

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

**Case Management Spot Check  
Phase 6 Report**

**December 2013**

**Submitted by: Innovative Development Strategies**



---

---

## Table of Contents

---

---

Table of Contents.....	i
Acronyms.....	iv
INTRODUCTION .....	1
1. Background.....	1
2. BISP Case Management System.....	1
3. IDS’s Methodology and Sampling Strategy.....	2
3.1. Methodology.....	2
3.2. Sample Selection .....	3
3.3. Questionnaire Design .....	5
3.4. Field Work.....	5
3.4.1. Survey .....	5
3.4.2. Focus Group Discussions (FGDs) .....	5
3.5. Data Processing .....	5
Summary of Findings.....	6
Lodging Complaints.....	10
4. Available Sample and Complaints Lodged.....	10
4.1. Available Sample.....	10
5. Method used to lodge complaint.....	10
6. Complainant.....	11
7. Offices Visited .....	12
8. Cost of Lodging a Complaint.....	13
8.1. Distance Travelled.....	13
8.2. Cost of Travel .....	13
8.3. Number of trips to lodge a complaint.....	14
Types of Complaints Lodged and Resolved .....	15
9. Updates Related Cases.....	15
9.1. Nature of Complaint .....	15
9.2. Resolution of Complaint.....	16
10. Targeting Related Cases.....	17
10.1. Nature of Complaint .....	17

10.2.	Eligibility Appeal.....	18
10.3.	Missed out Households/Incomplete Forms.....	19
10.4.	Resolution of Complaint.....	20
11.	Payments Related Cases.....	21
11.1.	Mode of Payment.....	21
11.2.	Resolution of Complaint (Reported).....	22
	Awareness and Performance of BISP's .....	23
	Case Management System .....	23
12.	Awareness of BISP Case Management System .....	23
13.	Awareness of Methods of lodging complaint .....	23
14.	Complaint Acknowledgement.....	24
15.	Time to Resolve Complaint .....	25
16.	Marginalisation.....	25
16.1.	Political Affiliation of Complainants.....	26
16.2.	Urban Rural Divide.....	26
17.	Complainants' Satisfaction .....	26
18.	Suggested Areas of Improvement .....	27
	Assessing Payments Methods: <i>Qualitative</i> .....	29
	ANNEX I: FGD PARTICIPANTS .....	31

## **List of Figures**

Figure 1:	Types of Cases.....	2
Figure 2:	Method of Lodging Complaint-By District (N <sub>B</sub> =557, N <sub>K</sub> =338).....	11
Figure 3:	Type of Updates-By district (N <sub>K</sub> =279, N <sub>B</sub> =119).....	16
Figure 4:	Reported Rate of Complaint Resolution-By type of Update.....	17
Figure 5:	Resolution of Complaint-By type of Targeting Related Complaint.....	21
Figure 6:	Resolution of Complaints-By type of Payment Related Cases .....	22
Figure 7:	Awareness of Methods of Lodging Complaint (N=895) .....	24
Figure 8:	Provision of Acknowledgement Number (N=9) .....	24
Figure 9:	Time to Resolve Complaint-By type of Complaint.....	25
Figure 10:	Complainants' Satisfaction (N= 895) .....	27
Figure 11:	Suggested Areas of Improvement (N=895) .....	28

## **List of Tables**

Table 1: Districts to be covered in Case Management Spot Check.....	3
Table 2: Case Management Spot Check Phase 6 Sample.....	4
Table 3: Case Management Spot Check Phase 6 Sample- By type of complaint.....	4
Table 4: Sample Summary.....	7
Table 5 : Updates Related Cases Summary.....	7
Table 6: Targeting Related Cases Summary.....	8
Table 7: Payments Related Cases Summary.....	8
Table 8: Rate of Resolution.....	9
Table 9: Areas of Improvement Summary.....	9
Table 10: Available Sample.....	10
Table 11: Frequency of Method used to Lodge Complaint.....	10
Table 12: Complainant.....	11
Table 13: Number of offices visited for lodging complaints.....	12
Table 14: Offices visited-overall.....	12
Table 15: Offices visited- By District.....	13
Table 16: Distance travelled-by district.....	13
Table 17: Cost of travel-By District.....	13
Table 18: Mean number of trips.....	14
Table 19: Type of Updates.....	15
Table 20: Reported Rate of Complaint Resolution-Updates.....	16
Table 21: Targeting Related Cases.....	18
Table 22: Targeting Related Cases- By District.....	18
Table 23: Reported PMT Score.....	19
Table 24: Missed out Households/Incomplete Forms.....	20
Table 25: Cases of Resurvey.....	20
Table 26: Complaint Resolution-Targeting Related Cases.....	20
Table 27: Types of Payments Related Complaints Lodged.....	21
Table 28: Awareness about mode of payment.....	22
Table 29: Mode of Payment (N=91).....	22
Table 30: Case Management System Awareness.....	23
Table 31: Complaint Acknowledgement.....	24
Table 32: Time to Resolve Complaint-By District.....	25
Table 33: Political Affiliation of Complainants.....	26
Table 34: Urban Rural Divide of Complainants.....	26
Table 35: Complaint Resolution- By Location of Beneficiaries.....	26

---

## Acronyms

---

AJK	Azad Jammu and Kashmir
BDC	Benazir Debit Card
BISP	Benazir Income Support Programme
CMS	Case Management System
CNIC	Computerised National Identity Card
DEO	Data Entry Organisation
FATA	Federally Administered Tribal Areas
FGD	Focus Group Discussion
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

---

## INTRODUCTION

---

### 1. Background

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

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

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

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

### 2. BISP Case Management System

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

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

deemed free, impolite and unprofessional behaviour, refusal to accept grievance forms by the postman, and alleged corruption. There may be grievances because families are not enrolled in the programme either because they were not surveyed during the survey exercise, or their forms were incomplete or discrepant which need to be updated or resurveyed (e.g. CNIC numbers to be provided). They may also not be enrolled since they fell above the cut-off point based on the PMT score. Once poor families are enrolled into the programme (following survey, data entry and the application of the cut off score) grievances concerning the payments may arise.

