BISP staff visited her area and gave her the good news that she is eligible with a discrepancy in her CNIC, and then she visited the BISP Tehsil Office on 2nd November 2012 and asked what she should do next. They informed her to submit a copy of her CNIC. On her 2nd visit she brought a copy of it with her and submitted it to the concerned BISP Tehsil Office on her payment details.

5. What we learnt?

- The current status is not available on the BISP website
- Since the CMS is working in GB the CNICs are updated in time. This will reduce the number of outstanding complaints in the future. When checked online; the BISP website shows the CNIC of the beneficiary as updated. The payment status of many of the beneficiary is not available/updated at BISP payment details.

6. Recommendations

- Many of the beneficiaries are eligible with discrepancies, but they are aware about it. The BISP should inform the beneficiaries about the eligibility, so they could work to resolve their issue.



بینظیر انکم سپورٹ پروگرام
حکومت پاکستان

Grievance Case Studies

Section 3D



AJK

Case Number:	G-Q3-AJK-01
Nature of Case	CNIC Update
Complainant/ Beneficiary	Syeda Asma
Wife of:	Mashkoor Hussain
Address	Union Council Hillan Chamba Village Hillan Chamba Tehsil Dheer Kot District Bagh
CNIC Number	8220353073464
PSC Form number	7883244
Draft Case Study Date	11 th November 2012

1. Receiver Woman/Complainant's Profile and Background Information

Syeda Asma is a 32 year old woman who has received basic education (middle). She lives with her husband, Mashkoor Hussain Shah and their four children (three sons and one daughter). The family lives in an old small quarter consisting of one room built of mud and a thatched roof with no bathroom. There is no provision for a kitchen however they do have connections to both the water mains and to the electric grid. Their house was damaged during the earthquake.

Asma is a housewife and her husband does labour work. She said, "I am very poor and find it very difficult to survive with children in these expensive times".

She lives in the village of Hillan Chamba of Tehsil Dheerkot, District Bagh, which is at a three hours' drive from the BISP Tehsil Office, Dheerkot and public vans charge her a fare of Rs600 to travel for a round trip. The main road is a forty-five minute walk from her home. The village has a Post Office, a dispensary and schools for both girls and boys. The village is perched on a hillside.

2. Beneficiary's Relation with BISP

Asma was not included in the cash grant scheme under the Parliamentarian's Phase of the programme. She participated in the Poverty Score Card (PSC) Survey in December 2010 when it was conducted in her village and was given an acknowledgment slip on the spot. At the time of the Poverty Scorecard Survey, she had CNIC but it was made on her maiden name when she was unmarried, which after marriage she did not change. Due to lack of awareness that women's CNIC and updated marital status are essential for inclusion in Benazir Income Support Programme,

She did not receive any intimation letter from BISP to inform her of her eligibility status. She learnt that she was tagged as an 'eligible beneficiary with discrepancy' after the staff at the BISP Tehsil Office checked her status online after two visits because of delays in the system due to loadshedding and no facility of Generator or UPS in BISP Tehsil Office, Dhirkot. She did not know of any complaint redressal system before she visited the BISP Tehsil Office.

She was quite unaware about BISP, its processes and the selection criteria. Like many other women, she considered BISP a scheme for distributing cash grants to poor and needy families. She did not know about the final selection criteria. She believed that all those who had their PSC filled would be eligible for the cash grant.

If she becomes eligible for the cash grant it will be a great source of financial support for her family. She plans to spend the money on food for her children and repairing her home.

3. How did the complaint emerge?

Asma had been declared as 'eligible with discrepancy' because in her CNIC, which she shared with the PSC team declared her marital status as single even though she was married at the time of survey.

She did not receive any intimation letter from BISP and when a few other beneficiaries in her village started to receive instalments of the cash grant she wondered why she did not receive hers. Neighbours and the local political activist asked her first to update her CNIC and then register a complaint at the local BISP Office.

In the month of May 2012, she visited the BISP Tehsil Office to register her complaint but due to load shedding the BISP sent her to an internet café where generator facilities were available. There, she found a discrepancy in her CNIC. The BISP Assistant Complaint did not register her complaint and asked her to come again and the Assistant Director advised her to make a new CNIC updating it with her marital status. In the month of July 2012, her husband went again and faced the same issue of load shedding. He travelled three hours to reach BISP Tehsil Dheerkot Office on which they spent Rs600 for a round trip. On the third or fourth visit of the Tehsil Office, the Assistant Director BISP Tehsil Office Dheerkot advised her to register a complaint along with a photo copy of her CNIC. She duly submitted all the require documents.

4. Processing of The Case

4.A Provider's Version

On 7th September 2012, Asma filed an appeal at the BISP Tehsil Office Dheerkot to have her CNIC number updated in the BISP database.

The Assistant Director filed her application in CMS and provided her a complaint ID no. 10254825 and took a photo copy of her CNIC and PSC acknowledgement slip for office record.

Thus far, she has made four or five visits to the Tehsil Office Dheerkot to follow up on her complaint, hoping each time that she will be given her cash grant. Her appeal has been accepted according to the BISP website and she has become an active beneficiary but cash grants under her name are not generated yet.

Her case was forwarded, as is the practice by the Assistant Director Dheerkot to the BISP Divisional Office Rawalakot but the date was not available on website or CMS. The Divisional Office is currently dealing with CNIC discrepancy cases including Asma's.

4.B Client's Version

Non availability of an updated CNIC after marriage at the time of poverty survey has caused Asma great distress as she was counting on receiving the cash grant.

At the time of the team's last visit to Asma, she still did not know the status of her complaint and was not sure whether she would get the cash grant or not. The Tehsil Office Dheerkot did not give her any receipt but gave her a complaint number for further reference. She was not informed if her case had been resolved and when she would start receiving cash grants.

5. What we learnt?

- Asma said during an interview that she was really unaware that an updated CNIC after marriage is a must for inclusion as the BISP beneficiaries. In their community, women often do not register their marriages or update their CNICs accordingly etc.
- The survey team also did not launch any information campaign in the area regarding this.
- After receiving information from BISP Assistant Director and political workers, Asma made her new CNIC with her updated marital status and went she to file her appeal at BISP she faced problems due to load shedding. There was no availability of Generator and UPS in Tehsil Office Sehnsa and most of the complainants faced similar problems.
- Good lesson of this case study is that availability of CMS solved Asma's case within days and now women have started registering their marriages.

6. Recommendation

- In such underserved areas, awareness programmes must be run to make people more aware, especially women.
- Tehsil Offices need to be equipped with generators or UPS' to allow them to be functional and allow access to BISP systems.

Case Number:	G-Q3-AJK-02
Nature of Case	CNIC Update or data entry error
Complainant/ Beneficiary	Fatima
Wife of:	Farooq
Address	Union Council and village Khali Dargen, Tehsil Abbaspur, District Poonch
CNIC Number	8230141039654
PSC Form number	2211744
Draft Case Study Date	21 st November 2012

1. Receiver Woman/ Complainant's Profile and Background Information

Fatima is a 34 years old woman who has received basic education (middle). She lives with her husband, Farooq and their three children (two boys and one daughter). The family lives in an old small quarter consisting of 2 rooms built of mud and a thatched roof with no bathroom. There is no provision for a kitchen. However, they do have connections to both the water mains and to the electric grid.

Fatima is a housewife and her husband is jobless. She said, "I am moving like a blind person and cannot understand why I am not getting the BISP cash grants even though I am poor".

She lives in the village of Khalli Darman of Tehsil Abbaspur District Kotli, which is at an hour's drive from the BISP Tehsil Office, Abbaspur and public vans charge her a fare of Rs100 to travel for a round trip. The main road is a thirty minute walk from her home. The village has a basic Post Office, a dispensary and schools for both girls and boys. The village is perched on a hillside.

2. Beneficiary's Relation with BISP

Fatima was not included in the cash grant scheme under the Parliamentarian's Phase of the programme. She participated in the Poverty Score Card (PSC) Survey in July 2009 when it was conducted in her village and was given an acknowledgment slip on the spot. At the time of PSC survey, she presented her CNIC. However, due to the mistake of the surveyor or the Data Entry Operator, her CNIC number was missing in her Poverty Score Card for which she had to suffer considerable inconvenience.

She did not receive any intimation letter from the BISP to inform her of her status. She learnt that she was tagged as an 'eligible beneficiary with discrepancy' after the staff at the BISP Tehsil Office checked her status online during her visit to the BISP Tehsil Office, Abbaspur. She did not know of any complaint redressal system before she visited the BISP Tehsil Office.

She was unaware of the BISP and its processes and the selection criteria. Like many other women, she considered the BISP a scheme for distributing cash grants to poor and needy families. She didn't know about the final selection criteria. She believed that all those who had their PSC filled would be eligible for the cash grant.

If she becomes eligible for the cash grant it will be a great source of financial support for her family, effectively doubling their monthly income. She plans to spend the money on food for her children and healthcare of her children.

3. How did the complaint emerge?

Fatima had been declared as ‘eligible with discrepancy’ because her CNIC was made at the time of survey but due to a data entry error she faced inconvenience.

She did not receive any intimation letter from the BISP and when a few other women in her village started to receive instalments of the cash grant she wondered why she had not received hers. Neighbours and local political activists asked her first to visit the BISP Tehsil Office and then to register a complaint.

Around January, 2012 she visited the BISP Tehsil Office to register her complaint where it was entered manually and she was not given any acknowledgement slip or number to follow-up her complaint with. When CMS was launched, the BISP Tehsil Office conveyed through the local political activist sending messages to people to come again and register their complaints in CMS. Fatima’s husband came and filed her complaint again on 23rd August, 2012.

4. Processing of The Case

4.A Provider’s Version

Around January, 2012 Fatima filed an appeal at the BISP Tehsil Office, Abbaspur manually to have her CNIC number be updated in the BISP database.

When CMS was launched, her husband again filed her application in CMS and the BISP Assistant Director gave her a complaint ID number and took a photo copy of her CNIC and PSC acknowledgement slip for office records.

So far, her husband has made four or five visits to the BISP Tehsil Office Abbaspur to follow up on her complaint, hoping each time that she will be given her cash grant. Her appeal has been accepted according to BISP website and but she has not been listed as an active beneficiary yet and cash grants have not been generated in her name.

Her case was forwarded as is the practice by the Assistant Director Abbaspur to the BISP Divisional Office Rawalkot but the forwarding date was not available on CMS. The BISP Divisional Office is currently dealing with CNIC discrepancy cases including Fatima’s.

4.B Client’s Version

Due to an omission by the data collector or a data entry error of Fatima’s CNIC at the time of the poverty survey, this caused her great distress as she was counting on receiving the cash grant.

At the time of the case team’s last visit to Fatima, she still did not know the status of her complaint and was not sure whether she would get the cash grant or not. After information from neighbours and political workers, her husband took her CNIC and went to file her appeal at the BISP Tehsil Office Abbaspur, where they did not give any acknowledgement receipt but did give a complaint number for further reference of Fatima’s case. She was not informed if her case had been resolved and when she would start receiving her cash grants.

It was a fact that it was not feasible for the family to afford the cost of making repeated visits to the BISP Tehsil Office to follow up the complaint; with just the cost of transportation

amounting to Rs100 for a round trip. Her husband often had to borrow money for the 4-5 trips he made and at times covered the distance through three hours walk.

5. What we learnt?

- Fatima said during her interview with the TPE Team that although she had presented her CNIC at the time of survey but due to their mistake she had to suffer inconvenience. In their community, many other women were also facing similar issues. The PSC survey team appeared to be in a hurry in their areas.
- A good lesson of this case study is that BISP Assistant Director is sending messages to the community to submit their complaints in CMS in order to get their issues resolved soon.

6. Recommendation

- Data of solved cases must be updated on the BISP website immediately.
- The beneficiary must be informed of her complaint's outcome so that she and her family members do not have to waste time and payment to make repeated visits to the BISP to enquire about the result of their complaint.

Case Number:	G-Q3-AJK-03
Nature of Case	CNIC Update
Complainant/ Beneficiary	Nusrat Perveen
Wife of:	Ch. Mehmood
Address	Union Council Pulandri, Village Budha Drumman, Tehsil Pulandri District Sudhnoti
CNIC Number	8240102815062
PSC Form number	7518171
Draft Case Study Date	1 st December 2012

1. Receiver Woman/ Complainant's Profile and Background Information

Nusrat Perveen is a 40 years old woman who has received basic education (primary). She lives with her husband, Chaudhary Mehmood and their seven children (five girls and two boys). Five of them are attending public school. The family lives in an old small quarter consisting one room built of mud and a thatched roof. There is no bathroom and kitchen. They have connections of electricity but have to fetch water from a nearby Chasma. Their house was also damaged during the earthquake.

Nusrat is a housewife and her husband is jobless. She said, "I am very poor and have seven children whom it is very difficult to feed and educate".

She lives in the village of Plundri of Tehsil Plundri, District Sidhnoti which is at a half an hour drive from the BISP Tehsil Office, Plundri and public vans charge a fare of Rs150 to travel for a round trip. The main road is a five minute walk from her home. The village has a basic Post Office, a dispensary and schools for both girls and boys. The village is perched on a hillside.

2. Beneficiary's Relation with BISP

Nusrat Perveen was not included in the cash grant scheme under the Parliamentarian's Phase of the programme. She participated in the Poverty Score Card (PSC) Survey in July 2009 when it was conducted in her village and was given an acknowledgment slip on the spot. At the time the PSC survey was held, she had not applied for a CNIC. Due to lack of awareness that CNIC of women is an essential condition for inclusion as a beneficiary in the Benazir Income Support Programme, she suffered a lot of inconvenience.

