

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

**Case Management Spot Check  
Phase 5 Report  
Rahim Yar Khan and Skardu Districts**

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**Submitted by: Innovative Development Strategies**



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## Acronyms

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

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## INTRODUCTION

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### 1. Background

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

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

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

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

### 2. BISP Case Management System

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

Grievances can be made with reference to the quality of service or payments. These include delays, improper behaviour of BISP staff or their agencies, charging for services that are deemed free, impolite and unprofessional behaviour, refusal to accept grievance form by postman, and alleged corruption. There may be grievances because families are not enrolled in the programme either because they were not surveyed during the survey exercise, or their forms were incomplete or discrepant which need to be updated or resurveyed (e.g. CNIC numbers to be provided). They may also not be enrolled since they fell above the cut-off point based on the PMT score. Once poor families are enrolled into the programme (following survey, data entry and the application of the cut off score) grievances concerning the payments may arise.

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

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

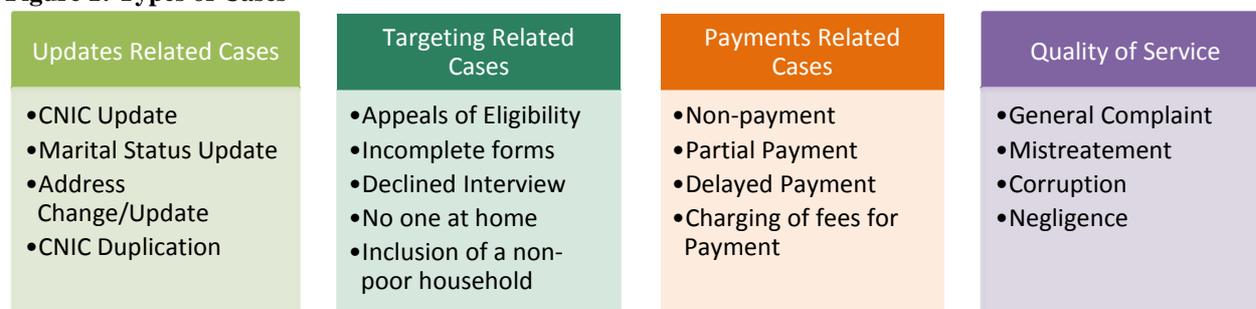
IDS has been contracted to conduct a spot check of the BISP's Case Management System. The specific objectives of the Case Management Spot Check are as follows:

- Gather quantitative and qualitative information regarding households' experiences with BISP's case management system.
- Analyze and evaluate the performance of the system.

#### 3.1. Methodology

BISP provided IDS with a list of households that lodged complaints in the Phase 5 districts. The cases received from BISP were divided into four categories: updates, targeting, payments and quality of service related cases.

Figure 1: Types of Cases



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

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

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

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

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

### 3.2. Sample Selection

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

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

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

**Table 1: Districts to be covered in Case Management Spot Check**

District	Province	Sample Size
Chakwal	Punjab	502
RY Khan	Punjab	1130
Khushab	Punjab	389
Layyah	Punjab	469
Faisalabad	Punjab	2040

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

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

### 3.2.1. Sample Phase 5

Table 2 shows the districts and the number of cases/complainants covered in Case Management Spot Check for Phase 5. This Phase was to cover a total of 1,211 cases/complainants. Data on registered complaints was to be provided by BISP.

**Table 2: Case Management Spot Check Phase 5 Sample**

District	Number of Complainants	Percentage
Skardu	81	6.7%
Rahim Yar Khan	1130	93.3%
<b>Total</b>	<b>1,211</b>	<b>100.0%</b>

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

**Table 3: Case Management Spot Check Phase 5 Sample- By type of complaint**

District	Updates Related Cases		Targeting Related Cases		Payments Related Cases	
	Number of Cases Received from BISP	Number of Cases Selected	Number of Cases Received from BISP	Number of Cases Selected	Number of Cases Received from BISP	Number of Cases Selected
Skardu	27951	559	9855	561	10	10
Rahim Yar Khan	1544	35	1949	35	11	11
<b>Overall</b>	<b>29,505</b>	<b>594</b>	<b>11804</b>	<b>596</b>	<b>21</b>	<b>21</b>

\*There were no complaints regarding the “Quality of Service” at the time of the sample selection for Phase 5.

All cases pertaining to targeting and updates are entered into the MIS and resolved through the Case Management System. Cases regarding payments are not yet accommodated through the same system. A record of these complaints is maintained manually at the BISP offices. Those cases in reference to targeting and updates cannot be resolved at the Tehsil or Divisional offices and are thus forwarded to the Head Office for resolution. Additionally, payments related complaints are addressed directly to the BISP Head Office.

A record of these complaints was provided to IDS by the BISP offices for sample selection. The sample in Skardu and Rahim Yar Khan was selected through a balanced proportion of updates, targeting and payment related cases

### **3.3. Questionnaire Design**

Four different questionnaires were designed for the purpose of the Spot Check, one for each category of cases. These questionnaires cover broad aspects such as information regarding the nature of the respondents' complaints. The questionnaires include questions relating to the reporting process to establish if grievances can be reported with ease and whether respondents are aware of the different reporting methods. Additionally, each questionnaire contains questions regarding the response of the BISP to the respondents' complaint and gauge satisfaction with the redressal system. Finally, the questionnaires also endeavour to obtain information regarding the possible marginalization of households on account of political, social or ethnic biases.

### **3.4. Field Work**

Field work for the Case Management Spot Check had both a qualitative and quantitative component. These components allow IDS to gain an understanding of the case management process and identify indicators which affect the Case Management System.

#### **3.4.1. Survey**

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

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

The second component of the field work of the Case Management Spot Check involved Focus Group Discussions (FGDs) with the intention of gaining the opinion of beneficiaries on the Case Management process. Questions were asked in an interactive group setting where participants were free to respond with their respective point of views. The main stakeholders in the Case Management process, which include the BISP Operations Wing, Beneficiaries, Payment Agencies and IDS representatives, participated in the focus group discussions. IDS arranged one focus group discussion for each district selected as part of the sample of the Case Management Spot Check in Phase 5.

### **3.5. Data Processing**

For the Case Management spot check, data entry took place in a Structured Query Language (SQL) based database and was entered twice to ensure accuracy. This software allows IDS to analyse the performance of BISP's case management procedure on different indicators.

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

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## Summary of Findings

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### Available Sample and Complaints Lodged

1. The findings of the Case Management Spot Check Phase 5 are based on the study of two districts: Rahim Yar Khan and Skardu in Skardu. The sample size specified for Rahim Yar Khan and Skardu was of 1,130 and 81 cases respectively. The total sample size for Phase 5 is of 1,211 sampled complainants
2. The survey could have been conducted only if the beneficiary or complainant was available. Satisfying this condition led to a decrease in the number of cases for which the questionnaire was administered. There were 23 cases from Rahim Yar Khan and 12 cases from Skardu which could not be traced. This reduced the sample size to 1,176 cases in two districts
3. There were 32 cases from Skardu who reported to have not lodged a complaint.
4. From the remaining total of 1,144 cases, 3 respondents from Skardu were not available to respond.
5. The final dataset for analysis is thus 1,107 cases from Rahim Yar Khan and 34 cases from Skardu. The total sample available for analysis for Phase 5 is therefore 1,141 cases

### Lodging of Complaints

6. There were four channels through which complaints could be registered with BISP, these included toll free number, e-mail/online registration, postal mail and personal visits to BISP offices. The toll free number was more for information purposes than lodging of complaints
7. Only 18.5 percent (211) attempted to lodge their case through the service of the BISP toll free number
8. Lodging a complaint by visiting a BISP office was the most preferred and frequently adopted channel for registering a case: 79.7 percent (912) complainants visited any BISP office at least once. Out of these, 98.9 percent (902) visited one kind of BISP office (i.e. Tehsil Office, District Office, etc.) while the remaining 1.1 percent (10) visited more than one kind of office
9. Of the total complaints, 50.2 percent (573) were lodged by the beneficiary or potential beneficiary in person while 31.5 percent (359) complaints were lodged by their husbands
10. The most important link in the complaint registration process was the BISP Tehsil Office. Of the total number of complainants who visited a BISP Office, 95.8 percent (882) visited the BISP Tehsil Office to lodge their complaints.
11. 59.5 percent of 912 complainants had to travel more than 30 kms to visit the nearest office, while 16.7 percent had to travel a distance of 16 to 30 kms. 14.5 percent of the total complainants had to travel 5 to 15 kms to the nearest BISP office in order to lodge their complaint
12. The average cost of a trip to lodge a complaint in RY Khan was Rs. 294.8. In Skardu this cost came to Rs.515. This is a significantly high cost for a poor family and would act detrimentally towards lodging of complaints.