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

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

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

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

#### 3.1. Methodology

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

**Figure 1: Types of Cases**

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

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

**Targeting Related Cases:** This category includes cases of appeal of eligibility, where households that were not selected consider themselves eligible. Declined interviews, incomplete forms, and unavailability at the time of the targeting survey interview are all cases

of pending interviews, which are also included in this category. In addition, this category covers complaints by individuals or groups regarding inclusion of non-poor households.

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

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

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

### 3.2. Sample Selection

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

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

<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
Khuzdar	Balochistan	220
Mardan	KPK	502
Abbotabad	KPK	385
Karak	KPK	134
Kurram Agency	FATA	98
Bagh	AJK	144
Gilgit Baltistan	GB	81
<i>Total</i>		<i>11,000</i>

### 3.2.1. Sample Phase 6

Table 2 shows the districts and the number of cases/complainants covered in Case Management Spot Check for Phase 6. This Phase was to cover a total of 1,063 cases/complainants. Data on registered complaints was to be provided by BISP. Table 3 shows that only 38 complaints were registered by BISP. The sample size of Kurram Agency was thus reduced to 38. On instructions of BISP the balance sample of 60 beneficiaries was transferred to other sample districts of KPK.

**Table 2: Case Management Spot Check Phase 6 Sample**

District	Number of Complainants	Percentage
Badin	576	57.4
Khushab	389	38.8
Kurram Agency	98	3.8
<i>Total</i>	<i>1,063</i>	<i>100.0</i>

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 Badin, Khushab and Kurram Agency. 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 6 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
Badin	2976	286	5131	286	4	4
Khushab	1199	131	1712	131	127	127
Kurram Agency	28	28	10	10	0	0
<i>Overall</i>	<i>4,203</i>	<i>445</i>	<i>6543</i>	<i>427</i>	<i>131</i>	<i>131</i>

\*There were no complaints regarding the "Quality of Service" at the time of the sample selection for Phase 6.

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 Badin, Khushab and Kurram Agency was selected through a balanced proportion of updates, targeting and payment related cases

### ***3.3. Questionnaire Design***

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

### ***3.4. Field Work***

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

#### ***3.4.1. Survey***

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

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

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

### ***3.5. Data Processing***

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

---

## Summary of Findings

---

### Available Sample and Complaints Lodged

1. The findings of the Case Management Spot Check Phase 6 are based on the study of three districts: Badin, Khushab and Kurram Agency. The sample size for the three districts was of Badin 576 cases, Khushab 389 cases and Kurram Agency 38 cases. The total sample size for this phase is 1,003 cases out of which 920 households could be traced.
2. Due to the killing of Taliban leader Hakimullah Mehshud in a drone attack, the security conditions deteriorated in Khurram Agency to the extent that all survey activities had to be stopped. As a result the 38 complainants in the Agency could not be surveyed.
3. The survey could have been conducted only if the beneficiary or complainant was available. Satisfying this condition led to a decrease in the number of cases for which the questionnaire was administered. There were 4 cases in Khushab where neither the beneficiary nor the complainant were available
4. There were 18 cases from Khushab and 3 cases for which neither the beneficiary nor any of the available household members were aware of their complaint being lodged. These cases also had to be excluded from the dataset for comparative analysis.
5. Consequently, the final findings compare 557 cases from Badin and 338 from Khushab.

### Lodging of Complaints

6. There were four channels through which complaints could be registered with BISP, these included toll free number, e-mail and online registration, postal mail and personal visits to BISP offices. The toll free number was more for information purposes than lodging of complaints
7. Only 8.6 percent (77) attempted to lodge their case through the service of the BISP toll free number
8. Lodging a complaint by Mail (Post) was the most preferred and frequently adopted channel for registering a case. 61.6 percent (551) complainants visited any BISP office at least once.
9. Of the total complaints, 53.7 percent (481) were lodged by the beneficiary or potential beneficiary while 46.2 percent (414) complaints were lodged by non beneficiaries
10. Out of the total number of offices visited to register a complaint, the BISP Tehsil office was visited with the highest frequency. Of the 208 complainants who visited a BISP office in person, 79.1 percent (163) lodged their complaint at a BISP Tehsil office
11. 38.8 percent of 206 complainants had to travel more than 30 kms to visit the nearest office, while 25.7 percent had to travel a distance of 16-30 kms. 26.2 percent of the total complainants had to travel 5-15 kms to the nearest BISP office in order to lodge their complaint whereas a distance of less than 5 kms was travelled by 9.2 percent of the complainants

12. The average cost of a trip to lodge a complaint in Badin was Rs.38.0. The mean number of trips made to lodge a complaint was 1.50. This means that on average a complainant who lodged a complaint by visiting a BISP office had to spend Rs.57.0 (38.0 x 1.50). In Khushab this cost came to Rs.389.9 (142.81 x 2.73). Cost incurred in District Khushab 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**

	Badin	Khushab	Kurram Agency	Total
Updates Related	286	131	28	445
Targeting Related	286	131	10	427
Payments Related	4	127	0	131
	<b>576</b>	<b>389</b>	<b>38</b>	<b>1,003</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**