She did not receive any intimation letter from the BISP to inform her of her eligibility status. Her husband learnt that she was tagged as an 'eligible beneficiary with discrepancy' after the staff at the BISP Tehsil Office checked her status online after making two visits. She did not know of any complaint redressal system before her husband visited the BISP Tehsil Office.

She was unaware of BISP and its processes and the selection criteria. Like many other women, she considered BISP a scheme for distributing cash grants to poor and needy families. She did not know about the final selection criteria. She believed that all those who had their PSC filled would be eligible for the cash grant.

If she becomes eligible for the cash grant it will be a great source of financial support for her family, effectively doubling their monthly income. She plans to spend the money on food for her children and repairing her home.

3. How did the complaint emerge?

Nusrat had been declared as ‘eligible with discrepancy’ because her CNIC was not made at the time of the PSC survey owing to her lack of awareness that CNIC is an essential prerequisite for the BISP survey.

She did not receive any intimation letter from BISP and when a few other women in her village started to receive installments of the cash grant she wondered why she did not receive hers. Neighbours and political activists asked her first to get her CNIC made and then told her to register a complaint at the local BISP office.

As a result, on 24th April 2012 Nusrat’s husband visited the BISP Tehsil Office, Pulandri to register her complaint. Her husband travelled half an hour to reach BISP Tehsil Pulandri Office on which they spent Rs.150 for a round trip. During his third visit of the BISP Tehsil Office, Pulandri the BISP Assistant Director checked her status on the BISP website and found that Nusrat is eligible but with CNIC discrepancy. The Assistant Director BISP Tehsil Office Plundri advised Nusrat’s husband to register a complaint along with a photocopy of her CNIC. Her husband duly submitted all the required documents.

4. Processing of The Case

4.A Provider’s Version

On 23rd April 2012, Nusrat filed an appeal at the BISP Tehsil Office, Pulandri to have her CNIC number updated in the BISP database.

The BISP Assistant Director filed her application in CMS and gave her a complaint ID number: 10052039 and took a photo copy of her CNIC and PSC acknowledgement slip for office record.

So far, Nusrat’s husband has made four or five visits to the Tehsil Office Pulandri to follow up on her complaint, hoping each time that she will be given her cash grant. Her appeal is accepted according to the BISP website, which states that she has become an active beneficiary and cash grant of Rs3,000 has been generated and devlivered.

Her case was forwarded, as is the practice by the BISP Assistant Director Pulandri to the BISP Divisional Office Rawalakot but the forwarding date was not available on the BISP website or CMS. The Divisional Office is currently dealing with CNIC discrepancy cases including Nusrat’s.

4.B Client’s Version

Non availability of Nusrat’s CNIC at the time of the PSC survey has caused her great inconvenience as she was counting on receiving the cash grants.

At the time of the case team’s last visit to Nusrat Perveen, she still did not know the status of her complaint and was not informed by her husband that he had already received her cash grant of Rs3,000. The BISP Tehsil Office did not give her husband any receipt but gave a complaint number for further reference. She was not informed that her case has been resolved and that her husband had received the cash grant on her behalf from the postman. When the TPE team probed her husband he admitted that he had since then received her cash grant of Rs3,000 from the postman without informing her.

5. What we learnt?

- Nusrat said during her interview with the TPE team that she was unaware that CNIC was essential for inclusion as a BISP beneficiary. In their community, women are mostly not urged to register their marriage, update CNICs, etc and the BISP survey team also did not launch any information campaign in her area. After information from neighbours and political workers, Nusrat made her CNIC and her husband went to file her appeal. She was very poor and due to cultural restrictions did not visit the BISP Tehsil Office herself. Later, after the case was resolved, her husband received her cash grant from the postman on her behalf.
- A good lesson of this case study is that availability of CMS solved Nusrat's case within days and she received her cash grant.

6. Recommendation

- In such underserved areas, awareness programmes must be launched to make people, especially women aware of prerequisites such as updated CNICs.

Case Number:	G-Q3-AJK-04
Nature of Case	CNIC Update
Complainant/ Beneficiary	Aisha
Wife of:	Kaleem Ahmad
Address	Union Council and Village Panyam Tehsil, District Mirpur
CNIC Number	8130231225702
PSC Form number	7734007
Draft Case Study Date	2 nd January 2013

1. Receiver Woman/ Complainant's Profile and Background Information

Aisha is a 40 years old woman who has not received any formal education. She and her husband Khalil Ahmad live with their nine children (four girls and five sons). Five of the children are enrolled in government schools. The family lives in a quarter consisting of two rooms built of mud and bushes with a sheet-metal roof and small bathroom. There is no provision for a kitchen. However, they do have connections to both the water mains and to the electric grid.

Aisha is a housewife and her husband does labour work. Aisha stated during the TPE team interview, "I had lost hope for my family's food and education but with the BISP cash grant I can help my family in meal expenses."

She lives in the village of UC Panyam Tehsil Mirpur, which is at a two hours' drive from the BISP Tehsil Office Mirpur and public vans charge her a fare of Rs200 to travel for a round trip. The main road is a 40 minute walk from her home. The village has a basic Post Office, a dispensary and schools for both girls and boys. The village is perched on a hillside.

2. Beneficiary's Relation with BISP

Aisha was not included in the cash grant scheme under the Parliamentarian's Phase of the programme. She participated in the Poverty Score Card (PSC) Survey in December 2010 when it was conducted in her village. She was given an acknowledgment slip on the spot. Even though she was in possession of a valid CNIC, which she presented to the enumerator, a CNIC number discrepancy evolved.

She did not receive any intimation letter from the BISP to inform her of her status. She learnt that she was tagged as an 'eligible beneficiary with discrepancy' after staff at the BISP Tehsil Office advised her to check her status online from a local net café. She did not know of any complaint redressal system before she visited the BISP Tehsil Office.

She was quite unaware about BISP its processes and the selection criteria. Like many other women, she considered BISP a scheme for distributing cash grants to poor and needy families. She did not know about the final selection criteria. She believed that all those who had their PSC filled would be eligible for the cash grant.

If she becomes eligible for the cash grant it will be a great source of financial support for her family. She plans to spend the money on food for her children.

3. How did the complaint emerge?

Aisha had been declared as 'eligible with discrepancy' because her CNIC number was entered incorrectly by the PSC enumerator or Data Entry Operator at NADRA.

She did not receive any intimation letter from BISP and when a few others in her village started to receive instalments of the cash grant she wondered why she had not received hers. Neighbours advised her to register a complaint at the local BISP Office.

4. Processing of The Case

4.A Provider's Version

On 5th November 2012, Aisha filed an appeal at the BISP Tehsil Office Mirpur to have her CNIC number updated in the BISP database.

The BISP Assistant Complaint filed her application in CMS and took a photo copy of her CNIC and PSC acknowledgement slip for record. At the Tehsil Office Mirpur, BISP Assistant Complaint checked her status on the BISP website and found that Aisha is eligible but with CNIC discrepancy.

The Assistant Complaint BISP Tehsil Office Mirpur registered her complaint in CMS later on 26th November and assigned the beneficiary a complaint number. Her case was forwarded as is the practice, by the Assistant Director Mirpur to the BISP Regional Office Mirpur and then to the BISP Head Office but no date was mentioned in the record of the BISP website. Her appeal has been accepted and CNIC has updated as shown on website but payment not generated yet. According to BISP Assistant Director, this case was solved within eight days of submission.

4.B Client's Version

Aisha's CNIC number has caused her great distress as she was counting on receiving the cash grant.

On 5th November 2012, she and her husband reached the BISP Tehsil Office Mirpur after a two hours travel on which they spent Rs200 for a round trip. The Assistant Complaint BISP Tehsil Office Mirpur asked her to submit a photo copy of her CNIC. She duly submitted all the required documents in November 2012. Her case has been solved but she has still not received payment or any intimation from the BISP. At the time of the case team's last visit to Aisha she still did not know the status of her complaint and was not sure whether she would get the cash grant or not.

It was not feasible for the family to afford the cost of making repeated visits to the BISP Tehsil Office to follow up the complaint, since just the cost of transportation amounts to Rs200 for a round trip. Thus far she has made three or four visits to the Tehsil Office Mirpur to follow up on her complaint, hoping each time that she will be given her cash grant but she has not received yet. She often has to borrow money for the trip and the trip incurs non-monetary costs also as her husband must take time off from labour to accompany her to the office.

5. What we learnt?

- Aisha said during an interview she clearly remembered providing her CNIC information to the surveyor but because she was uneducated, she couldn't question and checked the data entry. Either the surveyor or Data Entry Operator made an error that has caused her a great deal of suffering.

- The good thing is that Aisha's case was solved in eight days and this was due to CMS, which has made the process faster. However, she still has not received her payment.

6. Recommendation

- In this case BISP Tehsil Office Mirpur should inform Aisha that her case has been resolved and that her cash grant will be generated soon.
- During registration of any complaint there must be some information or guidance provided to the beneficiary regarding all processes so that any beneficiary should not spend time and payment on coming again and again to office just to enquire about the result or status of her appeal.
- Complaints must be registered in CMS at the same time that the beneficiary visits the BISP Office to make a complaint so that it is resolved as early as possible.

Case Number:	G-Q3-AJK-05
Nature of Case	CNIC Update
Complainant/ Beneficiary	Zarina
Wife of:	Muhammad Aqeel
Address	Union Council Baral village Baral Tehsil Plundri District Sidhnoti
CNIC Number	8240119974944
PSC Form number	7529572
Draft Case Study Date	2 nd November 2012

1. Receiver Woman/ Complainant's Profile and Background Information

Zarina is a 22 years old woman who has received basic secondary education (matric). She lives with her husband, Muhammad Kaleem and their one year old son. The family lives in an old small quarter consisting of one room built of mud and bushes, a thatched roof and a small bathroom. There is no provision for a kitchen. However, they do have connections to both the water mains and to the electric grid. Their house was damaged in recent rains.

Zarina is a housewife and her husband does labour work. She lives in the village of Baral of Tehsil Plundri, District Sidhnoti, which is at a two hours' drive from the BISP Tehsil Office Plundri and public vans charge her a fare of Rs150 to travel for a round trip. The main road is at one hour walk from her home. The village has a basic Post Office, a dispensary and schools for both girls and boys. The village is perched on a hillside.

2. Beneficiary's Relation with BISP

Zarina was not included in the cash grant scheme under the Parliamentarian's Phase of the programme. She participated in the Poverty Score Card (PSC) Survey in July 2009 when it was conducted in her village and was given an acknowledgment slip on the spot. At the time of the PSC survey, she had not applied for a CNIC and she was unmarried. Due to lack of awareness regarding holding a CNIC as an essential prerequisite for inclusion in Benazir Income Support Programme, she suffered a lot.

She received an intimation letter from the BISP to inform her of her status as eligible and to advise her to get her CNIC made. She learnt from the BISP letter that she was tagged as an 'eligible beneficiary with discrepancy'. She did not know of any complaint redressal system before she visited the BISP Tehsil Office.

She was quite unaware about the BISP processes and the selection criteria. Like many other women, she considered the BISP a scheme for distributing cash grants to poor and needy families. She did not know about the final selection criteria. She believed that all those who had their PSC filled would be eligible for the cash grant.

If she becomes eligible for the cash grant it will be a great source of financial support for her family. She plans to spend the money on food for her family.

3. How did the complaint emerge?

Zarina had been declared as 'eligible with discrepancy' because her CNIC was not made at the time of the PSC survey and she was not aware that CNIC was essential item for inclusion in the BISP.

When a few others in her village started to receive instalments of the cash grant she wondered why she had not received hers. Neighbours and local political activists asked her first to make her CNIC and then register a complaint at the local BISP Office.

The Assistant Director BISP Tehsil Office Plundri also filed a complaint in a register along with a photocopy of her CNIC. She duly submitted all the required documents asked for.

4. Processing of The Case

4.A Provider's Version

Around February, 2012 she visited the BISP Tehsil Office Plundri for registration of her complaint to have her CNIC number updated in the BISP database manually. On her second visit, her complaint was registered in the CMS during July 2012 by the BISP Assistant Director who also assigned her a complaint ID.

The Assistant Director filed her application in the CMS and assigned her a complaint ID no. 10343240 dated 31st July 2012 and took a photo copy of her CNIC and PSC acknowledgement slip for office record.

Her case was forwarded as is the practice, by the Assistant Director Plundri to the BISP Divisional Office Rawalakot but date was not available on website or CMS. The Divisional Office is currently dealing with CNIC discrepancy cases including Zarina's.

4.B Client's Version

Non-availability of Zarina's CNIC at the time of poverty survey has caused her great distress as she was counting on receiving the cash grant.

At the time of the case team's last visit she still did not know the status of her complaint and was not sure whether she would get the cash grant or not. The Tehsil Office Plundri did not give her any receipt but gave her a complaint number for further reference. She was not informed if her case has been resolved and whether she will soon start receiving the cash grant.

Thus, far she has made six or seven visits to the Tehsil Office Plundri to follow up on her complaint, hoping each time that she will be given her cash grant. Her appeal has been accepted according to the BISP website and she has become an active beneficiary but her cash grant has not been generated yet. It was not feasible for the family to afford the cost of making repeated visits to the BISP Tehsil Office to follow up the complaint; just the cost of transportation amounts to Rs150 for a round trip.