13. The sample for each type of cases per district is as shown in Table 4:

**Table 4: Sample Summary**

District	Updates Related Cases		Targeting Related Cases		Payments Related Cases	
	Sample	Cases Available for Analysis	Sample	Cases Available for Analysis	Sample	Cases Available for Analysis
Rahim Yar Khan	559	554	561	548	10	5
Skardu	35	10	35	20	11	4
<b>Overall</b>	<b>594</b>	<b>564</b>	<b>596</b>	<b>568</b>	<b>21</b>	<b>9</b>

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

### Updates Related Cases

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

**Table 5 : Updates Related Cases Summary**

Nature of Complaint	Cases Lodged		Reported Resolution Rate
	Number of Cases	Percentage	
Beneficiary Passed Away	3	0.5%	0.0%
CNIC Update	531	94.1%	32.4%
Address Update	7	1.2%	14.3%
Marital Status Update	18	3.2%	16.7%
Initially Refused to receive payments but want to receive them now	5	0.9%	20.0%
<b>Overall</b>	<b>564</b>	<b>100.0%</b>	<b>31.0%</b>

16. A majority of the ‘Updates Related Cases’ were pertaining to CNIC updates, which is 94.1percent of the total 564 cases. The reported resolution rate for such cases according to the complainants/beneficiaries was 32.4percent

17. The overall reported complaint resolution rate for Updates Related Cases was 31.0 percent. In Rahim Yar Khan only 31.6percent of the Updates Related Cases were resolved whereas the resolution rate in Skardu was 20.0percent.

18. Reported complaint resolution rate indicates the rate of complaint resolution as per the findings from the survey i.e. beneficiary

### Targeting Related Cases

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

**Table 6: Targeting Related Cases Summary**

	Number of Cases	Percentage	Resolution Rate
I am poor and was interviewed but not selected	488	85.9%	35.9%
I was informed that my information was incomplete	56	9.9%	42.9%
I declined interview but wish to participate now	1	0.2%	0.0%
No one was at home for interview	7	1.2%	42.9%

	Number of Cases	Percentage	Resolution Rate
My household was not surveyed	14	2.5%	14.3%
A non-poor household has been selected as beneficiary	2	0.3%	100.0%
<b>Total</b>	<b>568</b>	<b>100.0%</b>	<b>36.3%</b>

20. 85.9percent of the ‘Targeting Related Cases’ concerned the selection of beneficiaries. These complainants lodged an eligibility appeal. Only 35.9percent of these 488 complainants considered their cases as resolved
21. 9.9percent (56) of the cases reported that they were unable to provide complete information during the National Roll Out survey. Additionally, there were a total of 78 cases of re-survey
22. Out of a total of 78 cases of re-survey, only 21households (26.9%) reported being visited by a survey team. However,37.2percent of these 78 households reported their case as resolved
23. Only 2complaintsregarding selection of non-poor households were registered

### Payments Related Cases

24. Payments Related Complaints are still not being entered in the MIS and are being dealt with separately
25. The total sample for Payments Related Cases is shown in Table 7 below:

**Table 7: Payments Related Cases Summary**

	Cases Lodged		Reported Resolution Rate
	Number of Cases	Percentage	
Non payment	2	22.3%	0.0%
Missed Payment	3	33.3%	0.0%
Delay in payment	3	33.3%	33.3%
Verification rejected	1	11.1%	0.0%
<b>Total</b>	<b>9</b>	<b>100.0%</b>	<b>11.1%</b>

Of these 9 complaints, 5 were registered in Rahim Yar Khan and 4 were registered in Skardu

26. The overall complaint resolution rate as per the beneficiaries was 11.1percent; only 33.3 percent cases of delay in payment were considered resolved. Cases pertaining to missed payments, non-payments and verification rejected were not considered resolved

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

27. Of the total complainants, 93.3percentlearnt about the BISP Case Management System through family and friends
28. Only 4.6percent were aware of the facility of lodging complaints through email/website

29. Of the total sample, only 1.7percent (19) complainants were provided with a complaint registration number, out of which only 2 complainant was able to provide this number to the IDS teams
30. Table 8 shows that the overall complaint resolution rate, as per the complainant, was 33.7percent. This percentage indicates the proportion of cases considered resolved by the complainants. The actual number of cases that have been resolved through the system may be higher. Targeting related cases had the highest resolution rate of 36.3percent while payment related cases had the lowest resolution rate of 11.1percent

**Table 8: Rate of Resolution**

Types of Complaints	Complaints Lodged	Complaints considered resolved	Resolution Rate
Updates Related Cases	564	177	31.4%
Targeting Related Cases	568	206	36.3%
Payments Related Cases	9	1	11.1%
<b>Overall</b>	<b>1141</b>	<b>384</b>	<b>33.7%</b>

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

**Table 9: Areas of Improvement Summary**

Areas of Improvement	Percentage
Speed of response	87.4%
Ease of lodging complaint/update/appeal	50.5%
Behavior/response of BISP regional office staff	56.6%
Competence/commitment of case management staff	5.1%
Process of registering case was too complicated	36.0%
<b>Total</b>	<b>100.0%</b>

32. A majority of respondents, 87.4percent, were concerned about the slow speed of response. 50.5 percent and 36.0 percent suggested an increase in the ease of lodging complaints and desired for the process of lodging complaints to be less complicated respectively. Additionally, 56.6 percent complained about the Behaviour of the BISP case management staff whereas 5.1 percent of the complainants requested improved commitment and competence of the BISP case management staff in their respective districts.

## 4. Available Sample and Complaints Lodged

### 4.1. Available Respondents

According to the design of the survey the respondent had to be the beneficiary, potential beneficiary or the complainant. There were 3 cases from Skardu for which the questionnaire was not administered as the required respondents were not available. Hence as shown in Table 10, the total number of cases under study decreased to 1,141.

**Table 10: Dataset Available for Analysis**

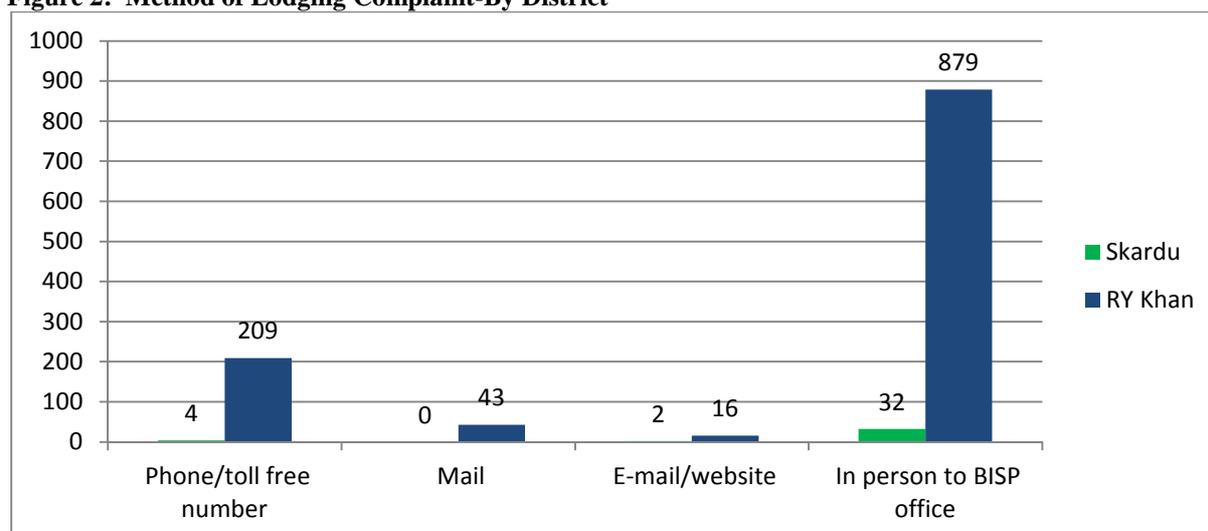
District	Sample	Traced	Did not lodge complaint	Respondent not available	Final dataset for analysis
Rahim Yar Khan	1,130	1,107	0	0	1,107
Skardu	81	69	32	3	34
<b>Overall</b>	<b>1,211</b>	<b>1,176</b>	<b>32</b>	<b>3</b>	<b>1,141</b>

## 5. Method used to lodge complaint

A case may be reported to the BISP Case Management System through different channels. A beneficiary/complainant can contact the BISP officials through the toll free number, letter (mail), e-mail or website. A complaint can also be lodged at the BISP offices by visiting in person.