Exact Nature of Complaint	Total Cases Lodged	Percentage	Resolution Rate
Beneficiary Passed Away	2	0.4%	50.0%
Payments Not required	1	0.2%	0.0%
CNIC Update	323	81.3%	69.7%
Marital Status Update	33	8.3%	72.7%
Address Update	4	1.0%	75.0%
Initially refused to receive payments	32	8.0%	59.4%
Update Unknown	3	0.7%	66.7%
<b>Overall</b>	<b>398</b>	<b>100.0%</b>	<b>69.6%</b>

16. Majority of the ‘Updates Related Cases’ were of CNIC update, i.e. 81.3 percent of the total 389 cases. The reported resolution rate for such cases according to the complainants/beneficiaries was 69.7 percent
17. The overall reported complaint resolution rate for ‘Updates Related Cases’ was 69.6 percent. In Badin 78.1 percent of the ‘Updates Related Cases’ were reported resolved while the resolution of ‘Updates Related Cases’ in Khushab was at 49.6 percent
18. Reported complaint resolution rate indicates the rate of complaint resolution as per the findings from the survey i.e. beneficiary

### Targeting Related Cases

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

**Table 6: Targeting Related Cases Summary**

Nature of Complaint	Number of Complainants	Percentage	Resolution Rate
I am poor and was interviewed but not selected	350	86.2%	50.0%
I was informed that my information was incomplete	46	11.3%	33.3%
I declined interview but wish to participate now	6	1.5%	16.7%
No one was at home for interview	3	0.7%	33.3%
A non-poor household has been selected as beneficiary	1	0.2%	0.0%
<b>Total</b>	<b>406</b>	<b>100.0%</b>	<b>47.0%</b>

20. 86.2 percent of the ‘Targeting Related Cases’ concerned the selection of beneficiaries. These complainants lodged an eligibility appeal. 50.0 percent of these 350 cases were considered resolved by the complainants

21. 11.3 percent (46) of the Targeting Related Cases reported that they were unable to provide complete information during the National Roll Out survey. Additionally, there were 9 cases whose interview was not conducted. These were cases of re-survey

22. Altogether there were 55 cases of resurvey. Out of these, none of the households were resurveyed however, 29.1 percent of the households to be re surveyed considered their cases as resolved

23. 1 complaint was registered regarding the selection of non poor households which was considered unresolved by the respondent

### Payments Related Cases

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

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

**Table 7: Payments Related Cases Summary**

Nature of Complaint	Number of Complainants	Percentage	Resolution Rate %
Non payment	47	51.6%	21.3%
Missed payment	16	17.6%	62.5%
Delay in payment	18	19.8%	27.8%
Incorrect payment	3	3.3%	33.3%
Lost card	7	7.7%	28.6%
<b>Total</b>	<b>91</b>	<b>100.0%</b>	<b>30.8%</b>

26. The overall complaint resolution rate as per the beneficiaries was 30.8 percent

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

27. Of the total complainants, 61.2 percent (548 ) reported that they were informed about the Case Management System by the Local Postman

28. 57.3 percent (513 ) reported that they found out through family and friends
29. Only 16.2 percent of the total sample were aware of the facility of the toll free number, which, comparatively, remains the cheapest mode of lodging complaint
30. Of the total sample, only 1.0 percent (9) complainants were provided with a complaint registration number, out of which 33.3 percent were able to provide this number to the IDS teams
31. There was no evidence of marginalisation on account of location or political biases
32. Table 8 shows that the overall complaint resolution rate, as per the complainant, was 55.4 percent. This percentage indicates the proportion of cases considered resolved by the complainants. The actual number of cases that have been resolved through the system may be higher. ‘Update Related Cases’ had the highest resolution rate at 69.6 percent whereas the lowest resolution rate was for ‘Payments Related Cases’ at 30.8 percent. ‘Targeting Related Cases’ had a resolution rate of 47.0 percent

**Table 8: Rate of Resolution**

Questionnaire Type	Cases Lodged	Cases Considered Resolved	Resolution Rate %
Payments Related Cases	91	28	30.8%
Targeting Related Cases	406	191	47.0%
Update Related Cases	398	277	69.6%
<b>Overall</b>	<b>895</b>	<b>496</b>	<b>55.4%</b>

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

**Table 9: Areas of Improvement Summary**

Areas of Improvement	Percentage % (N=895)
Speed of response	93.1%
Ease of lodging complaint/update/appeal	26.1%
Behavior/response of BISP regional office staff	17.4%
Competence/commitment of case management staff	39.8%
Process of registering a case was too complicated	27.1%
<b>Total</b>	<b>100.0%</b>

34. Table 9 shows that 93.1 percent of the complainants were not satisfied with the speed of resolution of their complaints. 39.8 percent suggested an improvement in the commitment of the Case Management staff whereas 27.1 percent of the complainant thought of the process of registering their cases too complicated.
35. Participants, in Focus Group Discussions, also suggested that a suitably staffed help desk be introduced at BISP Tehsil offices to accommodate the increasing number of complainants. This suggestion was also supported by BISP Officials who reported to have been insufficiently staffed with lack of facilities to handle an increasing number of complaints

## Lodging Complaints

### 4. Available Sample and Complaints Lodged

#### 4.1. Available Sample

Of the total sample of 1,003 complainants in the three districts, 16 addresses in District Badin and 29 addresses in District Khushab could not be traced. Additionally, 3 cases in Badin and 18 cases in Khushab reported that they did not lodge a complaint, whereas 4 complainants in Khushab were not available to respond. This leaves the total dataset for analysis at 557 cases in Badin and 338 cases in Khushab.