5. What we learnt?

- Zarina said during an interview that she was completely unaware that CNIC was a must for inclusion as BISP beneficiaries. In their community women are mostly neglected with regards to registration of marriage, CNIC etc and the PSC survey team also did not launch any information campaign in her area in this respect. After an intimation letter from BISP, she made her CNIC and went to file her appeal there and filed first manually and then got her complaint registered in CMS.
- The good lesson out of this case study is that availability of CMS solved Zarina's case within days but she has not received her cash grants yet.

6. Recommendation

- In such underserved areas, awareness programmes especially for women must be launched to make people more aware of BISP formalities.

Case Number:	G-Q3-AJK-06
Nature of Case	CNIC Update
Complainant/ Beneficiary	Irfana
Wife of:	Muhammad Sabir
Address	Union Council Chaffer near Bawli Bazar, Tehsil Abbasspur, District Poonch
CNIC Number	8230130931082
PSC Form number	2272707
Draft Case Study Date	25 th November 2012

1. Receiver Woman/ Complainant's Profile and Background Information

Irfana is a 25 years old woman who is illiterate. She lives with her husband, Muhammad Sabir and their three sons. One son is studying in a local government school. The family lives in an old small quarter consisting of one room built of mud and bushes, a thatched roof and a small bathroom. There is no provision for a kitchen, however they do have connections to both the water mains and to the electric grid. Their house was damaged in recent rains.

Irfana is a housewife and her husband is a driver in a private firm. She lives in the village of near Bawali Bazar, UC Chaffar of Tehsil Abbasspur, District Poonch, which is at a two hours' drive from the BISP Tehsil Office Abbasspur. Public vans charge her a fare of Rs200 to travel for a round trip. The main road is a forty minute walk from her home. The village has a basic Post Office, a dispensary and schools for both girls and boys.

2. Beneficiary's Relation with BISP

Irfana was not included in the cash grant scheme under the Parliamentarian's Phase of the programme. She participated in the Poverty Score Card (PSC) Survey in July 2009 when it was conducted in her village and was given an acknowledgment slip on the spot. At the time of the PSC survey she had not applied for a CNIC. Due to lack of awareness that CNIC of women is essential for inclusion in Benazir Income Support Programme, she suffered a lot.

She did not receive any intimation letter from the BISP to inform her of her status. She did not know of any complaint redressal system before she visited the BISP Tehsil Office. She learnt that she was tagged as an 'eligible beneficiary with discrepancy' after staff at the BISP Tehsil Office checked her status online after making more than two visits after which her complaint was logged.

She was unaware of the BISP processes and the selection criteria. Like many other women she considered the BISP a scheme for distributing cash grants to poor and needy families. She didn't know about the final selection criteria. She believed that all those who had their PSC filled would be eligible for the cash grant.

If she becomes eligible for the cash grant it will be a great source of financial support for her family, effectively doubling their monthly income. She plans to spend the money on food for her children and repairing of her home.

3. How did the complaint emerge?

Irfana had been declared as 'eligible with discrepancy' because her CNIC was not made at the time of the survey, which she was not aware was essential for BISP survey.

She did not receive any intimation letter from BISP and when a few others in her village started to receive instalments of the cash grant she wondered why she did not receive hers. Neighbours and political activists asked her first to make her CNIC and then told her to register a complaint at the local BISP Office.

4. Processing of The Case

4.A Provider's Version

On 1st August 2012 Irfana filed an appeal at the BISP Tehsil Office Abbaspur to have her CNIC number updated in the BISP database.

The Assistant Director filed her application in CMS and assigned her a complaint ID no 10346717 Dated: 1st August 2012 and took a photo copy of her CNIC and PSC acknowledgement slip for office record. Her appeal has been accepted according to the BISP website and she has become an active beneficiary but cash grant has not been generated yet.

4.B Client's Version

Non-availability of CNIC at the time of poverty survey has caused her great distress as she was counting on receiving the cash grant.

On 1st August 2012 she visit the BISP Tehsil Office for register her complaint and register her complaint in CMS. She travelled two hours to reach BISP Tehsil Abbaspur Office on which they spent Rs200 for a round trip. The Assistant Director BISP Tehsil Office Abbaspur advised her to also submit a photo copy of her CNIC. She did duly submitted all the required documents. Thus far she has made four or five visits to the Tehsil Office Abasspur to follow up on her complaint, hoping each time that she will be given her cash grant.

At the time of the case team's last visit to Irfana she still did not know the status of her complaint and was not sure whether she would get the cash grant or not. The Tehsil Office Abasspur did not give her any receipt but gave her a complaint number for further reference. She was not informed that her case has been resolved and soon she will start receiving her cash grant.

5. What we learnt?

- Irfana said during an interview that she was unaware that CNIC is must for inclusion as the BISP beneficiaries. In their community, women are mostly neglected to register marriage, CNIC etc and the BISP survey team also did not launch any information campaign in her area. After information from neighbours and political workers she made her CNIC and went to file her appeal at the BISP.

6. Recommendation

- In such underserved areas awareness programmes must be run to make people aware of relevant procedures especially women.

Case Number:	G-Q3-AJK-07
Nature of Case	CNIC Update
Complainant/ Beneficiary	Nafisaa
Wife of:	Kaleem Khan
Address	Union Council Son Topa village ReharaSon Topa Tehsil Rwalakot District Poonch
CNIC Number	8230392344494
PSC Form number	2292539
Draft Case Study Date	9 th November 2012

1. Receiver Woman/Complainant's Profile and Background Information

Nafisa is a 45 years old woman who has not got any formal education. She lives with her husband along with their nine children out of which 4 are going to public school. The family lives in an old small quarter consisting of three rooms built of mud and bushes and a thatched roof and has a small bathroom. There is no provision for a kitchen, however, they do have connections to both the water mains and to the electric grid. Their house was damaged in the earthquake.

Nafisa is a housewife and her husband is jobless. She said, "I am very poor and find it very difficult to survive in this expensive world".

She lives in the village of Son Topa of Tehsil Rawalakot District Poonch which is at a 20 minute drive and 15 minute walk from the BISP Tehsil Office Sehnsa and public vans charge her a fare of Rs100 to travel for a round trip. The main road is a fifteen minute walk from her home. The village has a basic Post Office, a dispensary and schools for both girls and boys. The village is perched on a hillside.

2. Beneficiary's Relation with BISP

Nafisa Akhter was not included in the cash grant scheme under the Parliamentarian's Phase of the programme. She participated in the Poverty Score Card (PSC) Survey in July 2009 when it was conducted in her village and was given an acknowledgment slip on the spot. At the time of the Poverty Score Card survey she had not applied for her computerised CNIC. Due to lack of awareness that CNIC is an essential prerequisite for inclusion in the Benazir Income Support Programme, she suffered a lot.

She did not receive any intimation letter from the BISP to inform her of her status. She learnt that she was tagged as an 'eligible beneficiary with discrepancy' after staff at the BISP Tehsil Office checked her status online.

She was unaware of the BISP processes and the selection criteria. Like many other women she considered BISP a scheme for distributing cash grants to poor and needy families. She didn't know about the final selection criteria. She believed that all those who had their PSC filled would be eligible for the cash grant.

She plans to spend the money on food for her children and repair of her home.

3. How did the complaint emerge?

Nafisa had been declared as 'eligible with discrepancy' because her CNIC was not made at the time of the PSC survey due to lack of awareness that CNIC is essential for BISP survey.

She did not receive any intimation letter from the BISP and when a few others in her village started to receive instalments of the cash grant she wondered why she had not received hers. Neighbours and political activists asked her first to make her CNIC and then told her to register a complaint at the local BISP Office.

4. Processing of The Case

4.A Provider's Version

On 10th January 2012, she visited the BISP Tehsil Office to register her complaint but due to non-availability of CMS, her complaint was not solved or processed. When CMS was launched in Tehsil Rawalkot, the Assistant Director BISP Tehsil Office Rawalakot advised her to register a complaint along with a photo copy of her CNIC. She duly submitted all the required documents.

On 5th September 2012, Nafeesa again filed an appeal at the BISP Tehsil Office Rawalakot to have her CNIC number updated in the BISP database. The Assistant Director filed her application in CMS and assigned her a complaint ID no. 10088507 and took a photo copy of her CNIC and PSC acknowledgement slip for office record.

Her appeal has been accepted according to the BISP website and she has become an active beneficiary and cash grant has been generated.

4.B Client's Version

Non-availability of computerised CNIC at the time of poverty survey has caused her great distress as she was counting on receiving the cash grant.

The Tehsil Office Rawalkota did not give her any receipt but gave her a complaint number for further reference. She was not informed that her case has been resolved and soon she will start receiving her cash grant. Thus far she has made four or five visits to the Tehsil Office Rawalakot to follow up on her complaint, hoping each time that she will be given her cash grant.

It was a fact that it was not feasible for the family to afford the cost of making repeated visits to the BISP Tehsil Office to follow up the complaint; just the cost of transportation amounts to Rs100 for a round trip and had difficulty to manage travel expense and often she did walk for one and half hour to reached Tehsil office Rawalakot.

5. What we learnt?

- Nafisa said during an interview that she was unaware that CNIC is essential for inclusion as the BISP beneficiaries. In their community, women are mostly neglected to register marriage, CNIC etc and the PSC survey team also did not launch any information campaign in her area. After information from neighbours and political workers she made her CNIC and went to file her appeal.
- Good lesson of this case study is that availability of CMS solved Nafeeza case within days but she has not been informed about this.

6. Recommendation

- In such underserved areas awareness programmes must be launched to make people aware especially women.

Case Number:	G-Q3-AJK-08
Nature of Case	CNIC Update or data entry error
Complainant/ Beneficiary	Maroof Fatima
Wife of:	Nooran Shah
Address	Union Council Brain 1 village and Post Office Rialli Tehsil Ath Makam District Neelum
CNIC Number	8220146318662
PSC Form number	24737729
Draft Case Study Date	9 th November 2012

1. Receiver Woman/ Complainant's Profile and Background Information

Maroof Fatima is a 37 years old woman who is illiterate. She is widow and lives with her two sons and one daughter. One son and daughter is studying in a local government school. The family lives in an old small quarter consisting of one room built of mud and bushes, a thatched roof and a small bathroom. There is no provision for a kitchen, however they do have connections to both the water mains and to the electric grid. Their house was damaged in earthquake and rains.

Maroof Fatima is a housewife and have no source of income. She lives in the village of near Rialli, UC Brain 1 of Tehsil Ath Makam, District Neelum, which is at a two hour drive from the BISP Tehsil Office Ath Makam. Public vans charge her a fare of Rs200 to travel for a round trip. The main road is a forty minute walk from her home. The village has a basic Post Office, a small dispensary and schools for both girls and boys.

2. Beneficiary's Relation with BISP

Maroof Fatima was not included in the cash grant scheme under the Parliamentarian's Phase of the programme. She participated in the Poverty Score Card (PSC) Survey in July 2009 when it was conducted in her village and was given an acknowledgment slip on the spot. At the time of the PSC survey she possess CNIC but due to data collector or data entry mistake she has faced CNIC

She did not receive any intimation letter from the BISP to inform her of her status. She did not know of any complaint redressal system before she visited the BISP Tehsil Office. She learnt that she was tagged as an 'eligible beneficiary with discrepancy' after staff at the BISP Tehsil Office checked her status online after making more than three to four visits after which her complained was logged.

She was unaware of the BISP processes and the selection criteria. Like many other women she considered BISP a scheme for distributing cash grants to poor and needy families. She didn't know about the final selection criteria. She believed that all those who had their PSC filled would be eligible for the cash grant.

She plans to spend the money on food for her children and their education.

3. How did the complaint emerge?

Maroof Fatima had been declared as 'eligible with discrepancy' because of data entry error or data collector mistake and she faced problem in getting cash grant.

She did not receive any intimation letter from the BISP and when a few others in her village started to receive instalments of the cash grant she wondered why she did not receive hers.

Neighbours and political activists asked her first to make her CNIC and then told her to register a complaint at the local BISP Office.

4. Processing of The Case

4.A Provider's Version

On 1st August 2012 filed an appeal at the BISP Tehsil Office Ath Makam to have her CNIC number updated in the BISP database.

The Assistant Director filed her application in CMS and assigned her a complaint ID no 10346717 Dated: 1st August 2012 and took a photo copy of her CNIC and PSC acknowledgement slip for office record. Her appeal has been accepted according to the BISP website and she has become an active beneficiary but cash grant has not been generated yet.

4.B Client's Version

Data collector or Data Entry Operator's mistake of CNIC at the time of poverty survey has caused her great distress as she was counting on receiving the cash grant.

Around April of 2012 she visited the BISP Tehsil Office to register her complaint but internet was not working at that time and load shedding but complaint not registered. On third visit she registered her complaint in CMS on 17th May 2012. She travelled two hour to reach BISP Tehsil Ath Makam Office on which they spent Rs200 for a round trip. The Assistant Director BISP Tehsil Office Ath Makam advised her to also submit a photo copy of her CNIC. She did duly submitted all the require documents. Thus far she has made four or five visits to the Tehsil Office Ath Makam to follow up on her complaint, hoping each time that she will be given her cash grant.

The Tehsil Office Ath Makam did not give her any receipt but gave her a complaint number for further reference. She was not informed that her case has been resolved and soon she will start receiving her cash grant.

5. What we learnt?

- Maroof Fatima said during an interview that she remembered that at the time of survey she possessed her CNIC but due to mistake of Data Collector her case became discrepant. In this we learnt that if Data Collector should fill or write correct data then beneficiary's life become easier. Due to load shedding and internet issue she had to visit more than once and spent precious money and time.