Figure 2 shows the method of lodging complaints district wise. In Rahim Yar Khan, 209 complainants registered their complaints by placing a call to the BISP toll free number and 43 percent complaint through Mail (Post Office). 16 complainants registered their complaints through e-mail and 879 visited the BISP office. In Skardu, 2 complainants lodged a complaint by placing a call on the toll free number, 32 registered their complaints to the BISP offices whereas 2 sent an e-mail or used the BISP website.

**Figure 2: Method of Lodging Complaint-By District**



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

## 6. Complainant

A complaint may be lodged by a beneficiary, potential beneficiary or any other household member or relative. Table 11 shows that 50.2percent of the selected cases were lodged by the beneficiary or potential beneficiary. Additionally 31.5percent complaints were lodged by husbands, 9.7percent by sons or daughters, 3.5percent by friends or relatives, 0.8percent by grandchild and 4.3percent by neighbour of the existing or potential beneficiary.

**Table 11: Complainant**

	Frequency	Percent
Beneficiary/potential beneficiary	573	50.2%
<i>Relatives( Relation to beneficiary/potential beneficiaries)</i>		
Husband	359	31.5%
Son/daughter	111	9.7%
Grandchild	9	0.8%
Neighbour	49	4.3%
Friend/relative	40	3.5%
<b>Total</b>	<b>1,141</b>	<b>100.0%</b>

## 7. Offices Visited

The most frequently adopted channel of attempting to report a complaint or update was visiting a BISP office in person. This office might be at the tehsil or district level. The head office in Islamabad may also be visited to resolve a complaint. Additionally, beneficiaries can visit more than one office to lodge their complaints. Table 12 shows that of the 911 complainants who personally visited a BISP office to lodge a complaint, 901 respondents visited a BISP office only once whereas 10 complainants visited more than one office in order to register their complaint.

**Table 12: Number of offices visited for lodging complaints**

	Skardu		RY Khan		Overall	
	Number of Cases	Percentage	Number of Cases	Percentage	Number of Cases	Percentage
One Office visited	22	66.7%	879	100.0%	901	98.9%
More than One Office visited	10	33.3%	0	0.0%	10	1.1%
<b>Total</b>	<b>32</b>	<b>100.0%</b>	<b>879</b>	<b>100.00%</b>	<b>911</b>	<b>100.0%</b>

Table 12 below gives details of offices visited to lodge a complaint. The Tehsil Office was visited with the highest percentage of 95.8 percent. Furthermore, 2.3 and 1.2 percent of the complainants visited the BISP Divisional Office and the Payment Agency Office respectively while 1.8 percent of the complainants visited the BISP Temporary Information Centre to lodge a complaint.

**Table 13: Offices visited-overall**

Type of Office	Number of Complainants	Percentage(N=911)
Payment agency office	1	1.2%
BISP Tehsil Office	882	95.8%
BISP Divisional Office	21	2.3%
BISP Temporary Information Centre	17	1.8%

Table 13 above shows how frequently the BISP offices were visited in each district. In District Skardu, the BISP Tehsil Office was visited by 71.9 percent of the complainants whereas the percentage of respondents who visited the BISP Divisional Office was 46.9 percent. Additionally, 12.5 percent visited the BISP Temporary Information Centre. No complaints were registered at the Payment Agency Office in Skardu.

Similarly, in Rahim Yar Khan, 97.7 percent lodged complaints at the BISP Tehsil Office. Also 1.5 percent, 0.7 percent and 0.1 percent visited the BISP Divisional Office, the BISP Temporary Information Centre and the Payment Agency office to lodge their complaints respectively.

**Table 14: Offices visited- By District**

	Skardu	Percentage (N=32)	RY Kahn	Percentage (N=879)
Payment Agency Office	0	0.00%	1	0.1%
BISP Tehsil Office	23	71.9%	859	97.7%
BISP Divisional Office	15	46.9%	6	0.7%
BISP Temporary Information Centre	4	12.5%	13	1.5%

## 8. Cost of Lodging a Complaint

### 8.1. Distance Travelled

Complainants were asked for the distance they had to travel to the nearest BISP office to lodge a complaint. Table 15 shows the distance travelled by a complainant in each district. For Rahim Yar Khan 8.6 percent of the beneficiaries reported to have travelled less than 5 kms to the nearest BISP Office to lodge a complaint. 14.4percent travelled between 5-15 kms and 16.3percent travelled 16-30 kms for lodging complaints. Additionally, a distance of more than 30 kms was travelled by 60.7percent of the beneficiaries. In Skardu, 29.0percent of the beneficiaries travelled a distance of less than 5 kms to the nearest complaint centre. 16.1percent and 29.0percent travelled a distance of 5-15 kms and 16-30 kms respectively. Also, 25.9percent of the beneficiaries travelled more than 30 kms to lodge their complaints.

**Table 15: Distance travelled-by district**

	Rahim Yar Khan		Skardu		Overall	
	Number of Complainants	Percentage	Number of Complainants	Percentage	Number of Complainants	Percentage
Less than 5 km	76	8.6%	9	29.0%	85	9.3%
5- 15 km	127	14.4%	5	16.1%	132	14.5%
16 - 30 km	143	16.3%	9	29.0%	152	16.7%

	Rahim Yar Khan		Skardu		Overall	
More than 30 km	533	60.7%	8	25.9%	541	59.5%
Total	879	100.0%	31	100.0%	910	100.0%

### 8.2. Cost of Travel

Table 16 shows the average cost incurred by respondents for registering their complaints. In Skardu the average cost faced by a complainant to lodge a complaint was Rs.515. This elevated cost in Skardu is due to high transportation costs in the area and the great distance of the offices located in the area. The mean total cost of lodging a complaint in Rahim Yar Khan was Rs.294.8.

**Table 16: Cost of travel-By District (Cannot be made)**

District	N	Mean Total Cost (PKR)
Skardu	32	515.0
Rahim Yar Khan	879	294.8

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

Complainants reported to have travelled more than once to the different offices, in order to lodge a complaint and to enquire about the status of their case. Table 17 shows the mean number of trips that were made per district. The mean number of trips in Skardu was 2.50 trips whereas the average number of trips in Rahim Yar Khan was 3.11.

**Table 17: Mean number of trips**

District	Mean Number of Trips
Skardu	2.50
Rahim Yar Khan	3.11

## Types of Complaints Lodged and Resolved

### 9. Sample Distributed by type of Complaint

9.1 The sample for each type of cases per district is as shown in Table 18:

**Table 18: Sample Summary**

District	Updates Related Cases		Targeting Related Cases		Payments Related Cases	
	Sample	Cases Available for Analysis	Sample	Cases Available for Analysis	Sample	Cases Available for Analysis
Rahim Yar Khan	559	554	561	548	10	5
Skardu	35	10	35	20	11	4
<b>Overall</b>	<b>594</b>	<b>564</b>	<b>596</b>	<b>568</b>	<b>21</b>	<b>9</b>

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

### 10. Updates Related Cases

#### 10.1. Nature of Complaint

Table 19 shows the frequency of each type of case included in the updates category. Marital Status Update, CNIC Update and CNIC Duplication are marked by the MIS. Households are informed of these issues through a letter from BISP. Additionally, complainants learn of these problems when they contact the BISP offices. IDS acquired the data for all updates related complaints of the two districts that had been entered into the Case Management System. The sample was randomly selected from these recorded complaints.

A majority, 94.1 percent of the cases were with respect to CNIC updates. 13.2 percent of the cases required their marital status to be upgraded, 1.2 percent required their address to be updated and 0.9 percent initially refused to receive payment but changed their mind and now wanted to receive payments. Moreover, 0.5 percent filed for an update as the beneficiary has passed away.