Work was halted in Kurram Agency due to security reasons and thus none of the 38 cases could be covered.

The total sample size available for analysis for Phase 6 is 895 households. See Table 10.

**Table 10: Available Sample**

District	Total Selected	Traced	Migration	Complaints not Lodged	Respondent not available	Cases available for analysis
Badin	576	560	0	3	0	557
Khushab	389	360	0	18	4	338
Kurram Agency	38	0	0	0	0	0
<b>Overall</b>	<b>1,003</b>	<b>920</b>	<b>0</b>	<b>21</b>	<b>4</b>	<b>895</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. It was observed that a beneficiary/complainant makes attempts through different channels to lodge a complaint till it has been accepted. Out of 895 complainants, 92.6 percent (829) had adopted only one channel to lodge their complaint, whereas 7.4 percent (66) complainants had adopted more than one of the aforementioned channels to register their case.

**Table 11: Frequency of Method used to Lodge Complaint**

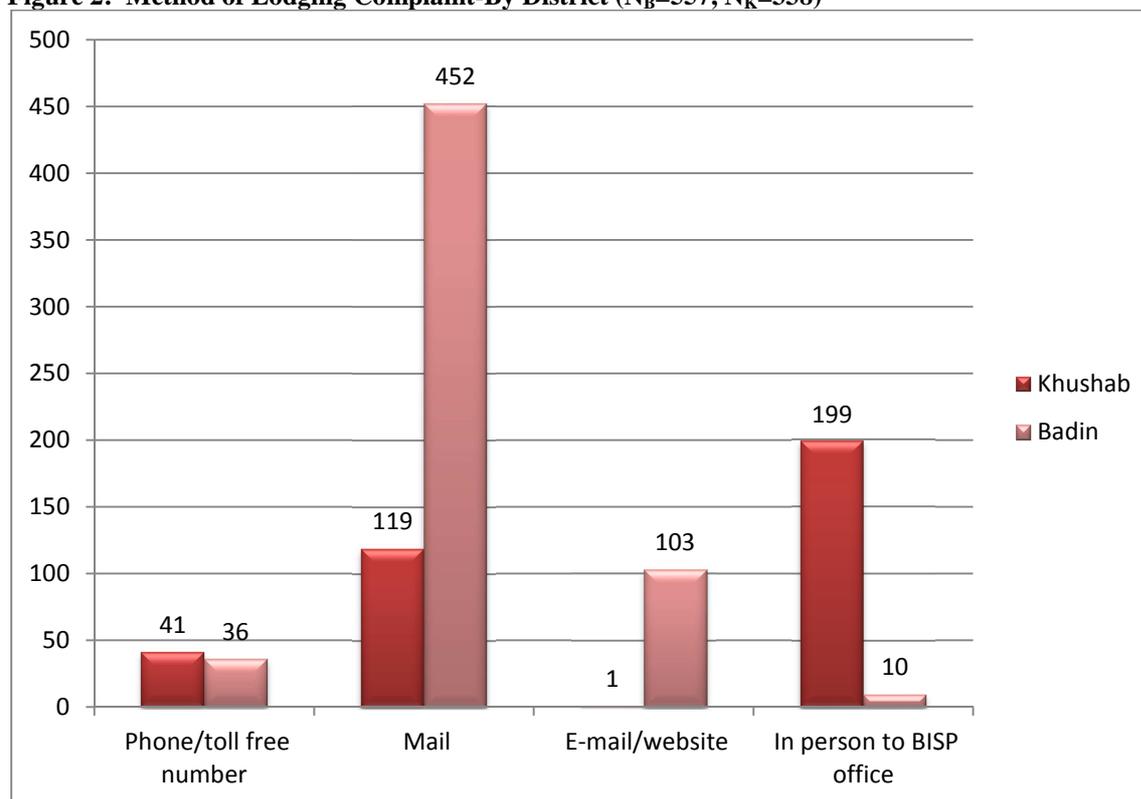
	Number of Complainants	Percentage
One Method to lodge complaint	829	92.6%
More than one method to lodge complaint	66	7.4%
<b>Total</b>	<b>895</b>	<b>100.0%</b>

Figure 2 shows the method of lodging complaints district wise. In District Khushab, 199 complainants lodged their complaints in person at the nearest BISP Office. 119 complaints

were lodged through Mail (Post) whereas 41 complaints were lodged through the Toll Free Number. Additionally, 1 complaint was lodged through the BISP Website

A majority of complaints in Badin were registered through Mail (Post). 452 respondents reported to have lodged their complaints through this method. Additionally, E-mail and Toll Free Number were used by 103 and 36 respondents respectively. Only 10 complaints in Badin were registered in person at the BISP Office.

**Figure 2: Method of Lodging Complaint-By District (N<sub>B</sub>=557, N<sub>K</sub>=338)**



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

## 6. Complainant

A complaint may be lodged by a beneficiary, potential beneficiary or any other household member or relative. Table 12 shows that 53.7 percent of the total complaints were lodged by the beneficiary or potential beneficiary herself. 24.8 percent of the complaints were lodged by husbands whereas 15.5 percent were lodged by other family members. Additionally, neighbours lodged 3.0 percent of the total complaints while relatives and friends lodged 2.9 percent of the complaints.

**Table 12: Complainant**

Complainant	Number of Cases	Percentage
Beneficiary	481	53.7%
Husband	222	24.8%
Son/Daughter	119	13.3%

Grandchild	20	2.2%
Neighbour	27	3.0%
Relative/Friend	26	2.9%
<b>Total</b>	<b>895</b>	<b>100.0%</b>

## 7. Offices Visited

Like the attempts through different methods, an individual also made visits to different offices. Table 13 shows that out of a total 208 complaints lodged in person, 99.0 percent (206) complainants visited one office whereas 1.0 percent (2) lodged their complaints at more than one office.