6. Recommendation

- In such underserved areas alternates for internet and electricity must be available in offices.
- BISP Tehsil staff must take their application and necessary documents on first visit so that poor women can't suffer and minimise their expense for coming again and again to register her complain.

Case Number:	G-Q3-AJK-09
Nature of Case	CNIC Update
Complainant/ Beneficiary	Rehana
Wife of:	Muhammad Mumtaz Khan
Address	Union Council Dhangri Bala village Galay Waley Mora Tehsil and District Mirpur
CNIC Number	81302-7033877-8
PSC Form number	7738761
Draft Case Study Date	21 st January 2013

1. Receiver Woman/Complainant's Profile and Background Information

Rehana is a 30 years old woman who has not got any basic education. She lives with her husband Muhammad Mumtaz Khan and their one daughter and three sons. The family lives in an old small quarter consisting of two rooms built of mud and an iron sheet roof and has a small bathroom. There is no provision for a kitchen, however, they do have connections to both the water mains and to the electric grid.

Rehana is a housewife and her husband does labour work. She said, "I am very poor and find it will be a great help of my family if I received BISP cash grant".

She lives in the village of Galay Waley Mohra UC Dhangri Bala of Tehsil and District Mirpur, which is at a two hours' drive from the BISP Tehsil Office Mirpur and public vans charge her a fare of Rs200 to travel for a round trip. The main road is on forty minutes' walk from her home. The village has a basic Post Office, a dispensary and schools for both girls and boys. The village is perched on a hillside.

2. Beneficiary's Relation with BISP

Rehana was not included in the cash grant scheme under the Parliamentarian's Phase of the programme. She participated in the Poverty Score Card (PSC) Survey in December 2010 when it was conducted in her village and was given an acknowledgment slip on the spot. At the time of the PSC survey she had not applied for CNIC. Due to lack of awareness that CNIC of women is essential for inclusion in Benazir Income Support Programme, she suffered a lot.

She did not receive any intimation letter from the BISP to inform her of her status. She learnt that she was tagged as an 'eligible beneficiary with discrepancy' after staff at the BISP Tehsil asked her to visit NADRA to make her CNIC. She did not know of any complaint redressal system before she visited the BISP Tehsil Office.

She was unaware of the BISP processes and the selection criteria. Like many other women, she considered the BISP a scheme for distributing cash grants to poor and needy families. She did not know about the final selection criteria. She believed that all those who had their PSC filled would be eligible for the cash grant.

If she becomes eligible for the cash grant it will be a great source of financial support for her family. She plans to spend the money on food for her children and repairing her home.

3. How did the complaint emerge?

Rehana had been declared as 'eligible with discrepancy' because her CNIC was not made at the time of survey and lack of awareness that CNIC is essential for BISP survey.

She did not receive any intimation letter from BISP and when a few others in her village started to receive instalments of the cash grant she wondered why she had not received hers. Neighbours and political activists asked her first to make her CNIC and then told her to register a complaint at the local BISP Office.

On 9th of April 2012 Rehana visited the BISP Tehsil Office for registration of her complaint but due to non-availability of her CNIC, BISP Assistant Complaint did not register her complaint and asked her to go NADRA Office to make her CNIC first. She travelled two hours to reach BISP Tehsil Mirpur Office on which they spent Rs200 for a round trip.

4. Processing of The Case

4.A Provider's Version

On third visit of the Tehsil Office Mirpur Assistant Director checked her status on BISP website and found that Rehana is eligible but with CNIC discrepancy. The Assistant Director BISP Tehsil Office asked her to register a complaint along with a photo copy of her CNIC. She duly submitted all the require documents. On 9th July 2012 Rehana filed an appeal at the BISP Tehsil Office Mirpur to have her CNIC number updated in the BISP database.

The Assistant Director filed her application in CMS and assigned her a complaint ID number and took a photo copy of her CNIC and PSC acknowledgement slip for office record. Her case was forwarded as is the practice, by the Assistant Director Mirpur to the BISP Divisional Office Mirpur but date was not available on website or CMS. The Divisional Office is currently dealing with CNIC discrepancy cases including Rehana's. Her appeal is accepted according to BISP website and she has become an active beneficiary but her cash grant has not been generated yet.

4.B Client's Version

Non-availability of Rehana's CNIC at the time of poverty survey has caused her great distress as she was counting on receiving the cash grant.

Thus far she has made four or five visits to the Tehsil Office Mirpur to follow up on her complaint, hoping each time that she will be given her cash grant. At the time of the case team's last visit to Rehana, she still did not know the status of her complaint and was not sure whether she would get the cash grant or not. The Tehsil Office Mirpur did not give her any receipt but gave her a complaint number for further reference. She was not informed that her case has been resolved and soon she will start receiving her cash grant.

It was not feasible for the family to afford the cost of making repeated visits to the BISP Tehsil Office to follow up the complaint; just the cost of transportation amounts to Rs200 for a round trip. She often has to borrow money for the trip.

5. What we learnt?

- Rehana said during an interview that she was unaware that CNIC is must for inclusion as a BISP beneficiary. In their community, women are mostly neglected to register marriage, CNIC etc and the survey team also did not launch any information campaign in her area. After information from neighbours and political workers she made her CNIC and went to file her appeal where she faced problem due to load shedding. There was no availability of

generator and UPS in Tehsil Office Mirpur and most of the complainants faced same problems.

- Good lesson of this case study is that availability of CMS solved Rehana's case within days but she remains uninformed about the status of her cash grants.

6. Recommendation

- In such underserved areas awareness programmes must be run to make people better aware, especially women.
- There must be an informal system by BISP for those beneficiaries who are eligible and have CNIC issues.

Case Number:	G-Q3-AJK-10
Nature of Case	CNIC Update
Complainant/ Beneficiary	Nighat Fatima
Wife of:	Syed Fida Hussain Shah
Address	Union Council Sehnsa Village Mori SaydanBut Tehsil Sehnsa District Kotli
CNIC Number	8220376869886
PSC Form number	7778231
Draft Case Study Date	21 st January 2013

1. Receiver Woman/Complainant's Profile and Background Information

Salma is a 40 year old woman who has not received any basic education. She lives with her husband Muhammad Younas and their four daughters and four sons and her mother-in-law. The family lives in an old small quarter consisting of two rooms built of mud and an iron sheet roof and has a small bathroom. There is no provision for a kitchen, however, they do have connections to both the water mains and to the electric grid.

Salma is a housewife and her husband does labour work. She lives in the Bandral Town of city Mirpur. UC Mirpur of Tehsil and District Mirpur is at a 20 minutes drive from the BISP Tehsil Office Mirpur and public vans charge her a fare of Rs80 to travel for a round trip. The main road is a forty minute walk from her home. Mirpur city has all basic facilities like Post Office, a dispensary and schools for both girls and boys. The village is perched on a hillside.

2. Beneficiary's Relation with BISP

Salma was not included in the cash grant scheme under the Parliamentarian's Phase of the programme. She participated in the Poverty Score Card (PSC) Survey in December 2010 when it was conducted in her village and was given an acknowledgment slip on the spot. At the time of the PSC survey she had not applied for her CNIC. Due to lack of awareness that CNIC of women is essential for inclusion in the Benazir Income Support Programme, she suffered a lot.

She did not receive any intimation letter from BISP to inform her of her status. She learnt that she was tagged as an 'eligible beneficiary with discrepancy' after staff at the BISP Tehsil asked her to visit NADRA and get her CNIC made. She did not know of any complaint redressal system before she visited the BISP Tehsil Office.

She was unaware of the BISP processes and the final selection criteria. Like many other women she considered BISP a scheme for distributing cash grants to poor and needy families. She believed that all those who had their PSC filled would be eligible for the cash grant.

If she becomes eligible for the cash grant it will be a great source of financial support for her family. She plans to spend the money on food for her children and repair of her home.

3. How did the complaint emerge?

Salma had been declared as 'eligible with discrepancy' because her CNIC was not made at the time of the PSC survey due to lack of awareness that CNIC is essential for BISP survey.

She did not receive any intimation letter from BISP and when a few others in her village started to receive instalments of the cash grant she wondered why she did not receive hers. Neighbours and

political activists asked her to first make her CNIC and then told her to register a complaint at the local BISP Office.

4. Processing of The Case

4.A Provider's Version

In April 2012 Salma visited the BISP Tehsil Office for registration of her complaint but due to non-availability of CNIC and CMS, BISP Assistant Complaint did not register her complaint and asked her to go NADRA Office to get her CNIC made. On their third visit of the Tehsil Office Mirpur Assistant Director checked her status on BISP website and found that Salma is eligible but with CNIC discrepancy.

The Assistant Director BISP Tehsil Office asked her to register a complaint along with a photo copy of her CNIC. She duly submitted all the required documents. On 27th June 2012 Salma filed an appeal at the BISP Tehsil Office Mirpur to have her CNIC number updated in the BISP database.

The Assistant Director filed her application in CMS and assigned her a complaint ID number and took a photo copy of her CNIC and PSC acknowledgement slip for office record.

Her case was forwarded as is the practice, by the Assistant Director Mirpur to the BISP Divisional Office Mirpur but date was not available on website or CMS. The Divisional Office is currently dealing with CNIC discrepancy cases including Salma's.

4.B Client's Version

Non-availability of Salma CNIC at the time of poverty survey has caused her great distress as she was counting on receiving the cash grant.

Salma travelled two hours to reach BISP Tehsil Mirpur Office on her first trip which cost her and her husband Rs200 collectively for a round trip. It was not feasible for the family to afford the cost of making repeated visits to the BISP Tehsil Office to follow up the complaint. Thus far she has made four or five visits to the Tehsil Office Mirpur to follow up on her complaint, hoping each time that she will be given her cash grant. Her appeal is accepted according to the BISP website and she becomes active beneficiary but cash grant not generated yet. She often has to borrow money for the trip.

At the time of the case team's last visit to Salma, she still did not know the status of her complaint and was not sure whether she would get the cash grant or not. The Tehsil Office Mirpur did not give her any receipt but gave her a complaint number for further reference. She was not informed that her case has been resolved until she got her cash grant instalment.

5. What we learned?

- Salma said during an interview that she was unaware that CNIC is must for inclusion as a BISP beneficiary. In their community, women are mostly neglected to register marriage, CNIC etc and the survey team also not launch any information campaign in her area. After information from neighbours and political workers she made her CNIC and went to file her appeal at the BISP Office where she faced problems due to load shedding. There was no availability of generator and UPS in Tehsil Office Mirpur and most of the complainants faced similar problems.

- Good lesson of this case study is that availability of CMS solved Salma case within days and she received cash grant but on website status of payment was not shown.

6. Recommendation

- In such underserved areas awareness programmes must be run to make people aware, especially women.
- There must be an informal system by BISP for those beneficiaries who are eligible and have CNIC issues.

Case Number:	G-Q3-AJK-11
Nature of Case	CNIC Update
Complainant/ Beneficiary	Begum Jan
Widow of:	Safiullah
Address	Village Gujan Union Council Kudan Shahi Tehsil Ath Makam District Neelum
CNIC Number	8220114386652
PSC Form number	7607289
Draft Case Study Date	30 th December 2012

1. Receiver Woman/ Complainant's Profile and Background Information

Baegum Jan is a 62 years old woman who has not got any formal education. She lives with her son and his family (nine children and four of them are going to public school). The family lives in an old small quarter consisting of three rooms built of mud and bushes and a thatched roof and has a small bathroom. There is no provision for a kitchen; however, they do have connections to both, the water mains and to the electric grid. Their house was damaged in the earthquake.

Baegum Jan is a housewife and her husband is jobless. She said, "I am very poor and find it very difficult to survive in this expensive world".

She lives in the village of Gujan of Tehsil Ath Makam District Neelum which is at a one and half hour drive and forty five minute walk from the BISP Tehsil Office Ath Makam and public vans charge her a fare of Rs150 to travel for a round trip. The main road is a fifteen minute walk from her home. The village has a basic Post Office, a dispensary and schools for both girls and boys. The village is perched on a hillside.

2. Beneficiary's Relation with BISP

Begum Jan was not included in the cash grant scheme under the Parliamentarian's Phase of the programme. She participated in the Poverty Score Card (PSC) Survey in December 2010 when it was conducted in her village and was given an acknowledgment slip on the spot. At the time of the Poverty Score Card survey she had not applied for her computerised CNIC. Due to lack of awareness that CNIC is an essential prerequisite for inclusion in Benazir Income Support Programme, she suffered a lot.

She did not receive any intimation letter from the BISP to inform her of her status. She learnt that she was tagged as an 'eligible beneficiary with discrepancy' after staff at the BISP Tehsil Office checked her status online.

She was unaware of the BISP processes and the selection criteria. Like many other women she considered BISP a scheme for distributing cash grants to poor and needy families. She didn't know about the final selection criteria. She believed that all those who had their PSC filled would be eligible for the cash grant.

She plans to spend the money on food for her children and repair of her home.

3. How did the complaint emerge?

Begum Jan had been declared as 'eligible with discrepancy' because her CNIC was not made at the time of the PSC survey due to lack of awareness that CNIC is essential for BISP survey.

She did not receive any intimation letter from BISP and when a few others in her village started to receive instalments of the cash grant she wondered why she did not receive hers. Neighbours and political activists asked her first to make her CNIC and then told her to register a complaint at the local BISP Office.