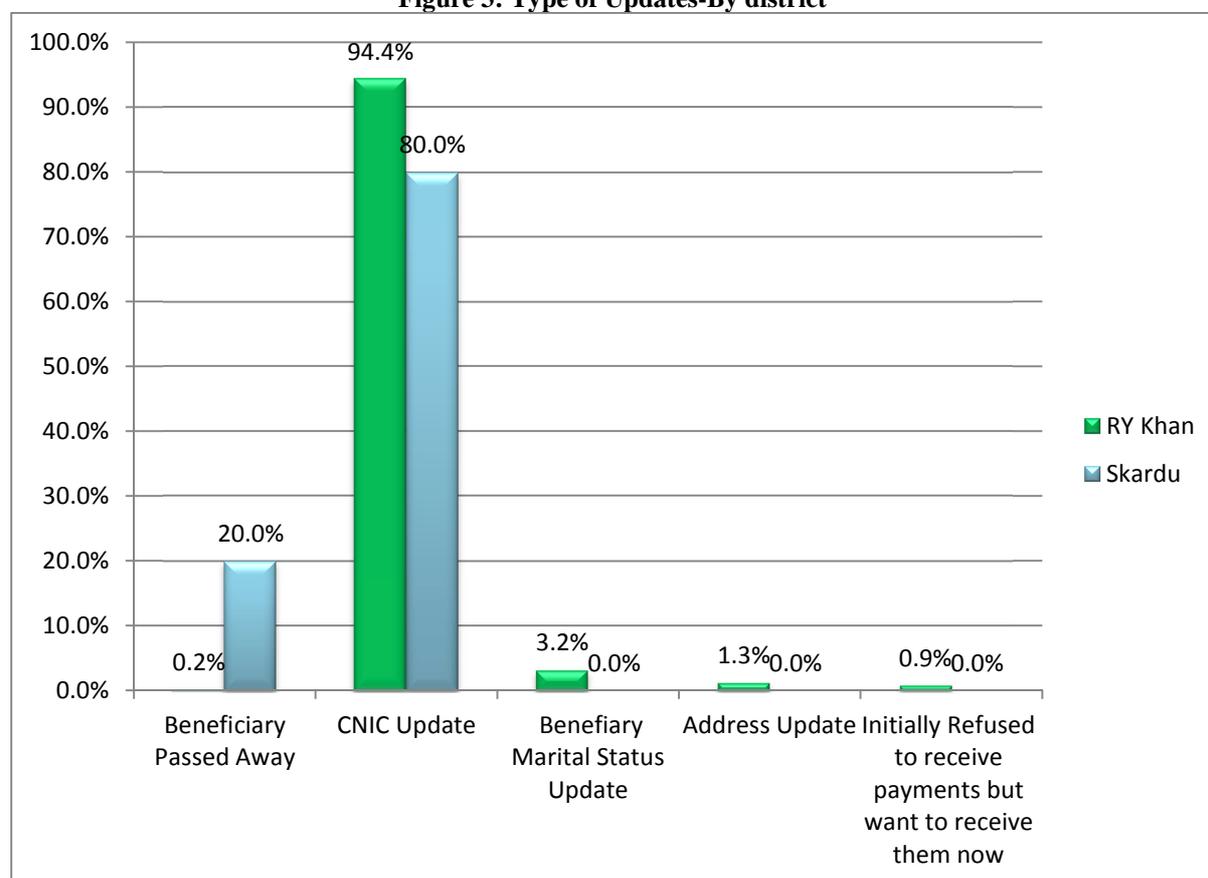
**Table 19: Type of Updates**

	Number of Complainants	Percentage %
Beneficiary passed away	3	0.5%
CNIC Update	531	94.1%
Marital Status Update	18	13.2%
Address Update	7	1.2%
Initially refused to receive payments but want to receive them now	5	0.9%
<b>Total</b>	<b>564</b>	<b>100.0%</b>

District wise, as shown in Figure 3, a larger proportion (94.1 percent) of respondents in Rahim Yar Khan reported to have incurred CNIC update problems. For Skardu this amounted to 80.0 percent. Moreover, 1.8 percent of cases existed for 'Marital Status Update' in Rahim Yar Khan while the occurrence in Skardu for this type of update was nil. In Rahim Yar Khan,

only 0.2 percent of the cases were pertaining to the death of a beneficiary whereas in Skardu this figure was relatively higher at 20.0 percent.

**Figure 3: Type of Updates-By district**



### 10.2. **Reported Resolution of Complaints**

One of the factors measuring the efficiency of the Case Management System is the rate at which the complaint is resolved. A problem is considered resolved when the complainant receives a notification of the complaint being resolved or notification of selection into the programme or starts receiving payments. Table 20 shows the reported rate of resolution for updates related complaints for each district. In Rahim Yar Khan, out of the 554 complaints lodged, 175 complaints were resolved; the resolution rate thus being 31.6percent. In Skardu, 10 complaints were lodged out which 2 complaints were resolved. The resolution rate in Skardu was 20.0 percent.

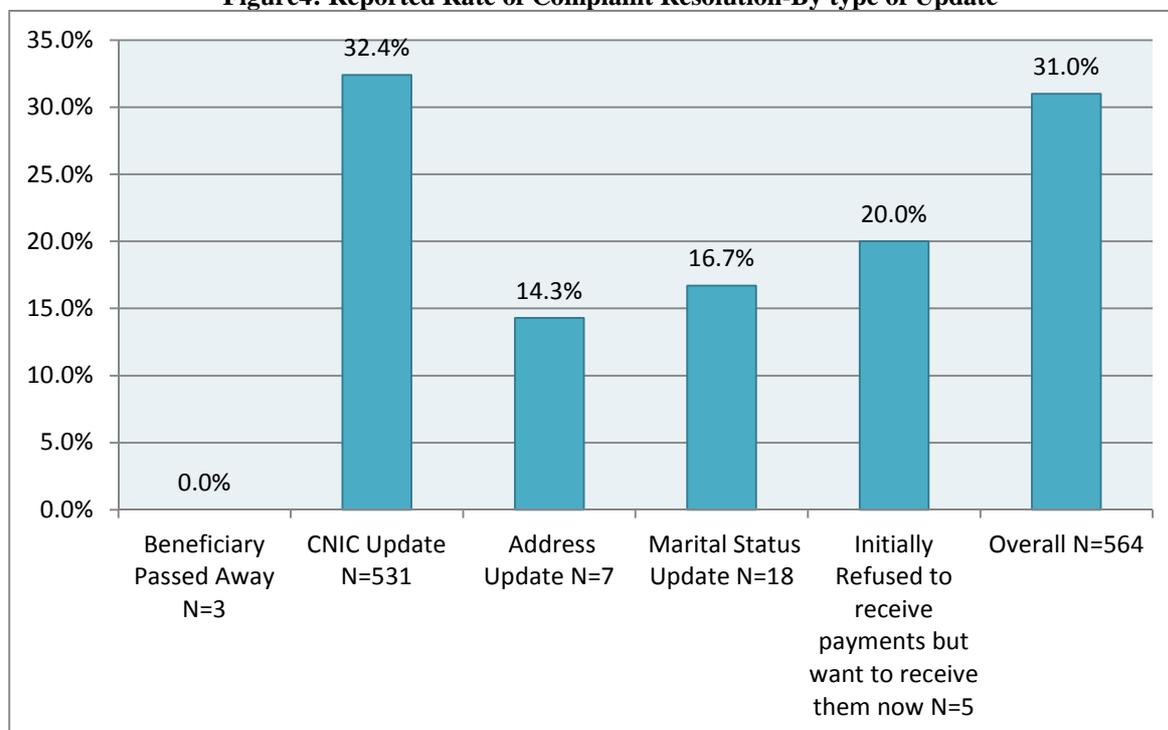
**Table 20: Reported Rate of Updates Complaint Resolution-District Wise**

District	Complaints Lodged	Complaints considered resolved	Resolution Rate
Rahim Yar Khan	554	175	31.6
Skardu	10	2	20.0
Overall	564	177	31.4

Figure 4 shows the complaint resolution rate for each type of Updates Related Case. This rate was highest for CNIC updates at 32.4 percent. 14.3percent of address update cases were

resolved. 16.7percent of the cases pertaining to marital status were resolved while 20.0 percent of the cases resolved were with reference to the beneficiary’s initial refusal to receive payments but now wanting to receive them.

**Figure4: Reported Rate of Complaint Resolution-By type of Update**



## 11. Targeting Related Cases

### 11.1. Nature of Complaint

Targeting Related Cases include all complaints relating to the selection of beneficiaries. This category includes cases of “*pending interview*”. Table 21 shows the type of targeting related cases. Of the complaints that fell in this category, 85.9percent households complained about not being selected as beneficiaries of the programme. These households lodged an eligibility appeal, requesting to be included in the programme.