**Table 13: Number of offices visited for lodging complaints**

	Khushab	Percentage	Badin	Percentage	Total	Percentage
One Office visited	196	99.0%	10	100.0%	206	99.0%
More than One Office visited	2	1.0%	0	0.0%	2	1.0%
<b>Overall</b>	<b>198</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>	<b>208</b>	<b>100.0%</b>

Table 14 shows that of the 208 complainants that registered their case at an office, the payment agency/franchise was visited by 0.5 percent of the complainants and BISP Divisional offices by 1.4 percent complainants. BISP Temporary Information Centre was visited by 19.2 percent respondents whereas the most frequently visited office was the BISP Tehsil Office, visited by 78.4 percent of the complainants who lodged a complaint at an Office. Additionally, 0.5 percent of the complainants lodged complaints at the BISP Head Office in Islamabad.

**Table 14: Offices visited-overall**

Office Visited	Number of Complainants	Percentage
Payment agency office	1	0.5%
BISP Tehsil Office	163	78.4%
BISP Divisional office	3	1.4%
BISP Temporary Information Center	40	19.2%
BISP Head Office Islamabad	1	0.5%
<b>Total</b>	<b>208</b>	<b>100.0%</b>

Table 15 below shows a district wise distribution of the offices visited. In Khushab, out of 189 respondents who visited an office to lodge a complaint; 79.8 percent registered their complaints at the BISP Tehsil Office. Additionally, 19.2 percent reported to have lodged a complaint at the BISP Temporary Information Centre whereas the BISP Divisional Office and BISP Office at Islamabad were visited by 1 complainant each. In Badin, only 10 respondents reported to have visited a BISP Office in person to lodge a complaint. Of the 10 complainants, 10 percent and 50 percent lodged their complaints at the Payment Agency Office and BISP Tehsil Office respectively. Additionally, the BISP Divisional Office and the BISP Temporary Information Centre were visited by 20 percent respondents each.

**Table 15: Offices visited- By District**

	Khushab		Badin	
	Number of Cases	Percentage	Number of Cases	Percentage
Payment Agency Office	0	0.0%	1	10.0%
BISP Tehsil Office	158	79.8%	5	50.0%
BISP Divisional Office	1	0.5%	2	20.0%
BISP Temporary Information Centre	38	19.2%	2	20.0%
BISP Head Office	1	0.5%	0	0.0%
<b>Total</b>	<b>198</b>	<b>100.0%</b>	<b>10</b>	<b>100.0%</b>

## 8. Cost of Lodging a Complaint

### 8.1. Distance Travelled

Complainants were asked how much distance they had to travel to the nearest BISP office to lodge a complaint. Table 16 shows the distance travelled by a complainant district wise. A distance of Less than 5 kms was travelled by 7.1 percent and 50.0 percent of the complainants in Khushab and Badin, respectively. 25.5 percent in Khushab and 50.0 percent in Badin travelled a distance falling in the range of 5-15 kms. Additionally, 16-30 kms of distance was travelled by 27.0 percent in Khushab whereas this distance was not travelled by any complainant in Badin. Also a distance of more than 30 kms was travelled by 40.3 percent of the complainants in District Khushab whereas complainants in Badin did not have to travel this distance to lodge a complaint.

**Table 16: Distance travelled-by district**

	Khushab		Badin		Total	
	Number of Cases	Percentage	Number of Cases	Percentage	Number of Cases	Percentage
<b>Less Than 5 km</b>	14	7.1%	5	50.0%	19	9.2%
<b>05-15 km</b>	50	25.2%	5	50.0%	55	26.2%
<b>16-30 km</b>	53	26.7%	0	0.0%	53	25.7%
<b>More than 30 km</b>	81	40.9%	0	0.0%	81	38.8%

### 8.2. Cost of Travel

Table 17 shows the average cost incurred by the respondents for registering their complaints. In Khushab the average cost faced by an individual in order to register his/her complaint was Rs.142.8. and an average of Rs.38.0 in Badin.

**Table 17: Cost of travel-By District**

District	Mean	N
Khushab	Rs 142.8	198
Badin	Rs 38.0	10
<b>Total</b>	<b>137.7</b>	<b>208</b>

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

Complainants reported to have travelled more than once to the different offices, in order to lodge a complaint and e. Table 18 reports that overall the complainants had to visit an office a number of times. In Khushab the mean number of visits was 2.73 while in Badin the mean number of trips was 1.50. In Khushab the cost of lodging a complaint averaged to Rs. 385.6 (142.8 x 2.7) whereas the average cost in Badin was Rs.57.2 (38.0x1.5).