4. Processing of The Case

4.A Provider's Version

Around February 2012 she visited the BISP Tehsil Office to register her complaint but due to non-availability of CMS, her complaint was not solved or processed. When CMS was launched in Tehsil Athmakam, the Assistant Director BISP Tehsil Office Athmakam advised her to register a complaint along with a photo copy of her CNIC. She duly submitted all the required documents.

On 13th May 2012 Begum Jan again filed an appeal at the BISP Tehsil Office Athmakam to have her CNIC number updated in the BISP database. The Assistant Director filed her application in CMS and assigned her a complaint ID no. 100959227 on 13th May 2012 and took a photo copy of her CNIC and PSC acknowledgement slip for office record.

Her appeal has been accepted according to the BISP website and she has become an active beneficiary and cash grant has been generated.

4.B Client's Version

Non-availability of computerised CNIC at the time of poverty survey has caused her great distress as she was counting on receiving the cash grant.

The Tehsil Office Athmakam did not give her any receipt but gave her a complaint number for further reference. She was not informed that her case has been resolved and soon she will start receiving her cash grant. Thus far she has made four or five visits to the Tehsil Office Athmakam to follow up on her complaint, hoping each time that she will be given her cash grant.

It was a fact that it was not feasible for the family to afford the cost of making repeated visits to the BISP Tehsil Office to follow up the complaint; just the cost of transportation amounts to Rs150 for a round trip and had difficult to manage travel expense and often she did walk of one and half hour to reached Tehsil Office Athmakam.

5. What we learnt?

- Begum Jan said during an interview that she was unaware that CNIC is essential for inclusion as the BISP beneficiaries. In their community, women are mostly neglected to register marriage, CNIC etc and the PSC survey team also did not launch any information campaign in her area. After information from neighbours and political workers she made her CNIC and went to file her appeal.
- Good lesson of this case study is that availability of CMS solved Begum Jan case within days but she has not been informed about this.

6. Recommendation

- In such underserved areas awareness programmes must be launched to make people aware especially women.

Case Number:	G-Q3-AJK-12
Nature of Case	CNIC Update
Complainant/ Beneficiary	Asma Azeem
Wife of:	Ishtiaq Khan
Address	BPO Drake Dhamni UC Dhamni Tehsil Rawalakot District Poonch
CNIC Number	8230359848496
PSC Form number	2245356
Draft Case Study Date	24 th January 2013

1. Receiver Woman/ Complainant's Profile and Background Information

Asma is a 22 years old woman who has got primary education. She lives with her husband Ishtiaq Khan and in-laws. The family is living in old small quarter consisted of two rooms built of mud and iron sheet roof and have small bathroom. There is no provision for a kitchen however they do have connections to both the water mains and to the electric grid.

Asma is the house wife and her husband is doing labour work. She lives in the Drak of UC Dhamni of Tehsil Rawalakot and District Poonch which is at a one hour drive from the BISP Tehsil Office and public vans charge her a fare of Rs150 to travel for a round trip. The main road is a forty minute walk from her home. Village has basic facilities like Post Office, a dispensary and schools for both girls and boys. The village is perched on a hillside and unpaved.

2. Beneficiary's Relation with BISP

Asma was not included in the cash grant scheme under the Parliamentarian's Phase of the programme. She participated in the Poverty Score Card (PSC) Survey in July 2009 when it was conducted in her village and give her acknowledgment slip on the spot. At the time of Poverty score card survey she had not applied for CNIC and was unmarried.

She did not receive any intimation letter from the BISP to inform her status. She learnt that she was tagged as an 'eligible beneficiary with discrepancy' after staff at the BISP Tehsil and asked her to visit NADRA and made CNIC. She did not know of any complaint redressal system before she visited the BISP Tehsil Office.

She was quite unaware about BISP and its processes and the selection criteria. Like many other women she considered BISP a scheme for distributing cash grants to poor and needy families. She didn't know about the final selection criteria. She believed that all those who had their PSC filled would be eligible for the cash grant.

She would spend the money on food for her parent's family.

3. How did the complaint emerge?

Asma and her mother Naseem had been declared as 'eligible with discrepancy' because her CNIC was not made at the time of survey and she was unmarried.

She did not receive any intimation letter from BISP and when a few others in her village started to receive instalments of the cash grant she wondered why she did not receive hers. Neighbours and political activist asked her first to make her CNIC and then her to register a complaint at the local the BISP Office.

Around November 2011 she visited BISP Tehsil Office to register her complaint but due to non availability of CNIC and CMS Assistant Complaint did not register her complaint and asked her to go NADRA Office to make CNIC and status will be married in that. After getting CNIC She travelled one hour to reach BISP Tehsil Office on which they spent Rs150 for a round trip. On third visit of the Tehsil Office Rawalakot Assistant Director BISP Tehsil Office Rawalakot and registered a complaint along with a photo copy of her CNIC. She did duly submitted all the required documents.

4. Processing of The Case

4.A Provider's Version

On 25th May 2012 Asma filed an appeal at the BISP Tehsil Office Rawalakot to have her CNIC number be updated in the BISP database.

The Assistant Director filed her application in CMS and allotted her complaint I.D: no 10125013 and took photo copy of her CNIC and PSC acknowledgement slip for office record.

Thus far she has made four or five visits to the Tehsil Office Rawalakot to follow up on her complaint, hoping each time that she will be given her cash grant. Her appeal is accepted according to BISP website and she becomes active beneficiary but cash grant has not generated yet.

Her case was forwarded as is the practice, by the Assistant Director Rawalakot to the BISP Divisional Office Rawalakot but date was not available on website or CMS. The Divisional Office is currently dealing with CNIC discrepancy cases including Asma's.

4.B Client's Version

Non availability of Asma CNIC at the time of poverty survey has caused her great distress as she was counting on receiving the cash grant.

At the time of the team's last visit to Asma told us that she has started getting cash grant.

It was a fact that it was not feasible for the family to afford the cost of making repeated visits to the BISP Tehsil Office to follow up the complaint; just the cost of transportation amounts to Rs150 for a round trip. She often has to cover the distance by walk (two and a half hour).

5. What we learnt?

- Asma said during an interview that she was really unaware that CNIC is must for inclusion into BISP beneficiaries. In their community women are mostly ignored to register marriage, CNIC etc and survey team did not launch any information campaign in her area as well. After information from neighbours and political workers she made her CNIC and went to file her appeal here
- Good lesson out of this case study is that availability of CMS solved Asma's case within days and she and her mother received cash grant.

6. Recommendation

- In such underserved areas awareness programmes must be run to aware people especially women.

- There must be an informal system by BISP for those beneficiaries who is eligible and have CNIC issues.

Case Number:	G-Q3-AJK-13
Nature of Case	CNIC Update
Complainant/ Beneficiary	Sabiha
Wife of:	Mohammed Bisharat
Address	Union Council Bandi Ash Kot village Bandi Tehsil Ath Makam District Neelum
CNIC Number	82501058833504
PSC Form number	7605101
Draft Case Study Date	29 th December 2012

1. Receiver Woman/ Complainant's Profile and Background Information

Sabiha is a 32 years old woman who has not got any formal education (primary). She lives with her husband Mohammed Bisharat and with their four children (two daughters and two sons). The family is living in an old small quarter consisting one room built of mud, roof made of bushes and have no bathroom. There is no provision for a kitchen however they do have connections to both the water mains and to the electric grid. Their house was damaged or destroyed in earthquake.

Sabiha is the house wife and her husband is jobless. She said, "I am very poor and find it very difficult to survive in this expensive world".

She lives in the village Bandi of Tehsil Ath Makam District Neelum which is at a one and a half hour drive and thirty minute walk from the BISP Tehsil Office Rawalakot and public vans charge her a fare of Rs100 to travel for a round trip. The main road is on a fifteen minute walk from her home. The village has a basic Post Office, a dispensary and schools for both girls and boys. The village is perched on a hillside.

2. Beneficiary's Relation with BISP

Sabiha was not included in the cash grant scheme under the Parliamentarian's Phase of the programme. She participated in the Poverty Score Card (PSC) Survey in December 2010 when it was conducted in her village and was given any acknowledgment slip on the spot. At the time of Poverty score card survey she had not applied for computerised CNIC. Due to lack of awareness that women CNIC is essential for including in Benazir Income Support Programme she suffered a lot.

She did not receive any intimation letter from the BISP to inform her status. She learnt that she was tagged as an 'eligible beneficiary with discrepancy' after staff at the BISP Tehsil Office checked her status online.

She was quite unaware about BISP and its processes and the selection criteria. Like many other women she considered the BISP a scheme for distributing cash grants to poor and needy families. She didn't know about the final selection criteria. She believed that all those who had their PSC filled would be eligible for the cash grant.

She plans to spend the money on food for her children and repair of her home.

3. How did the complaint emerge?

Sabiha had been declared as 'eligible with discrepancy' because her CNIC was not made at the time of survey and lack of awareness that CNIC is essential for BISP survey.

She did not receive any intimation letter from the BISP and when a few others in her village started to receive instalments of the cash grant she wondered why she did not receive hers. Neighbours and political activist asked her first to make her CNIC and then told her to register a complaint at the local the BISP Office.

Around March 2012 she visited BISP Tehsil Office to register her complaint but due to non-availability of CMS her complaint was not solved or processed. When CMS launched in Tehsil Athmakam then Assistant Director BISP Tehsil Office contacted her through social activist and advised her to register a complaint in CMS along with a photo copy of her CNIC. She did duly submit all the required documents.

4. Processing of The Case

4.A Provider's Version

On 26th November 2012 Sabiha filed an appeal at the BISP Tehsil Office Athmakam to have her CNIC number be updated in the BISP database.

The Assistant Director filed her application in CMS and allotted her complaint I.D: no 10890165 and took photo copy of her CNIC and PSC acknowledgement slip for office record.

Thus far she has made four or five visits to the Tehsil Office Athmakam to follow up on her complaint, hoping each time that she will be given her cash grant. Her CNIC updated case is accepted according to the BISP website and she became active beneficiary and cash grants generated and she received.

4.B Client's Version

Non availability of computerised CNIC at the time of poverty survey has caused her great distress as she was counting on receiving the cash grant.

At the time of the case team's last visit to Sabiha she still did not know the status of her complaint and was not sure whether she would get the cash grant or not. The Tehsil Office Athmakam did not give her any receipt but gave her a complaint number for further reference. She was not informed that your case has been resolved and soon she will start receiving cash grant.

It was a fact that it was not feasible for the family to afford the cost of making repeated visits to the BISP Tehsil Office to follow up the complaint; just the cost of transportation amounts to Rs150 for a round trip. Her husband often has to borrow money for the trip.

5. What we learnt?

- Sabiha said during an interview that she was really unaware that CNIC is must for inclusion into BISP programme. In their community, women are mostly ignored to register marriage, CNIC etc and the survey team also did not launch any information campaign in her area. After information from her neighbours and political workers, she made her CNIC and went to file her appeal.
- Good lesson of this case study is that availability of CMS solved Sabiha's case within few days.

6. Recommendation

- In such underserved areas awareness programmes must be launched to aware people especially women.

Case Number:	G-Q3-AJK-14
Nature of Case	CNIC Update
Complainant/ Beneficiary	Hussan Jan
Widow of:	Muhammad Khan
Address	Union Council Ali Sojal Village Nakar Noor Kot Tehsil District Rawalakot
CNIC Number	8230371122120
PSC Form number	2238199
Draft Case Study Date	2 nd February 2013

1. Receiver Woman/ Complainant's Profile and Background Information

Hussan Jan is a 68 years old woman who has got no basic education. She lives with her son Pervaiz Ahmad and his family. The family is living in an old small quarter consisted of two rooms built of mud and bushes and have no bathroom. There is no provision for a kitchen however they do have connections to both the water mains and to the electric grid. Their house was damaged or destroyed in recent rains.

Hussan Jan is the house wife and very aged woman. Her son is doing labour work. She said, "I am very poor aged lady and it is like being a burden on my family".

She lives in the village of Nakar Noor Kot UC Ali Sojal of Tehsil and District Rawalakot which is at a one hour drive and one hour walk from the BISP Tehsil Office Rawalakot and public vans charge her a fare of Rs100 to travel for a round trip. The main road is on an hour's walk from her home. The village has a basic Post Office, a dispensary and schools for both girls and boys. The village is perched on a hillside.

2. Beneficiary's Relation with BISP

Hussan Jan was not included in the cash grant scheme under the Parliamentarian's Phase of the programme. She participated in the Poverty Score Card (PSC) Survey in July 2009 when it was conducted in her village and gave her acknowledgment slip on the spot. At the time of Poverty score card survey she had not applied for CNIC. Due to lack of awareness that one's CNIC is essential for inclusion into Benazir Income Support Programme she suffered a lot.

She did not receive any intimation letter from the BISP to inform her status. Her son learnt that she was tagged as an 'eligible beneficiary with discrepancy' after staff at the BISP Tehsil Office checked her status online. She did not know of any complaint redressal system before her son visited the BISP Tehsil Office.

She was quite unaware about BISP, its processes and the selection criteria. Like many other women she considered BISP a scheme for distributing cash grants to poor and needy families. She didn't know about the final selection criteria. She believed that all those who had their PSC filled would be eligible for the cash grant.

If she becomes eligible for the cash grant it will be a great source of financial support for her family, and in their monthly income. She plans to spend the money on food for her grand children and her medicine.

3. How did the complaint emerge?

Hussan Jan had been declared as 'eligible with discrepancy' because her CNIC was not made at the time of survey and lack of awareness that CNIC is essential for BISP survey led to the problem.