During the targeting survey the respondent may not be able to give complete information. In case there is missing information such as the CNIC or marital status, the score is calculated and the missing fields are updated. However, if any of the score fields are missing, the form is marked as incomplete and the household is to be re-surveyed. Bulk of the complainants (85.9percent) reported being poor but not selected despite giving interview had lodged an eligibility appeal. 9.9percent of the targeting related cases were of the complainant reporting not being able to provide complete information to the enumerator. Moreover, there were 14 cases (2.5 percent) where the household was missed out during the targeting survey. 0.2percent complainants had refused to grant an interview at the time of the targeting survey,

but want to participate now and 1.2 percent have claimed that they were not at home when the survey took place. These were all cases of resurvey. 0.3percent have complained that a non-poor household has been selected as beneficiary.

**Table 21: Targeting Related Cases by Type of Complaint**

	Number of Cases	Percentage	Resolution Rate
I am poor and was interviewed but not selected	488	85.9%	35.9%
I was informed that my information was incomplete	56	9.9%	42.9%
I declined interview but wish to participate now	1	0.2%	0.0%
No one was at home for interview	7	1.2%	42.9%
My household was not surveyed	14	2.5%	14.3%
A non-poor household has been selected as beneficiary	2	0.3%	100.0%
<b>Total</b>	<b>568</b>	<b>100.0%</b>	<b>36.3%</b>

Table 22 shows a breakdown of the targeting related cases lodged in the two districts. In Rahim Yar Khan, 85.7 percent of the cases were eligibility appeals while 54 complainants (9.9percent) reported that they could not provide complete information at the time of the survey. Although, 0.2percent reported that they initially declined an interview but wish to participate now. 1.3 percent beneficiaries reported that no one was at home for interview while 2.5 percent complained that her household was not surveyed and 0.4 percent stated that a non-poor household has been selected as beneficiary. In Skardu, 90.0 percent of the cases were eligibility appeals while 2 complainants (10.0 percent) reported that they could not provide complete information at the time of the survey.

**Table 22: Targeting Related Cases- By District**

Nature of Complaint	Rahim Yar Khan		Skardu	
	Number of Cases	Percentage	Number of Cases	Percentage
I am poor and was interviewed but not selected	470	85.7	18	90.0
I was informed that my information was incomplete	54	9.9	2	10.0
I declined interview but wish to participate now	1	0.2	0	0.0
No one was at home for interview	7	1.3	0	0.0
My household was not surveyed	14	2.5	0	0.0
A non-poor household has been selected as beneficiary	2	0.4	0	0.0
<b>Total</b>	<b>548</b>	<b>100.0</b>	<b>20</b>	<b>100.0</b>

### 11.2. *Eligibility Appeal*

Overall in the two districts there were 488 cases of eligibility appeal. These complainants wished to be selected as beneficiaries of the programme. The criterion shared by BISP for acceptance into the programme is as follows:

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

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

### 11.2.1. Reported PMT of Applicants

Table 23 shows that 62.7 percent of those requesting an eligibility appeal were not aware of their PMT score. Of the total 488 individuals that requested to be included in the programme, only 3.9 percent were aware that their score was below or equal to 16.17. Additionally, 30.9 percent complainants knew their score was between 16.17 and 20 while 2.5 percent had a score greater than 20.00. Overall, 37.3 percent of the complainants were aware of the score range of their household.

In Rahim Yar Khan, 36.8 percent of the applicants were knowledgeable of their PMT score while the remaining 63.2 percent complainants reported that they were not aware of their score. In Skardu, out of 18 complainants who lodged an eligibility appeal, 50 percent complainants reported to have knowledge of their PMT Score.

**Table 23: Reported PMT Score**

	Rahim Yar Khan		Skardu		Overall	
	Number of Cases	Percentage	Number of Cases	Percentage	Number of Cases	Percentage
Below or equal to 16.17	16	3.4%	3	16.7%	19	3.9%
Between 16.17 and 20.00	145	30.9%	6	33.3%	151	30.9%
Greater than 20.00	12	2.5%	0	0.0%	12	2.5%
I don't know	297	63.2%	9	50.0%	306	62.7%
<b>Total</b>	<b>470</b>	<b>100.0%</b>	<b>18</b>	<b>100.0%</b>	<b>488</b>	<b>100.0%</b>

### 11.3. Missed out Households/Incomplete Forms

Households that reported that they were not surveyed or were not able to provide complete information at the time of the survey are to be resurveyed. A survey form is considered incomplete if there are inconsistencies in any of the score fields, which does not allow the score to be calculated. Such forms are identified as cases of pending interview and hence re-surveyed. Table 24 summarises the total re-survey cases. In district Rahim Yar Khan there were a total of 76 cases of resurvey out of which 54 were of incomplete forms and 22 of

missed households. In Skardu, there were 2 cases of resurvey as a result of incomplete information.

**Table 24: Missed out Households/Incomplete Forms**

	Incomplete Forms	Missed Households	Overall
Rahim Yar Khan	54	22	76
Skardu	2	0	2
<b>Total</b>	<b>56</b>	<b>22</b>	<b>78</b>

Out of the 78 cases of re-survey 21 reported of being re-visited by a survey team. See Table 25.

**Table 25: Resurveys**

	Households re-surveyed	Households not re-surveyed	Overall
Rahim Yar Khan	20	56	76
Skardu	1	1	2
<b>Total</b>	<b>21</b>	<b>57</b>	<b>78</b>

#### 11.4. **Resolution of Complaint**

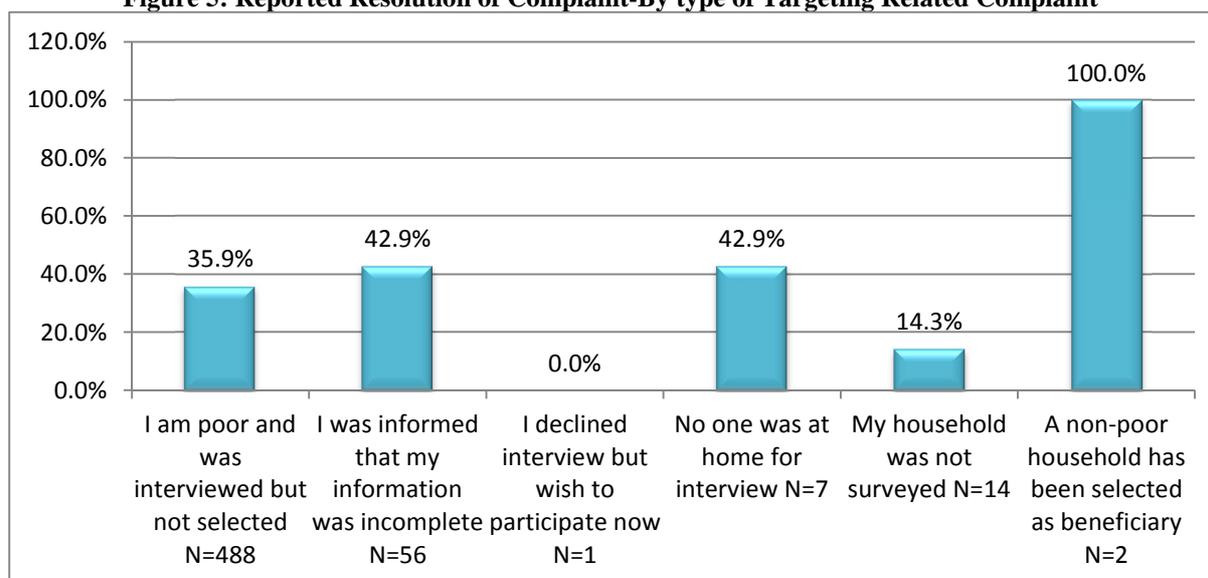
Table 26 shows that overall the complaint resolution rate for ‘Targeting Related Cases’ was 36.3percent. This percentage was higher for Rahim Yar Khan, where 36.5 percent of the Targeting Related Cases were considered resolved followed by Skardu with a 30.0percent resolution rate.

**Table 26: Reported Complaint Resolution-Targeting Related Cases**

District	Complaints Lodged	Complaints resolved	Resolution Rate
Rahim Yar Khan	548	200	36.5%
Skardu	20	6	30.0%
<b>Overall</b>	<b>568</b>	<b>206</b>	<b>36.3%</b>

Figure 5 below shows that complaints regarding a non-poor household selected as a beneficiary has the highest rate of resolution at 100.0 percent followed by those who provided with incomplete information at the time of interview and no one at home for interview at 42.9 percent respectively. Those beneficiaries who declined interview in the NRO but wish to participate now reported a resolution rate of 0.0 percent. A resolution rate of only 14.3 percent was reported for the category ‘my household was not surveyed’. Also, 35.9percent of eligibility appeals were considered resolved.