**Table 18: Mean number of trips**

District	Mean
Khushab	2.73
Badin	1.50
Total	2.7

## Types of Complaints Lodged and Resolved

### 9. Updates Related Cases

#### 9.1. Nature of Complaint

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

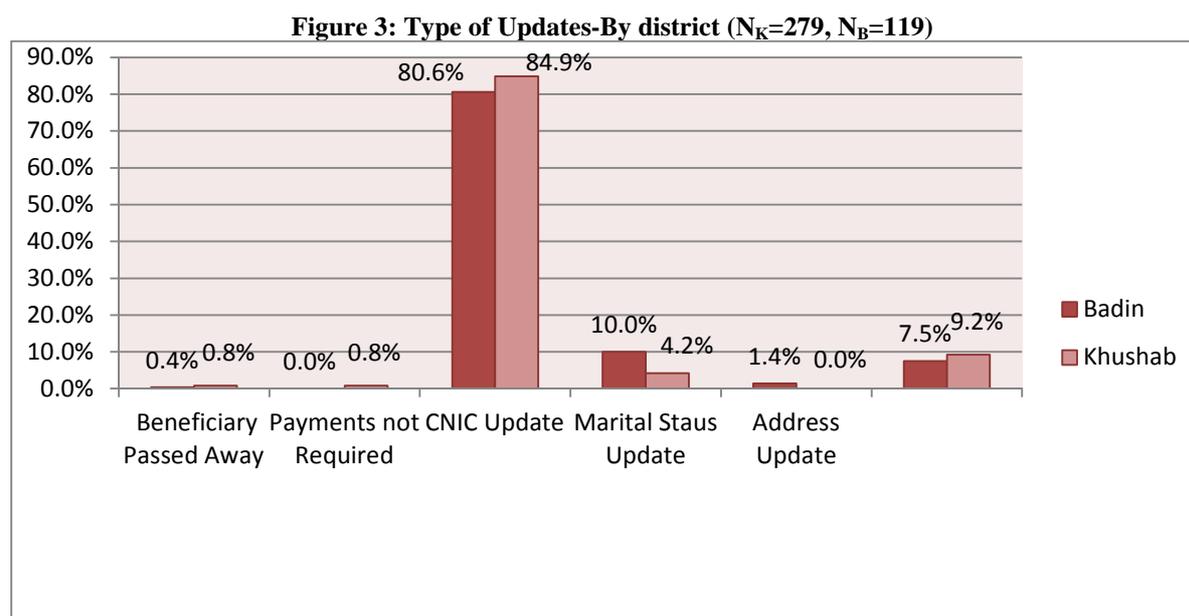
Of the total 398 updates cases, 82.1 percent cases were with reference to a CNIC update. This problem arises when the respondent is unable to provide a CNIC at the time of the interview. Another possible reason is that the CNIC of all household members above 18 had not been issued at the time of the targeting survey. Similarly, marital status updates are required if there are inconsistencies in the marital status identified by the MIS. 8.3 percent cases were of marital status update. 8.0 percent stated that they had refused to receive payments initially but want to receive them now whereas 1.0 percent cases intended to update their addresses. Additionally, two cases registered were pertaining to the beneficiary's death whereas 1 complainant did not require payments from BISP.

**Table 19: Type of Updates**

Nature of Complaint	Total Cases Lodged	Percentage
Beneficiary Passed Away	2	0.4 %
Payments Not Required	1	0.2 %
CNIC Update	326	82.1 %
Marital Status Update	33	8.3 %
Address Update	4	1.0 %
Initially Refused to receive payments but want to receive them now	32	8.0 %
<b>Total</b>	<b>398</b>	<b>100.0 %</b>

District wise, as shown in Figure 3, CNIC Update was the most frequent update registered in both districts. In Badin, the percentage who registered for a CNIC Update was 80.6 percent whereas 82.4 percent applied for a CNIC update in Khushab.

Additionally, 10.0 percent of the complainants in Badin reported to have lodged complaints regarding a Marital Status Update. This percentage was reported at 4.2 percent in Khushab.



### 9.2. Resolution of Complaint

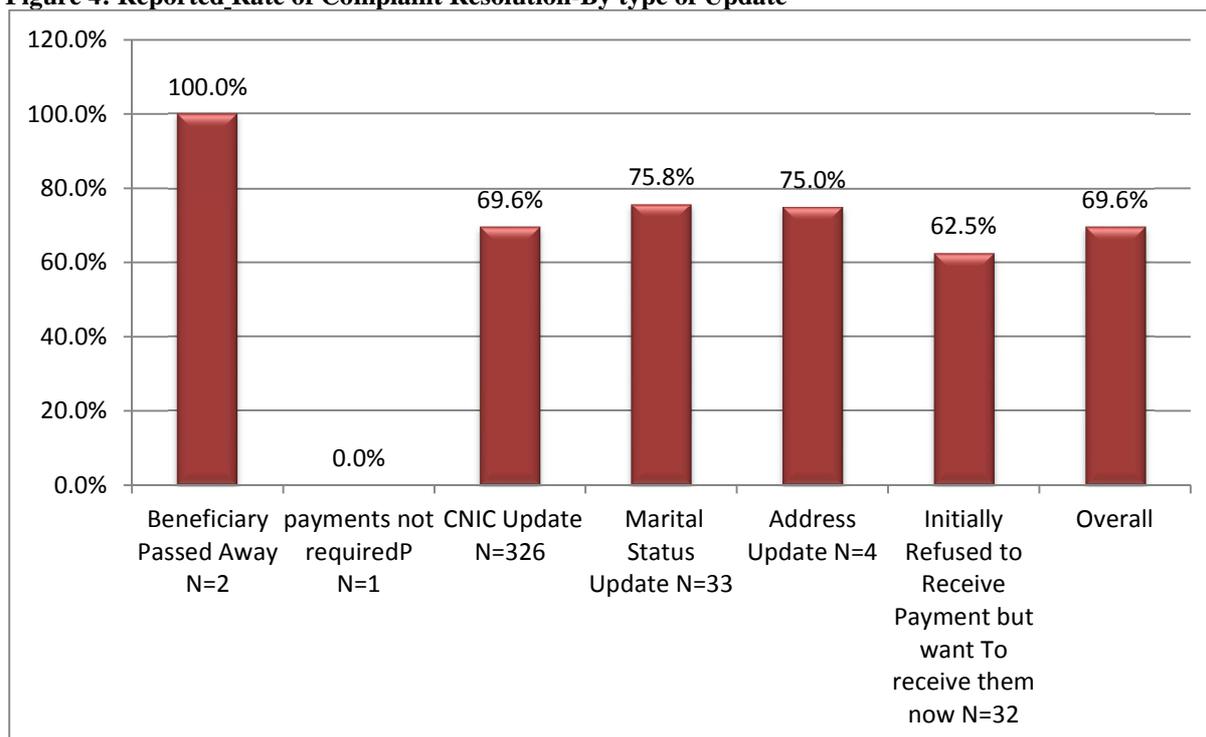
One of the factors measuring the efficiency of the Case Management System is the rate of complaint resolution. A problem is considered resolved when the complainant receives a notification of the complaint being resolved or notification of selection into the programme or starts receiving payments. For Badin, out of a total 279 Update Related Complaints lodged, 218 complainants considered their cases as resolved, the reported resolution rate thus being 78.1 percent. In Khushab, a total of 119 cases were lodged out of which 59 were considered resolved by the complainant. The resolution rate of Khushab is thus 49.6 percent. Overall complaint resolution rate of the Updates Related Cases stands at 69.6 percent for both districts covered in Phase 6.