She did not receive any intimation letter from the BISP and when her daughter-in-law and other women of village started to receive instalments of the cash grant she wondered why she had not received hers because she considered herself also deserving of grants. When her son visited BISP Tehsil Office Rawalakot then they asked him first to make Hussan Jan's CNIC and then register a complaint at the local BISP Office.

At 6th of Oct 2012 her son visited BISP Tehsil Office to register her complaint and also submitted the copy of CNIC to Tehsil Office Rawalakot. Assistant Complaint allotted him a complaint I.D for further follow up.

4. Processing of The Case

4.A Provider's Version

On 6th October 2012 Hussan Jan's Son filed an appeal at the BISP Tehsil Office Rawalakot to have her CNIC number be updated in the BISP database.

The Assistant Director filed her application in CMS and allotted her complaint I.D: No: 10170139 and took photo copy of her CNIC and PSC acknowledgement slip for office record.

Thus far her son has made three or four visits to the Tehsil Office Rawalakot to follow up on his mother's complaint, hoping each time that she will be given her cash grant. Her appeal is accepted according to the BISP website and she became active beneficiary but cash grants have not generated yet.

Her case was forwarded as is the practice, by the Assistant Director Rawalakot to the BISP Divisional Office Rawalakot but date was not available on the website or CMS. The Divisional Office is currently dealing with CNIC discrepancy cases including Hussan Jan's.

4.B Client's Version

Non availability of Hussan Jan's CNIC at the time of poverty survey has caused her great distress as she was counting on receiving the cash grant.

At the time of the case team's last visit to Hussan Jan she still did not know the status of her complaint and was not sure whether she would get the cash grant or not. The Tehsil Office Rawalakot did not give her son any receipt but gave her son a complaint number for further reference. She was not informed that her case has been resolved and soon she will start receiving cash grant.

It was a fact that it was not feasible for the family to afford the cost of making repeated visits to the BISP Tehsil Office to follow up the complaint; just the cost of transportation amounts to Rs200 for a round trip and her son often has to off her labour and lose daily wages.

5. What we learnt?

- Hussan Jan said during an interview that she was really unaware that CNIC is must for inclusion into the BISP beneficiaries. In their community women are mostly ignored to register marriage, CNIC etc and survey team also did not launch any information campaign in her area. After information from neighbours, the BISP Officials and political workers, she made her CNIC and went for file her appeal here.
- Good lesson out of this case study is that availability of CMS solved Hussan Jan's case within days.

6. Recommendation

- In such underserved areas awareness programmes must be run to aware people especially women.
- Tehsil Offices need to inform beneficiaries to make their CNIC and update their data.

Case Number:	G-Q3-AJK-15
Nature of Case	Duplicate Household
Complainant/ Beneficiary	Rukhsana
Wife of:	Muhammad Imtiaz
Address	Village Baghpur UC Gorah Tehsil Pallandri District Sidhnoti
CNIC Number	3420197844116
PSC Form number	22315537 suspended 7520175
Draft Case Study Date	20 th January 2013

1. Receiver Woman/ Complainant's Profile and Background Information

Rukhsana is a 35 years old woman who has not received any formal education. She and her husband Mohammad Imtiaz live with their five children and extended family. All of them are enrolled in local government schools. The family's living quarters consist of three rooms built of mud and bushes with a sheet-metal roof and small bathroom. There is no provision for a kitchen however they do have connections to both the water mains and to the electric grid.

Rukhsana is a house wife and her husband is doing labour work. Her husband's monthly income is less than Rs5000. They live in village Rukhsana, UC Gorah of Tehsil Plundri, which is at an hour's drive from the BISP Tehsil Office Plundri. Public transport charges a fare of Rs200 for a round trip. The main road also has an additional an hour's walk from her home. The village has a Post Office, a dispensary and middle schools for both girls and boys. The village is perched on a hillside.

2. Beneficiary's Relation with BISP

Rukhsana was not included in the cash grant scheme under the Parliamentarian's Phase of the programme. She participated in the Poverty Score Card (PSC) Survey in December 2010. She was given an acknowledgment slip on the spot. Her PSC form was filled at two different addresses. One she filled at her in-laws' house, while second was filled separately at her own residence that caused discrepancy in her case. In one form she is declared as potential beneficiary, while in other, her household has been declared as ineligible.

She did not receive any intimation letter from the BISP to inform her of her status. She learnt that she was tagged as an 'eligible beneficiary with duplicate CNIC' She did not know of any complaint redressal system before she visited the BISP Tehsil Office.

She was quite unaware about the BISP processes and the selection criteria. Like many other women she considered the BISP a scheme for distributing cash grants to poor and needy families. She didn't know about the final selection criteria. She believed that all those who had their PSC filled would be eligible for the cash grant.

She wanted to spend cash grant on food for her.

3. How did the complaint emerge?

Rukhsana had been declared as 'eligible with duplicate CNIC discrepancy' because she filled two PSC forms and now she is facing problems in getting cash grant.

She did not receive any intimation letter from the BISP and when a few others in her village started to receive instalments of the cash grant she wondered why she had not received hers. A local political worker advised her to register a complaint at the local BISP Office.

Sometime around February of 2012, she reached the BISP Tehsil Office Plundri after an hour's travel on which they spent Rs200 for a round trip. At the Tehsil Office plundri, Assistant Director checked her status online and found that Rukhsana is an eligible beneficiary but with duplicate CNIC discrepancy.

The Assistant Director registered the complaint under Complaint Management System (CMS) and collected copy of CNIC and PSC acknowledgment slip. As a BISP policy, the officer kept Rukhsana eligible household in the BISP records and made a request in the system to cancel the ineligible household. Before Rukhsana's complaint was lodged under CMS, Rukhsana and her father made five to six visits to register her complaint but to no avail. After the CMS was launched in April 2012, Saleema again registered her complaint in CMS.

4. Processing of The Case

4.A Provider's Version

In around February of 2012, Rukhsana's father filed an appeal at the BISP Tehsil Office Plundri to remove her duplicate CNIC discrepancy and be updated in the BISP database.

The Assistant Director filed her application and a photo copy of her CNIC and PSC acknowledgement slip but it was not solved until the CMS was again launched. Her application was again registered in CMS September 2012 and forwarded to the BISP Divisional Office for acceptance.

Thus far she has made five or six visits to the Tehsil Office Plundri to follow up on her complaint, hoping each time that she will be given her cash grant but she has not received any positive feedback till then CMS was not launched. When she registered complaint in CMS then her case resolved within two weeks. Rukhsana's case has solved but her payment is not generated yet.

4.B Client's Version

Due to less information or awareness, Rukhsana filled two PSC forms, which has caused her great distress as she was counting on receiving the cash grant.

Although she and her father submitted a written complaint and her CNIC photo copy in February 2012, she had not received any response from BISP till three months. The Tehsil Office Plundri did not give her any receipt or a complaint number for further reference but when she registered the same under CMS, a complaint no was allotted to her.

Rukhsana was of the view that it was not feasible for the Rukhsana to afford the cost of making repeated visits to the BISP Tehsil Office to follow up the complaint; just the cost of transportation amounts to Rs200 for a round trip. She often has to cut money from her food expense for the trip to Tehsil Office Plundri.

5. What we learnt?

- Rukhsana was not aware that filling of two PSC forms will negatively affect her eligibility in the future and this was also not told by the PSC enumerators. Information or awareness campaign was not actively done and most of the women suffer due to this.
- When CMS was not launched, Rukhsana visited BISP office five to six times, just to remind her case and check her status. After launch of the CMS at the BISP Office, pending cases are not being registered and beneficiaries have to again register their cases under CMS.

- Under CMS, this case is solved in 14 days and her status is shown as accepted on the BISP website.
- Interestingly, the nature of the case under CMS is shown as “CNIC duplicate”, while the case seems to appear as “Duplicate Household”, because beneficiary’s CNIC number remains the same in both entries but PSC form numbers are different.

6. Recommendation

- BISP Tehsil Office must enter pending complaints in the CMS in order to save complainant’s time and money.
- After complaint resolution, there should be a mechanism to inform beneficiaries that her case has been resolved and payment will be generated soon, so that they will not spend money and time to make repeated visits of the BISP Office.

Section 4



Assessment of the Data Entry Process

4.0 Assessment of the Data Entry Process

4.1 Scope of the Work

In accordance with the TOR the data entry processes and procedures shall be observed in the different places it is to take place. The process evaluation of data entry centres shall record and analyse the methods employed to maintain accuracy and promote efficiency of at least two (02) Centres of the Data Entry Organization (NADRA) per quarter. This monitoring shall continue for as long as the data entry takes place. The data entry is at speed and moving towards an end. In this situation, the GHK team would try to capture at least eight observations through visiting various centres where data entry would be on going.

4.2 Objective

Timely feedback shall be provided to BISP and opportunities to improve the accuracy and efficiency of the data entry process will be identified. Note that quantitative assessment of the data entry accuracy shall be carried out by the Spot Check consultants. The findings of the two exercises should be reviewed in conjunction with each other.

4.3 NADRA as BISP's Data Entry Organization

The everlasting output of the PSC survey is the data. It is important to capture the data accurately and in a timely manner. The BISP data entry process is planned and outsourced to NADRA for data entry. NADRA started the data entry process from July 2010.

At the beginning, NADRA used their own data entry centres located at different locations in Pakistan (Islamabad, Lahore, Multan, Sukkur and Karachi).

However later on due to heavy in flow of the poverty score cards, NADRA subcontracted the data entry component to other organisations / firms, as NADRA had limited capacity to undertake data entry of the whole nationwide survey.

NADRA has instituted a systematic process for the monitoring and quality assurance of the data entry done by its partner organisations.

It is important to note that NADRA sub-contracted almost 96 percent of the total data entry job to its partners and 4 percent of data entry was undertaken by NADRA itself using its internal capacity (Table 4-1).

Table 4-1: NADRA Data Entry Centers List

Sr. No.	Company Name	POs / NADRA	Location
1	DPS	PO	Islamabad
2	IA	PO	Islamabad
3	NIFT	PO	Islamabad
4	Deloitte	PO	Islamabad
5	Systems Ltd	PO	Islamabad
6	360 MYASCO	PO	Islamabad
7	Advance Tech	PO	Lahore
8	NCBMS	PO	Islamabad
9	Karachi	NADRA	Karachi
10	Lahore	NADRA	Lahore
11	Multan	NADRA	Multan
12	Sukkur	NADRA	Sukkur

Sr. No.	Company Name	POs / NADRA	Location
13	PHQ ISB	NADRA	Islamabad
14	HQ	NADRA	Islamabad

4.4 NADRA's POs TORs

NADRA advertised the RFP for outsourcing of data entry facility and manpower for data entry of BISP PSC forms. The POs are responsible for the following as per their TORs.

1. Data entry work of survey forms using the application software provided by NADRA. The formats indicated are for a single form and double data entry needs to be carried out.
2. Application software is the responsibility of NADRA
3. Verification and validation conducted during the data entry process in real time with NADRA database systems
4. NADRA provided the mode of transfer of scanned data to POs
5. QC is carried out by NADRA through application software at NADRA HQ.
6. Only QC passed data transferred to NADRA's central server

4.5 Approach and Methodology

GHK would evaluate the data entry process as per the guidelines / process described in the "Data Entry, Validation, Verification and Beneficiary Selection" guidelines in the Operational Manual. The GHK Data Entry Expert would mainly follow the data entry and control process mentioned in the manual (Figure 4-2). Any deviation from the manual would be recorded, analysed and reported to BISP.

For this purpose, GHK Data Expert shall spend at least one day in each centre for the process evaluation of data entry. The following tools / techniques would be used for undertaking the process evaluation of data entry;

1. Meetings with BISP / NADRA
2. Structured Observation using Checklist
3. Direct Observation of the data entry processes
4. Meetings with DATA Entry Staff
5. Self-Experience through practicing different processes

4.6 Main Processes evaluated;

The following aspects will be carefully monitored and reviewed:

- How and in what form PSCs are received at NADRA?
- Logging of Received PSCs
- Pre-scanning Process
- Scanning Process
- Process of Generation and delivery of "challan" form
- How scanned images of PSCs are delivered to Data Entry Centres
- Hardware and software specifications
- Working Environment of the data entry centre
- Checking procedures and supervision of data entry
- Uploading of scanned data to database for data entry
- Staffing for the data entry (The number and qualifications/skills of data entry operators, quality checkers and examiners)

- Training to the DEO, QC and Examiners
- Documentation of the software
- The number of forms entered per day per person, including error rates
- Check form number validation mechanism in term of (duplicate, illegible, empty, photocopy and annulled)
- Double data entry
- Verification of CNIC and name with NADRA database
- Monitor QC (Quality Checker) process
- Monitor examiner process
- NADRA quality check procedures on data finalized by data entry centres
- Uploading final data from data entry centre to NADRA's database
- Self-experiencing data entry problem by carrying out data entry
- Monitor NADRA's data entry centre's internal procedures, controlling mechanisms and daily reporting system or MIS
- Final data uploading from NADRA to BISP

4.7 Main Steps in Data Entry Process as per the BISP's Guidelines / TORs

Essentially, the whole process of the data entry can be sub-divided into the following components;

- a) Scanning
- b) Data Entry
- c) Uploading data to BISP database

a) Scanning

The scanning part consists of two steps. BISP POs after completing the PSCs send these to NADRA HQ through courier / post etc. On receipt NADRA registers the number of received forms in the inventory notebook as per information displayed on the cover letter / envelope. After logging these forms are sent for pre scanning.