**Figure 5: Reported Resolution of Complaint-By type of Targeting Related Complaint**



## 12. Payments Related Cases

Table 27 shows the type of ‘Payments Related Cases’ that were reported. A majority of the complainants informed of a delay in payment and missed payment, with 33.3percent falling in each of these categories. Non-payment was reported by 22.3percent of the complainants and 11.1percent reported of verification rejection.

Albeit there was no complaint about charging of fees for payment, this aspect favourably differentiates the Debit Card mode of payment in comparison to the other modes of payments.

**Table 27: Types of Payment Related Cases lodged**

	Cases Lodged		Reported Resolution Rate
	Number of Cases	Percentage	
Non payment	2	22.3%	0.0%
Missed Payment	3	33.3%	0.0%
Delay in payment	3	33.3%	33.3%
Verification rejected	1	11.1%	0.0%
<b>Total</b>	<b>9</b>	<b>100.0%</b>	<b>11.1%</b>

### 12.1. Mode of Payment

Being aware of the mode of payment is necessary for a beneficiary as it allows her to lodge her complaints to those relevantly responsible. In the district of Rahim Yar Khan 100.0 percent of the beneficiaries were aware of their mode of payment. For the district of Skardu, 75.0percent of the beneficiaries were aware of their mode of payment whereas 25.0percent are unaware (Table 28).

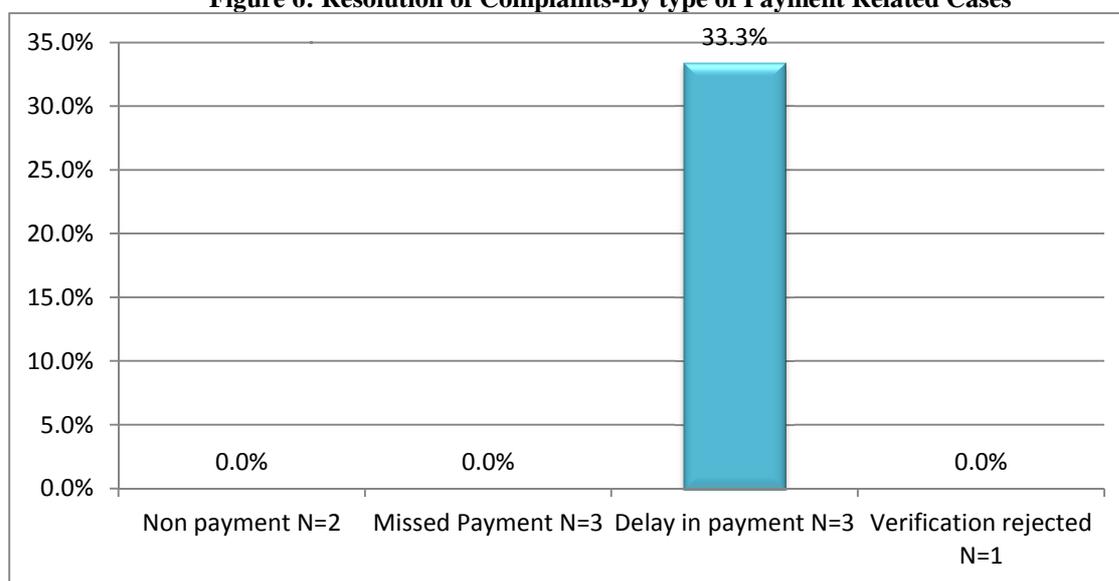
**Table 28: Awareness about mode of payment**

	Yes		No	
	Number of Cases	Percentage	Number of Cases	Percentage
Rahim Yar Khan	5	100.0	0	0.0
Skardu	3	75.0	1	25.0

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

Overall, the resolution rate for ‘Payments Related Cases’ was 11.1percent. Figure 6 shows the reported resolution rate for each type of Payment Related Complaint. Only 33.3 percent of the complaints falling into the category of delay in payment were considered resolved. The resolution rate of non-payment, missed payment and verification rejected is 0.0 percent.

**Figure 6: Resolution of Complaints-By type of Payment Related Cases**



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

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### 13. Awareness of BISP Case Management System

The first task of the Case Management System is creating awareness of the services provided by the system. A beneficiary/complainant learns of the CMS through several methods. Table 29 shows that a majority of the respondents (93.3percent) found out about the CMS from family, friends, neighbours, etc.

**Table 29: Case Management System Awareness**

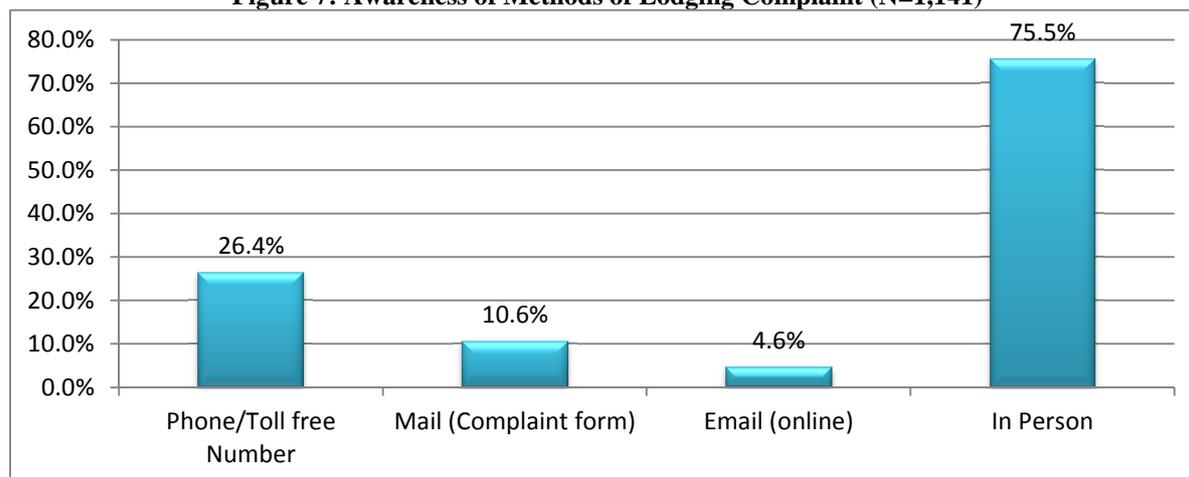
	Number of Complainants	Percentage N=1,141
Advertisements: newspaper, radio, TV, flyers, announcements	531	46.5
Postman told me	298	26.1
Found out from family, friends, neighbours etc.	1065	93.3
Found out by inquiring	98	8.6
Received letter from BISP in mail	9	0.8
Received complaint form in the mail	17	1.5

A matter of concern is that only 0.8 percent complainants indicated that they received a letter informing them of the BISP's Case Management System. However, in the case 26.1 percent beneficiaries who were informed by the postman it can be assumed that he had read the BISP letter to them. As this was a multiple response question the percentages are only indicative.

### 14. Awareness of Methods of lodging complaint

Figure 7 illustrates the awareness among the complainants of the different modes of lodging complaint. The complainants are least aware of the service of lodging complaints through Email/Website and through the Phone using the BISP toll free number. At the toll free number agents guide the beneficiary/complainant on the process of complaint resolution and provide contact information to the respective tehsil office. The most commonly known method of lodging a complaint noted by 75.5percent was lodging a complaint by visiting the BISP office in person.

**Figure 7: Awareness of Methods of Lodging Complaint (N=1,141)**



## 15. Complaint Acknowledgement

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

Most of the respondents did not receive an acknowledgement of their case when they lodged a complaint or update. Only 1.7 percent complainants received an acknowledgement receipt out of which only 2 were able to provide it to the IDS team at the time of the interview. See Table 30.