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

District	Complaints Lodged	Complaints Resolved	Resolution Rate
Badin	279	218	78.1%
Khushab	119	59	49.6%
<b>Overall</b>	<b>398</b>	<b>277</b>	<b>69.6%</b>

Figure 4 shows the complaint resolution rate for each type of Updates Related Case. The highest resolution per type of complaint was noted as the Update 'Beneficiary has Passed Away' where a total of 2 complaints were considered resolved by the complainants. For Marital Status Update the resolution rate was reported as 75.8 percent whereas complaints regarding Address Update were considered resolved by 75.0 percent of the complainant's. The resolution rate of CNIC Update was 69.6 percent.

**Figure 4: Reported Rate of Complaint Resolution-By type of Update**



## 10. Targeting Related Cases

### 10.1. Nature of Complaint

Targeting Related Cases include all complaints relating to the selection of beneficiaries and “*pending interviews*”. Table 21 shows the type of targeting related cases. Of the complaints that fell in this category, 86.2 percent households complained about not being selected as beneficiaries of the programme. These households lodged an eligibility appeal, requesting to be included in the programme.

During the targeting survey the respondent may not be able to give complete information. In case there is missing information such as the CNIC or marital status, the score is calculated and the missing fields are updated. However, if any of the score fields are missing, the form is marked as incomplete and the household is to be re-surveyed. 11.3 percent of the targeting related cases were of the complainant reporting not being able to provide complete information to the enumerator. 1.5 percent declined interview during the NRO survey but wish to participate in the programme now and 0.7 percent reported that they were not interviewed during the NRO survey because either no one was at their place of residence to respond or because a team did not visit the household. These cases were identified as cases of resurvey. Moreover, 0.2 percent of the complaints registered were regarding the selection of a non-poor household.

**Table 21: Targeting Related Cases**

Nature of Complaint	Number of Complainants	Percentage
I am poor and was interviewed but not selected	350	86.2 %
I was informed that my information was incomplete	46	11.3 %
I declined interview but wish to participate now	6	1.5 %
No one was at home for interview	3	0.7 %
A non-poor household has been selected as beneficiary	1	0.2 %
<b>Total</b>	<b>406</b>	<b>100.0 %</b>

Table 22 shows the targeting related cases lodged in the two districts. In Badin, 95.3 percent of the cases were of eligibility appeal while 6 complainants (2.2 percent) reported that they could not provide complete information at the time of the survey. 6 complainants (2.2 percent) reported that their household was not surveyed and 1 complaint (0.4 percent) was regarding the selection of a non poor household. In Khushab, 87 of the cases (66.9 percent) were of eligibility appeal. 40 cases (30.8 percent) were of incomplete information whereas 3 (2.3 percent) of the cases related to not being interviewed during the NRO. There were no complaints regarding the selection of a non poor household in Khushab.

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

Nature of Complaint	Badin		Khushab	
	Number of Cases	Percentage	Number of Cases	Percentage
I am poor and was interviewed but not selected	263	95.3%	87	66.9%
I was informed that my information was incomplete	6	2.2%	40	30.8%
I declined interview but wish to participate now	5	1.8%	1	0.8%
No one was at home for interview	1	0.4%	2	1.5%
A non-poor household has been selected as beneficiary	1	0.4%	0	0.0%
<b>Overall</b>	<b>276</b>	<b>100.0%</b>	<b>130</b>	<b>100.0%</b>

### 10.2. Eligibility Appeal

Overall there were 350 cases of eligibility appeal. These complainants wished to be selected as beneficiaries of the programme. The criterion shared by BISP for acceptance into the programme is as follows:

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

According to the programme design an adult female(s) in a household is/are eligible to receive payments if the household's PMT score is below the predetermined cut off of 16.17. A household that has not been selected but considers itself eligible lodges an eligibility appeal. Households that satisfy the latter two of the above mentioned criterion are entered into the programme once they have lodged an eligibility appeal. Hence, all those households with a score of 16.18 to 20 and include one or more disabled household members are eligible to

receive benefits through the programme once their case has been examined. Similarly, households with their scores falling in the range of 20.01 to 25, with two or more disabled household members meet the criteria for their appeal to be accepted. However, there is no specified criterion to determine if a household member is disabled or not. The disability question was included in the T1 form after the completion of the Test Phase, which covered 16 districts. Data for disabled household members has been collected in the 125 districts of the NRO.