During the pre-scanning process, the following key tasks are performed;

- a. Assigning a batch number
- b. Counting of the forms
- c. Segregation of single, double and triple forms
- d. Removing staple pins, glue or gums from the forms
- e. Separating forms sticking with each other
- f. Removing damaged forms
- g. Removing blank / non filled forms

During this pre-scanning process all the data logged onto the papers is reconciled with the actual number of forms. If there is any variation in the number of forms scanned and the numbers of forms displayed on the cover letter, a letter is sent to the POs informing them about the variation in the number of forms.

After the pre-scanning process, the forms are ready for the final scanning. During the scanning process forms are scanned on both sides and these are saved as jpg images. Scanned images are also stored on the local system with unique numbers. Every batch has a different number of images of forms. After successful completion of the scanning process, a delivery

“challan” is generated for handing and taking over of the scanned images to a data entry centre. The delivery “challan” may or may not contain more than one batch.

b) Data Entry

The scanned forms are processed and uploaded into the system. Two different Data Entry Operators (DEOs) enter the form into the system. After the DEO 1 & DEO 2 enter the form separately, these are compared with each other. If data entry of both DEOs matches with each other, the data is directly stored into the data base. However in case of any mismatch, data is referred to QC1 and QC2 for quality check. If at the level of QC 1 and QC 2, there is any discrepancy during the validation stage, then data is forwarded to the Examiner for the final data validation process else the data is stored into the database. Please see Figure 4-1 for describing the whole data entry process.

c) Uploading data to BISP database

After the completion of Quality checks at NADRA HQ, the data is transferred through NADRA’s Database administrator to the BISP database located at BISP HQ through internet link.

Figure 4-1: Data Entry Operation at POs level

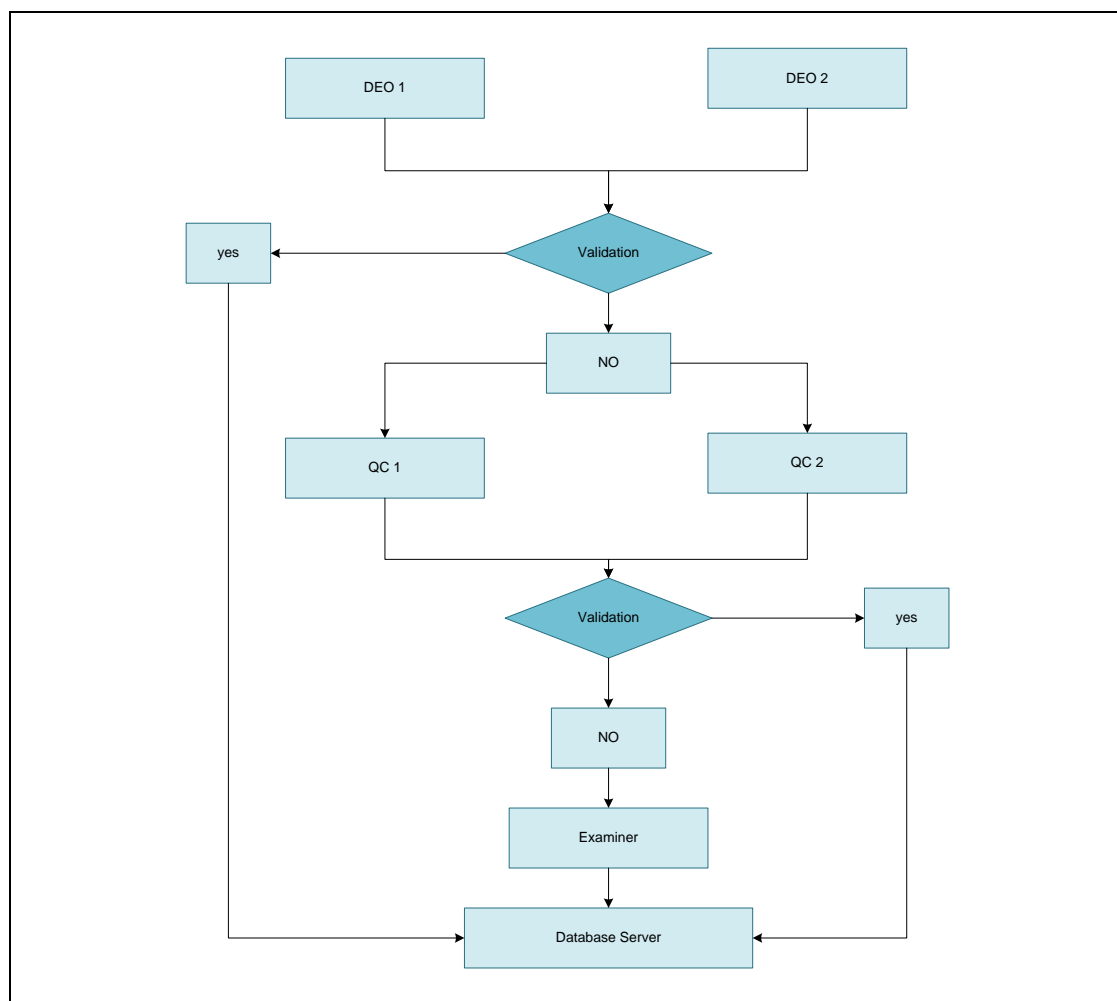
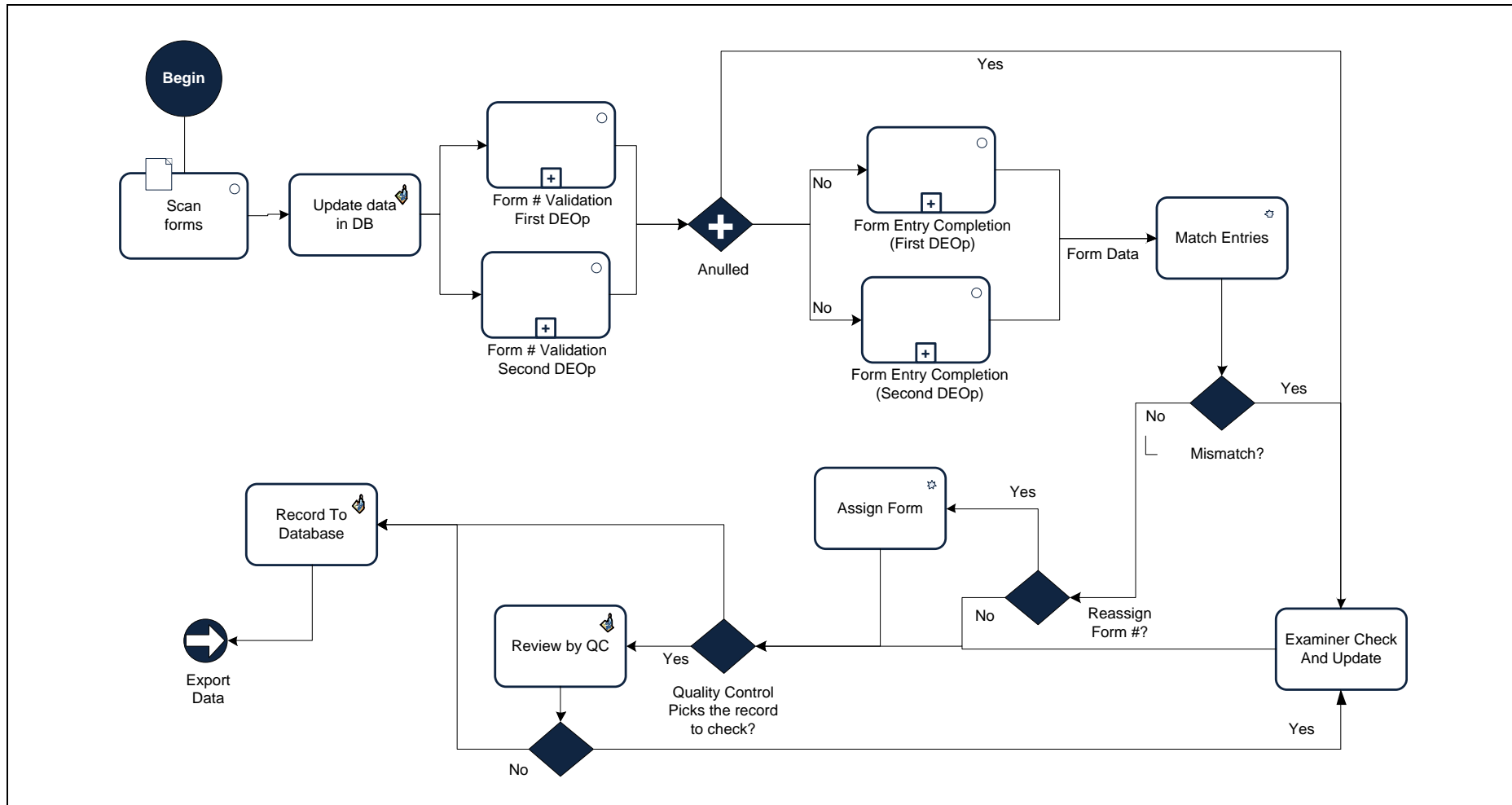


Figure 4-2: Data Entry and Quality Control Process



4.8 Observations of Advance Tech Data Entry Centre

Brief Introduction of the PO

Advance Tech was one of the eight data entry firms contracted for the data entry of PSC by NADRA through a competitive bidding process. Advance Tech had established one data entry centre in Lahore. The full installed capacity of Advance Tech's data entry centre was around 10,000 per day.

Recruitment process of the Data Entry Persons

The minimum qualification for the data entry operators was Matriculation / Intermediate. The applicants first have to go through a typing speed test. The candidates passing these tests were finally recruited.

Data Entry Staff

Advance Tech hired 350 data entry operators, Quality Checker and examiners for the data entry purpose. The data entry staff worked in three shifts in 24 hours, each shift for eight hours. Advance Tech also recruited female staff for the data entry. Keeping in view the need of the female and cultural aspect Advance Tech ensured that female staff only works during the morning shift.

Training and Development

Advance Tech has developed a training program for the data entry persons. They used NADRA's developed dummy software which developed for the training of data entry persons. Each data entry operator has to do the practice of entering PSCs data on the dummy software for one week. After this training, the data entry operators were given the actual tasks of PSCs data entry in the database provided by BISP / NADRA. .

Overall Environment of the Data Entry Centres

According to GHK's technical expert overall working environment of Advance Tech's data entry centre was the best. The data entry centre was well lit with the back-up of electricity generator. The desks and the seats were comfortable for the data entry purpose. This center was well furnished and the overall environment of the center was pleasant. Advance Tech's data entry center was best amongst all NADRA's contracted data entry center.

Hardware's and Software's Specifications

Advance Tech's Data entry centre was equipped with four main servers and these were according to the NADRA's specification. The SQL Serve 2005 database was being run on these servers. The following is the details of these servers;

- One application server for data entry and QCs
- One server for NADRA's QC and data transfer
- Two servers for the backup

There were around 134 computers in the centre. These were Pentium 4 specification systems with WINDO XP as the operating system that was installed.

Working Hours of the Centres

During the peak hours these centres were run for 24 hours in three shifts, eight hours per shift.

Staff turn out and their training

Staff turnover only occurred when there was a delay from NADRA in providing scanned PSCs to the data entry center and this slowed down the data entry process.

Key Processes Observed at NADRA and Advance Tech

Key Processes Related to PSCs Data Entry	Tools Used for the Process evaluation for the data entry of poverty score cards	Our observations	Comments/recommendations
Handling of PSCs at NADRA	<ul style="list-style-type: none"> • Observation • Meeting with NADRA and POs staff 	<p>BISP Survey organisations were delivering PSCs in sealed packets and details of the forms (numbers, area / regions, POs) were marked on the front side of the packets.</p> <p>PSCs forms were opened and counted.</p> <p>In case packets were delivered by hand, an acknowledgement receipt was issued to the person delivering the PSCs packets.</p> <p>NADRA was maintaining a register to record the details of the received PSCs packets from the survey organisation.</p>	Process was smooth and it has been fine-tuned by NADRA through learning and experience.
Logging and Pre-scanning of Received PSCs	<ul style="list-style-type: none"> • Observation • Meeting with NADRA and POs 	<p>After logging the PSCs packets, these were opened and counted</p> <p>During the counting process, blank and damaged PSC forms were separated and rejected.</p> <p>Final numbers of the poverty score cards after deducting blank, damaged etc were communicated to the survey organisations.</p> <p>Staple pins attached to the PSC forms were removed and PSC forms stuck together due to gum were also separated. This was done to ensure smooth scanning of the PSC forms.</p> <p>PSCs with additional PSC sheets were also separated so that the additional sheet is also</p>	Process was smooth and it has been fine-tuned by NADRA through learning and experience.