**Table 30: Complaint Acknowledgement**

	Rahim Yar Khan		Skardu		Overall	
	Number of Complainants	Percentage	Number of Complainants	Percentage	Number of Complainants	Percentage
Case registration receipt	16	1.4	3	8.8	19	1.7
No receipt	1091	98.6	31	91.2	1122	98.3
<b>Total</b>	<b>1107</b>	<b>100.0</b>	<b>34</b>	<b>100.0</b>	<b>1141</b>	<b>100.0</b>

## 16. Time to Resolve Complaint

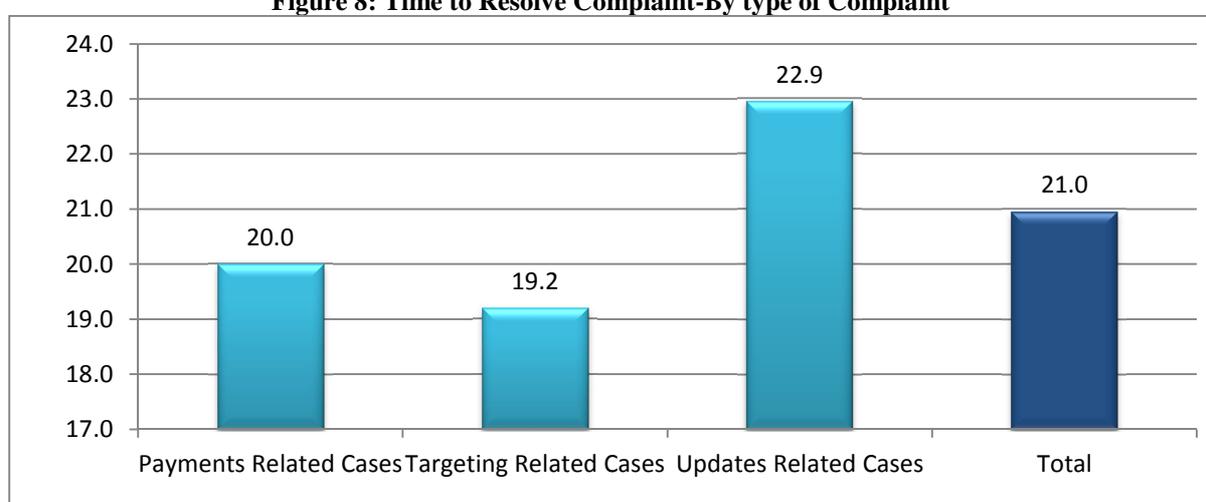
The Case Management System where complaints are lodged and resolved through the MIS was launched in the beginning of 2012. Prior to the introduction of the BISP CMS, all complaints were maintained manually. Individuals who complained for the first time a year ago have now received a verdict of their case through the newly launched Case Management System. Table 31 shows that the mean number of weeks it took to resolve a complaint in RY Khan was 21.3 whereas it took an average of 9.8 weeks to resolve a complaint in Skardu.

**Table 31: Time to Resolve Complaint-By District (Resolved NR=200, NS=6)**

District	Mean Number of Weeks
Rahim Yar Khan	21.31
Skardu	9.83

Figure 8 shows that targeting related cases were resolved in a shorter time span than the other cases, i.e. an average of 19.2 weeks and Update Related Cases took 22.9 weeks. Only one payment related cases was considered resolved which took an average of 20.0 weeks. This difference in the time that it takes to resolve the three types of cases can be explained by the resolution protocol specific to these complaints.

**Figure 8: Time to Resolve Complaint-By type of Complaint**



## 17. Marginalisation

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

### 17.1. Political Affiliation of Complainants

Table 32 shows that of the 1,141 complainants, 2.2 percent (25) reported that there was at least one household member politically active, while for the remaining 97.8percent (1,116) respondents, the household members were politically inactive.

**Table 32: Political Affiliation of Complainants**

	Number of Complainants	Percentage
Politically Active	25	2.2%
Politically Inactive	1,116	97.8%
<b>Total</b>	<b>1,141</b>	<b>100.0%</b>

17.2. **Urban Rural Divide**

Table 33 shows that 96.8 percent of the complainants from the two districts belonged to rural areas. The remaining 3.2 percent complainants were from urban areas. The findings imply that individuals from rural areas were well informed of the BISP Case Management System.

**Table 33: Urban Rural Divide of Complainants**

Location	Number of Complainants	Percentage
Urban	37	3.2%
Rural	1104	96.8%
<b>Total</b>	<b>1141</b>	<b>100.0%</b>

Table 34 shows the resolution of complaints as per the area the complaint was lodged from i.e. urban/rural. The resolution rate for complainants from urban and rural areas was 35.1 percent and 33.6 percent, respectively. This shows that the resolution of complaints does not have preference based on the urban/rural divide.

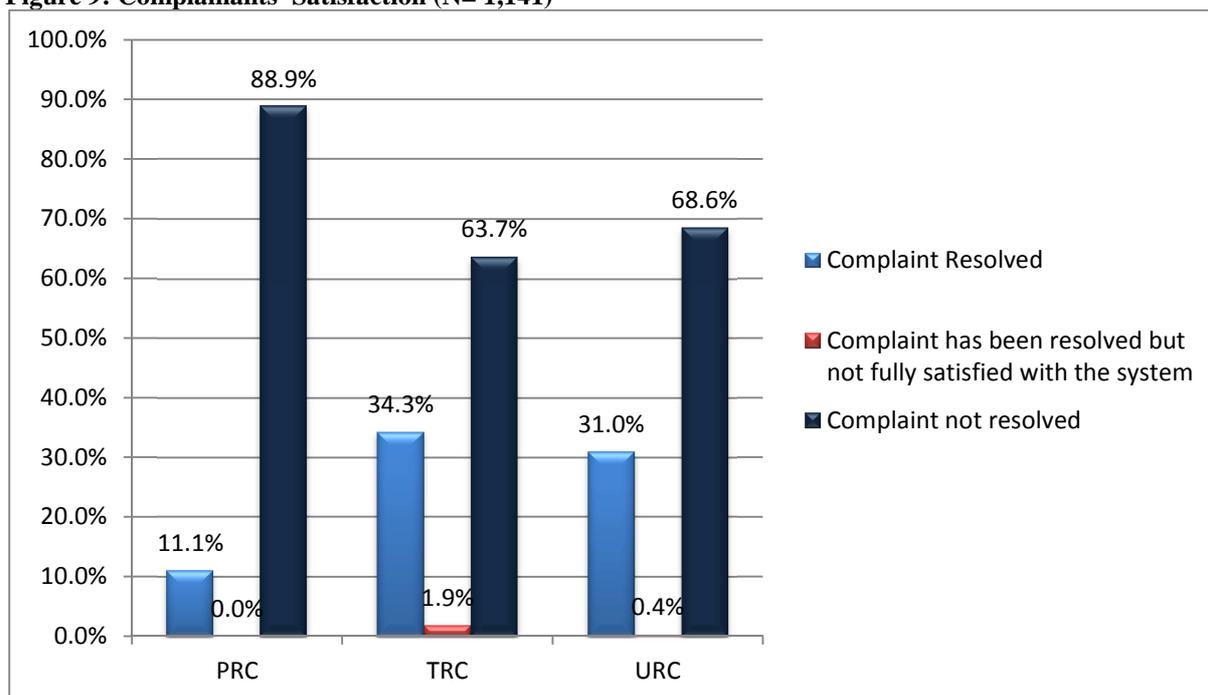
**Table 34: Complaint Resolution- By Location of Beneficiaries**

Location	Complaints Lodged	Complaints Resolved	Resolution Rate
Urban	37	13	35.1%
Rural	1104	371	33.6%
<b>Total</b>	<b>1141</b>	<b>384</b>	<b>33.7%</b>

**18. Complainants' Satisfaction**

Figure 9 details the satisfaction rate of complainants with regards to targeting (TRC), updates (URC) and payments (PRC) related complaints. Out of the 568 complaints lodged for the TRC segment, 34.3 percent complaints were considered resolved. 1.9percent of the beneficiaries stated that their complaint has been resolved but they are not fully satisfied with the system. The remaining 63.7 percent stated that their complaint has not been resolved. A total of 564 complaints related to updates were lodged. Out of these 31.0percent complainants reported that their complaint has been resolved. 0.4 percent of the 564 complainants stated that their complaint has been resolved but they are not satisfied with the system. The remaining 68.6 percent stated that their complaint has not been resolved. Of the 9 complaints relating to Payments, 11.1 percent considered their complaint as resolved whereas 88.9 percent stated that their complaint has not been resolved.

**Figure 9: Complainants' Satisfaction (N= 1,141)**

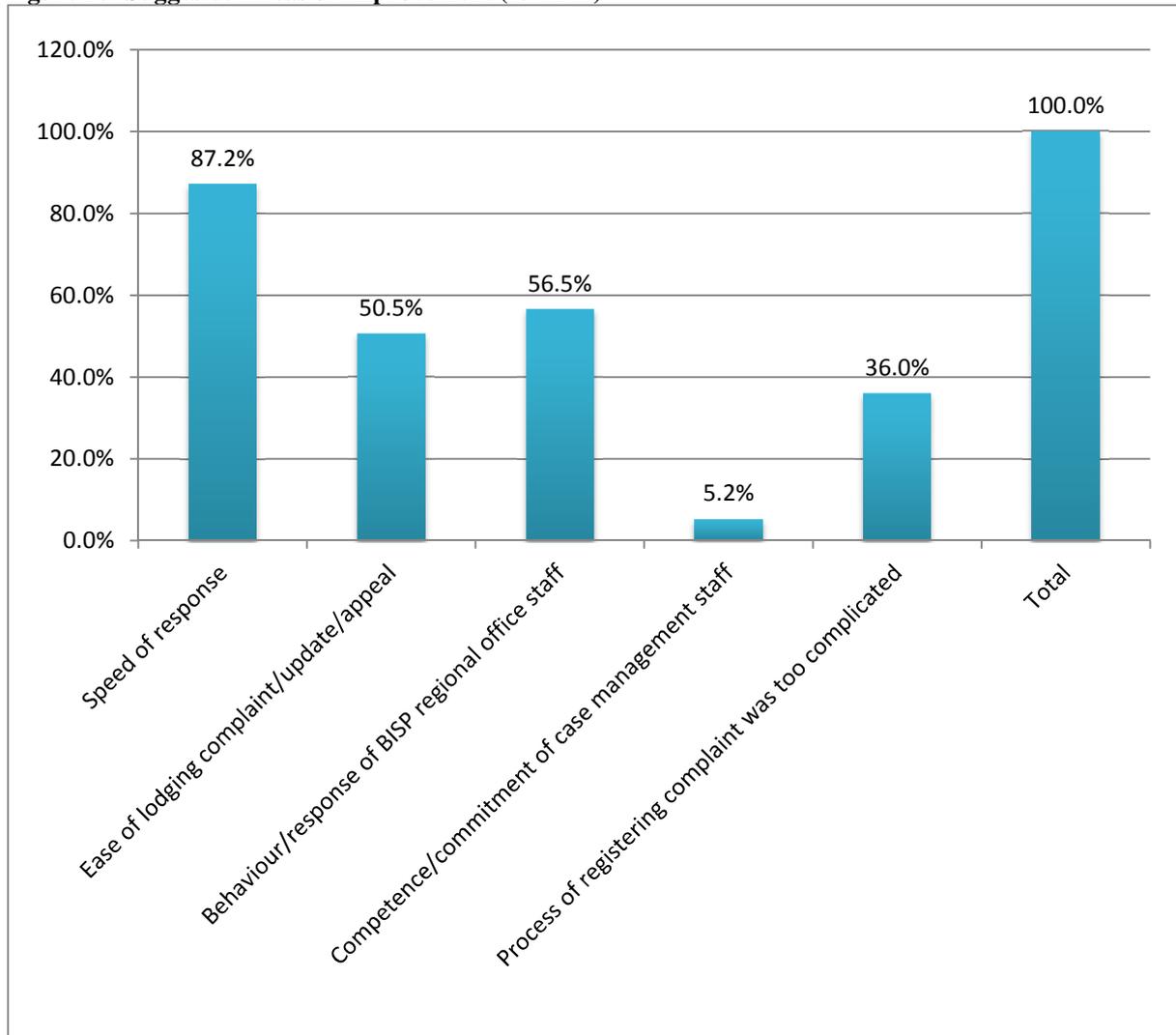


## 19. Suggested Areas of Improvement

During the survey the complainants were asked about their experience with the BISP Case Management System. These complainants were asked to identify areas of improvement. Figure 10 shows areas of improvement suggested by these complainants. Speed of response was the most common problem, 87.2 percent complainants suggested that the response time should be improved. This was a multiple response question hence the percentages are only indicative.

Although there were no official complaints registered about the quality of service, 56.5percent of the complainants were not satisfied with the behaviour of the BISP staff. Complainants also felt that the CMS staff lacked in competence and commitment as 5.2percent reported this as a problem area. Of the total complainants 50.5 percent suggested that lodging complaints be made easier for them in terms of reach and long queues whereas 36.0 percent stated that the process of registering complaints is confusing and thus should be made simpler.

Figure 10: Suggested Areas of Improvement (N=1141)



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## Assessing Payments Methods: *Qualitative*

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Focus Group Discussions were held in the districts of Skardu and Rahim Yar Khan in order to gain insight into the beneficiaries' assessment of the Case Management System. The participants comprised of beneficiaries, BISP representatives and IDS representatives. The FGDs also allowed IDS and participant beneficiaries to understand the BISP staff's and the CMS's limitations. The list of FGD participants is contained in Annex I.

### *Survey and Payment Procedures*

Participants in Rahim Yar Khan reported that questions asked during the NRO targeting survey interview stage were difficult to understand and thus correct answers could not be provided. As a result, the selection process of beneficiaries has not been very accurate. In District Skardu, respondents stated that some household members did not have their CNICs or B forms which resulted in recording incorrect ages of the members. They believe this was the reason for non-selection of some women as beneficiaries. Additionally, a language barrier existed during the interview stage where the locals could not understand the language in which the questions were asked i.e. Urdu by the NRO survey enumerators.

With regards to the payments process, beneficiaries in Rahim Yar Khan reported difficulties in operating the ATM, whereby a fee is charged for acquired help. They stated that this same problem, of being charged a fee existed in the Pakistan Post mode of payment as well. In Skardu, the distance to franchise was reported as the major obstacle in retrieving continuous payments. Payment Outlets in Skardu are located in the main city area which results in beneficiaries covering distances of more than 50 kms to collect their instalments. This entails elevated transportation costs, which embeds a hefty burden on the beneficiary household's income. Additionally, recurring trips to the Payment Outlet due to the absence of an effective notification process regarding the availability of payments, multiplies this cost several times.

### *Complaint lodging problems and procedures*

Participants in Rahim Yar Khan stated that long queues outside BISP Offices causes them to make more than one trip for lodging a complaint. Additionally, they complained about the rude behaviour of BISP Officials at the complaint centres. In response, the BISP Staff stated the main cause for the beneficiaries making more than one trip to the complaint centres can be attributed to their illiteracy as they bring insufficient or incomplete documentation with them on visits. Complainants in Skardu also suggested that improper roads and paths leading to complaint centres are a cause of hindrance in lodging complaints in the districts. Snowfall also blocks these roads and paths. Thus they suggest that more offices should be set up in the district, making the process of lodging complaints and checking for resolution, convenient.

Regarding efficient use of the MIS, officials in both districts stated that all complaints are entered into the MIS whereas those that cannot be ratified at the Tehsil/ District level are forwarded to the Divisional Office for resolution. Furthermore, Officials in Rahim Yar Khan

claimed that 'Resurveys' are being regularly conducted for complainants lodging an eligibility appeal.

The MIS is believed to be interactive by officials in both districts. However officials in Rahim Yar Khan proposed that training should be given for efficient use of the MIS.

Suggestions to improve the case management process were mostly similar in both districts. Officials in both districts desired increased financial resources, improved infrastructure and an additional number of staff members. Also, Officials in Skardu believe that provision of laptops and mobile phones with access to the internet would result in efficient work and timely resolution of complaints.

The Officials also suggested that a notification regarding the status of complaints should be provided to the complainants to decrease the number of trips a complainant has to make for inquiring about the status. They suggested this would also reduce the instances whereby a large number of complainants are gathered outside the BISP Offices to inquire about the status of their complaints. Complainants in Rahim Yar Khan stated that currently they are asked to check for resolution of their complaints after 3 or 4 months.

## ANNEX I: FGD PARTICIPANTS

### Rahim Yar Khan

<b>Participants Name</b>	<b>Stakeholder</b>
Mehboob Alam	BISP Official
Nadeem Akram	Payment Agency Official, Tameer Bank
Zubair Rafique	IDS Representative
Kalsoom Bibi	Beneficiary
Lal Khatoon	Beneficiary
Sumbal Mai	Beneficiary

### Skardu

<b>Participants Name</b>	<b>Stakeholder</b>
Wazeer Aqeel Ahmed	Assistant Director, Rondu
Muhammad Hussain	Assistant Director, Kharmang
Sajid Ali	IDS Representative
Nazeera Hussain	Beneficiary
Furkhunda Junaid	Beneficiary