Key Processes Related to PSCs Data Entry	Tools Used for the Process evaluation for the data entry of poverty score cards	Our observations	Comments/recommendations
		scanned.	
Scanning Process	<ul style="list-style-type: none"> • Observation • Meeting with NADRA and POs 	<p>After the pre-scanning process, packets ready for scanning are delivered in the scanning process.</p> <p>Each packet / bundle to scan is assigned a unique bundle / packet ID.</p> <p>A folder is also created in the system with the same unique ID and all the scanned forms are automatically saved in this unique folder.</p>	
Delivery of Scanned Images to Data Entry Organisation	<ul style="list-style-type: none"> • Observation • Meeting with NADRA and POs 	<p>The scanned forms saved in the unique folders are copied on the DVDs / USB. A challan form was developed having all the details of the folders / PSCs copied in the DVDs / USBs. The DVDs/ USBs and the challan forms were delivered to the data entry organisation for the data entry process.</p>	
Pre-Scanning of Images	<ul style="list-style-type: none"> • Observation 	<p>Advance Tech employed a different and unique process at the pre-scanning process to ensure smooth post scanning processes i.e data entry etc. Advance Tech scanned the images to identify in particular the UC and the tehsil which are not matching with the list of UCs / Tehsils in the NADRA data base. This process ensured the smooth and uninterupted data entry.</p>	
Uploading of Scanned Images of PSCs to database for the data entry purpose	<ul style="list-style-type: none"> • Observation • Meeting with Data Entry Management / Staff 	<p>PSCs scanned images received from NADRA are copied into the system.</p> <p>Software which was developed by the NADRA was run onto the system for loading images into the database.</p> <p>In case there is a variation in the number of</p>	<p>We observed one critical issue related to loading of PSCs images into the database. The software run for loading the PSCs images can only load a specific size of the images. Any image which was less or greater than that specification was sent to a folder “Unprocessed”</p>

Key Processes Related to PSCs Data Entry	Tools Used for the Process evaluation for the data entry of poverty score cards	Our observations	Comments/recommendations
		images mentioned on the challan form and the actual images received on DVD / USB, this was communicated to NADRA for the correction / verification of the records.	<p>by the software and a report was also generated. The size of the images sent into the “Unprocessed” folder was readjusted and software was run again for uploading these images into the data base.</p> <p>It is recommended that NADRA should upload the image into the database and after this the database should be delivered to the Data Entry Organisation.</p> <p>Secondly, NADRA should encrypt the images as well for ensuring the security of the PSCs. This encryption of the poverty score cards will not allow easy access to PSCs. Due to the encryption; PSCs can only be observed / seen through the NADRA’s software.</p>
Data Entry Process Double data entry	<ul style="list-style-type: none"> • Observation • Meeting with NADRA and POs staff 	<p>DEOs were carrying out the data entry of the PSCs using double data entry system to ensure accuracy.</p> <p>PSCs were allocated to the data entry operator randomly by the software.</p> <p>Data entry operators also matched the family members whose CNICs are given in the PSCs with the NADRA database.</p>	We observed a critical issue during name matching with the NADRA database which was too slow sometimes due to link problems between NADRA and PO’s. Due to this the no. of forms which were entered was reduced.
Monitoring, Supervision and Quality Control	<ul style="list-style-type: none"> • Observation • Meeting with Data Entry Management / 	DEO instituted multilayer quality control measures for ensuring the accuracy of the PSCs	As per the data entry guidelines, if there are variations in the data

Key Processes Related to PSCs Data Entry	Tools Used for the Process evaluation for the data entry of poverty score cards	Our observations	Comments/recommendations
	Staff	<p>data entry.</p> <p>DEO were also using the Quality Checker for ensuring accuracy of the data entry done by the data entry operators. As each PSC was being entered by the two data entry operators allocated to the task, in case of any variation in the data entry of the same form, these types of PSCs were referred to the Quality Checker by the software automatically. The variation in the data entry was observed and analysed by the two Quality Checkers separately. If the variations are addressed and validated by both the Quality Checkers, the PSCs are sent to the database. In case these are not validated, then these are referred to the Examiner who takes the final decision.</p>	<p>entry of the same forms entered by the two data entry operators, one Examiner will check the cases and validate the data entry. However, NADRA being the DEO of BISP used two QCs instead of one QC for ensuring greater accuracy and precision in the data entry. This is a good practice introduced by NADRA.</p>
NADRA quality check procedures on data finalized by data entry centres	<ul style="list-style-type: none"> • Observation • Meeting with Data Entry Management / Staff 	<p>DEO submitted the filled PSCs in batches to NADRA. NADRA also instituted further control and quality assurance mechanisms to ensure that NADRA's data entry partners have carried out the data entry accurately.</p> <p>NADRA picked 10 per cent of the PSCs randomly from the batch submitted by the partner data entry organisations. These 10 per cent poverty score cards are verified through a Quality Checker. In case there are more than 3 percent discrepancies, the whole batch was rejected and returned to the partner data entry organisation for re-entering of all the PSCs in the particular batches.</p>	<p>Our observation is that the database was not very well protected through security checks and encryption. In this situation, it is possible that the database administrator may manipulate the database. There are chances that NADRA's data entry partner organisation might have not re-entered the PSC batches returned by the NADRA and the data entry partner organisations might have manipulated the database and returned the rejected batches again to NADRA without actually re-entering the PSCs. This might have affected the quality and accuracy of</p>

Key Processes Related to PSCs Data Entry	Tools Used for the Process evaluation for the data entry of poverty score cards	Our observations	Comments/recommendations
			the data entry of PSCs. It is recommended that strict security checks and protective measures should be taken for the protection of the database to ensure it is not manipulated by the data entry organisation.
Uploading final data from data entry centre to NADRA's database	<ul style="list-style-type: none"> • Observation • Meeting with Data Entry Management / Staff 	The PSCs batches cleared by NADRA are uploaded by the data entry partner organisation on the NADRA's database server through the web link.	

4.9 Observations of NADRA Data Entry Centre Lahore

Brief Introduction of the NADRA's Lahore Data Entry Centre

NADRA has established this data entry center in its Lahore Regional office. This office was mainly for the registration and preparation of CNIC. NADRA has managed a space within this office for the data entry of Poverty Score Cards (PSCs). This is one of the centers which were run by NADRA itself.

Recruitment process of the Data Entry Staff

NADRA utilized the services of its permanent staff for the data entry of the PSCs.

Training and Development

As NADRA staff was already familiar with the software and the data entry process therefore they were not given any formal and rigorous training. NADRA staff learned very quickly and came upto speed and did the data entry efficiently ensuring accuracy.

Overall Environment of the Data Entry Centre

The overall working environment of data entry centre was good. The data entry centre was situated in NADRA's building so the back-up of electricity generator was no issue. The desks and the seats were comfortable for the data entry purpose.

Hardware's and Software's Specifications

Data entry centre was equipped with one main server which was according to the NADRA's specification. The SQL Serve 2000 database was being run on the server.

There were around 25 computers in the centre. These were Pentium 4 specification systems with WINDO XP as the operating system that was installed.

Payment and Remuneration to the staff

As NADRA deputed its own permanent staff for the data entry so they were paying the same salary and the benefits being the permanent NADRA's staff.

Woking Hours of the Centres

The data entry on this centre was done only in one shift during the NADRA's normal office timing (9a.m to 2p.m for the data entry).

Staff turn out and their training

As NADRA's deputed its own staff therefore no staff turnout was observed.

Key Processes Observed at NADRA head quarter and NADRA's data entry center - Lahore

Key Processes Related to PSCs Data Entry	Tools Used for the Process evaluation for the data entry of poverty score cards	Our observations	Comments/recommendations
Handling of PSCs at NADRA	<ul style="list-style-type: none"> • Observation • Meeting with NADRA and POs staff 	<p>BISP Survey organisations were delivering PSCs in sealed packets and details of the forms (numbers, area / regions, POs) were marked on the front side of the packets.</p> <p>PSCs forms were opened and counted.</p> <p>In case packets were delivered by hand, an acknowledgement receipt was issued to the person delivering the PSCs packets.</p> <p>NADRA was maintaining a register to record the details of the received PSCs packets from the survey organisation.</p>	Process was smooth and it has been fine-tuned by NADRA through learning and experience.
Logging and Pre-scanning of Received PSCs	<ul style="list-style-type: none"> • Observation • Meeting with NADRA and POs 	<p>After logging the PSCs packets, these were opened and counted</p> <p>During the counting process, blank and damaged PSC forms were separated and rejected.</p> <p>Final numbers of the poverty score cards after deducting blank, damaged etc were communicated to the survey organisations.</p> <p>Staple pins attached to the PSC forms were removed and PSC forms stuck together due to gum were also separated. This was done to ensure smooth scanning of the PSC forms.</p> <p>PSCs with additional PSC sheets were also separated so that the additional sheet is also</p>	Process was smooth and it has been fine-tuned by NADRA through learning and experience.

Key Processes Related to PSCs Data Entry	Tools Used for the Process evaluation for the data entry of poverty score cards	Our observations	Comments/recommendations
		scanned.	
Scanning Process	<ul style="list-style-type: none"> • Observation • Meeting with NADRA and POs 	<p>After the pre-scanning process, packets ready for scanning are delivered in the scanning process.</p> <p>Each packet / bundle to scan is assigned a unique bundle / packet ID.</p> <p>A folder is also created in the system with the same unique ID and all the scanned forms are automatically saved in this unique folder.</p>	
Delivery of Scanned Images to Data Entry Organisation	<ul style="list-style-type: none"> • Observation • Meeting with NADRA and POs 	<p>The scanned forms saved in the unique folders are copied on the DVDs / USB. A challan form was developed having all the details of the folders / PSCs copied in the DVDs / USBs. The DVDs/ USBs and the challan forms were delivered to the data entry organisation for the data entry process.</p>	
Uploading of Scanned Images of PSCs to database for the data entry purpose	<ul style="list-style-type: none"> • Observation • Meeting with Data Entry Management / Staff 	<p>PSCs scanned images received from NADRA are copied into the system.</p> <p>Software which was developed by the NADRA was run onto the system for loading images into the database.</p> <p>In case there is a variation in the number of images mentioned on the challan form and the actual images received on DVD / USB, this was communicated to NADRA for the correction / verification of the records.</p>	<p>We observed one critical issue related to loading of PSCs images into the database. The software run for loading the PSCs images can only load a specific size of the images. Any image which was less or greater than that specification was sent to a folder “Unprocessed” by the software and a report was also generated. The size of the images sent into the “Unprocessed” folder was readjusted and software was run again for uploading these images into the data base.</p> <p>It is recommended that NADRA</p>

Key Processes Related to PSCs Data Entry	Tools Used for the Process evaluation for the data entry of poverty score cards	Our observations	Comments/recommendations
			<p>should upload the image into the database and after this the database should be delivered to the Data Entry Organisation.</p> <p>Secondly, NADRA should encrypt the images as well for ensuring the security of the PSCs. This encryption of the poverty score cards will not allow easy access to PSCs. Due to the encryption; PSCs can only be observed / seen through the NADRA's software.</p>
<p>Data Entry Process</p> <p>Double data entry</p>	<ul style="list-style-type: none"> • Observation • Meeting with NADRA and POs staff 	<p>DEOs were carrying out the data entry of the PSCs using double data entry system to ensure accuracy.</p> <p>PSCs were allocated to the data entry operator randomly by the software.</p> <p>Data entry operators also matched the family members whose CNICs are given in the PSCs with the NADRA database.</p>	<p>We observed a critical issue during name matching with the NADRA database which was too slow sometimes due to link problems between NADRA and PO's. Due to this the no. of forms which were entered was reduced.</p>
<p>Monitoring, Supervision and Quality Control</p>	<ul style="list-style-type: none"> • Observation • Meeting with Data Entry Management / Staff 	<p>DEO instituted multilayer quality control measures for ensuring the accuracy of the PSCs data entry.</p> <p>DEO were also using the Quality Checker for ensuring accuracy of the data entry done by the data entry operators. As each PSC was being entered by the two data entry operators allocated to the task, in case of any variation in the data entry of the same form, these types of</p>	<p>As per the data entry guidelines, if there are variations in the data entry of the same forms entered by the two data entry operators, one Examiner will check the cases and validate the data entry. However, NADRA being the DEO of BISP used two QCs instead of one QC for ensuring greater accuracy and precision in the data entry. This is a</p>

Key Processes Related to PSCs Data Entry	Tools Used for the Process evaluation for the data entry of poverty score cards	Our observations	Comments/recommendations
		PSCs were referred to the Quality Checker by the software automatically. The variation in the data entry was observed and analysed by the two Quality Checkers separately. If the variations are addressed and validated by both the Quality Checkers, the PSCs are sent to the database. In case these are not validated, then these are referred to the Examiner who takes the final decision.	good practice introduced by NADRA.
NADRA quality check procedures on data finalized by data entry centres	<ul style="list-style-type: none"> • Observation • Meeting with Data Entry Management / Staff 	<p>DEO submitted the filled PSCs in batches to NADRA. NADRA also instituted further control and quality assurance mechanisms to ensure that NADRA's data entry partners have carried out the data entry accurately.</p> <p>NADRA picked 10 per cent of the PSCs randomly from the batch submitted by the partner data entry organisations. These 10 per cent poverty score cards are verified through a Quality Checker. In case there are more than 3 percept discrepancies, the whole batch was rejected and returned to the partner data entry organisation for re-entering of all the PSCs in the particular batches.</p>	<p>Our observation is that the database was not very well protected through security checks and encryption. In this situation, it is possible that the database administrator may manipulate the database. There are chances that NADRA's data entry partner organisation might have not re-entered the PSC batches returned by the NADRA and the data entry partner organisations might have manipulated the database and returned the rejected batches again to NADRA without actually re-entering the PSCs. This might have affected the quality and accuracy of the data entry of PSCs.</p> <p>It is recommended that strict security checks and protective measures should be taken for the protection of the database to ensure it is not manipulated by the data entry organisation.</p>

Key Processes Related to PSCs Data Entry	Tools Used for the Process evaluation for the data entry of poverty score cards	Our observations	Comments/recommendations
Uploading final data from data entry centre to NADRA's database	<ul style="list-style-type: none"> • Observation • Meeting with Data Entry Management / Staff 	The PSCs batches cleared by NADRA are uploaded by the data entry partner organisation on the NADRA's database server through the web link.	



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