### 10.2.1. Reported PMT of Applicants

Table 23 shows that 80.6 percent of those requesting an eligibility appeal were not aware of their PMT score. Of the total 350 individuals that requested to be included in the programme 12.6 percent were aware that their score was below or equal to 16.17. Additionally, 6.3 percent complainants reported their score was between 16.17 and 20 while 1.1 percent had a score greater than 20.00. Overall, only 20.0 percent of the complainants were aware of the score range of their household while the remaining 80 percent were not aware of their score.

In Badin, only 19.2 percent of the applicants were knowledgeable of their PMT score while the remaining 80.6 percent complainants reported that they were not aware of their score. In Khushab, 78.2 percent applicants were not aware of their PMT score.

**Table 23: Reported PMT Score**

Reported PMT Score	Badin		Khushab		Total	
	Number of Cases	Percentage	Number of Cases	Percentage	Number of Cases	Percentage
Below or equal to 16.17	32	12.2%	12	13.8%	44	12.6%
Between 16.17 and 20.00	16	6.1%	6	6.9%	22	6.3%
Greater than 20.00	3	1.1%	1	1.1%	4	1.1%
I don't know	212	80.6%	68	78.2%	280	80.0%
<b>Overall</b>	<b>263</b>	<b>100.0%</b>	<b>87</b>	<b>100.0%</b>	<b>350</b>	<b>100.0%</b>

### 10.3. Missed out Households/Incomplete Forms

Households that reported that they were not surveyed or were not able to provide complete information at the time of the survey are to be resurveyed. A form is considered incomplete if there are inconsistencies in any of the score fields, which does not allow the score to be calculated. Such forms are identified as cases of pending interview and hence re-surveyed. Table 24 summarises the total re-survey cases. In District Badin there were a total of 12 re-survey cases out of which 6 cases were a result of incomplete forms and 6 cases reported of being missed during the Targeting Survey. In Khushab, out of a total 130 Targeting Related Cases lodged, 43 cases were of resurvey. Amongst these 43 households, 40 were of incomplete forms and 3 were of missed households. Out of the 55 cases of re-survey none reported being re-visited by a survey team. See Table 25.

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

	Incomplete Forms	Missed Households	Overall
Badin	6	6	12
Khushab	40	3	43
<b>Total</b>	<b>46</b>	<b>9</b>	<b>55</b>

**Table 25: Cases of Resurvey**

	Households Resurveyed	Households Not Resurveyed	Overall
Badin	0	12	12
Khushab	0	43	43
<b>Total</b>	<b>0</b>	<b>55</b>	<b>55</b>

#### 10.4. **Resolution of Complaint**

Table 26 shows that overall the reported complaint resolution rate for Targeting Related Cases was 47.0 percent. This percentage was higher for Badin, where 62.7 percent of the Targeting Related Cases were considered resolved while the reported resolution rate for Khushab was only 13.8 percent.

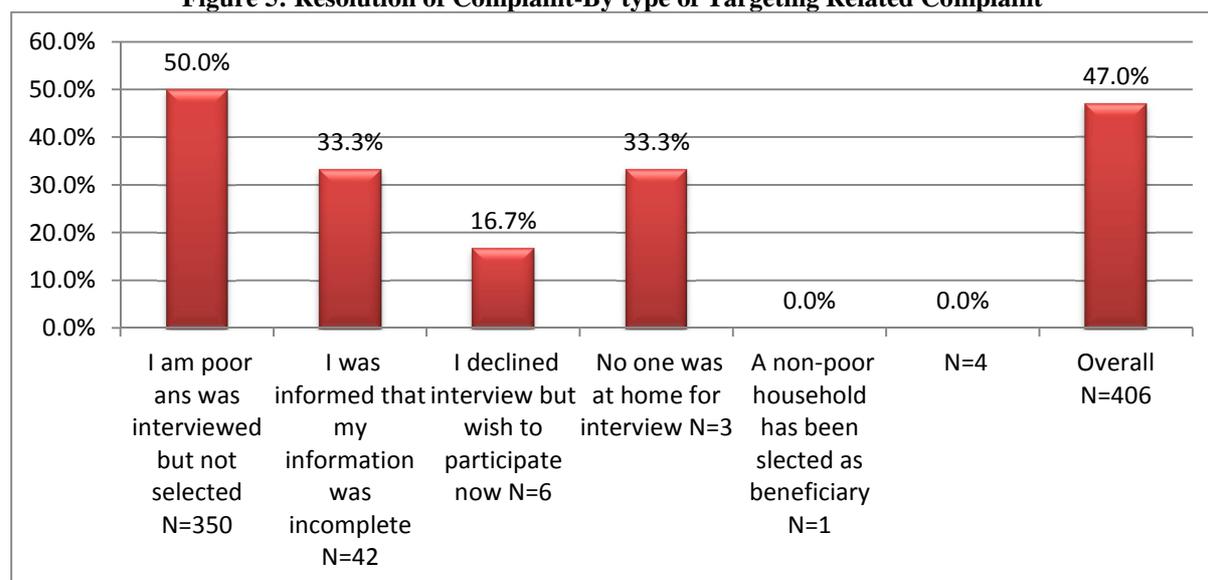
**Table 26: Complaint Resolution-Targeting Related Cases**

District	Complaints Lodged	Complaints considered Resolved	Resolution Rate
Badin	276	173	62.7%
Khushab	130	18	13.8%
<b>Overall</b>	<b>406</b>	<b>191</b>	<b>47.0%</b>

Figure 5 shows that the respondents with the complaint that they are poor and were interviewed but not selected as a beneficiary had a resolution rate of 50.0 percent, implying that these households were interviewed during the NRO but were not selected. This means that BISP's Case Management System had come to a decision in favour or disfavour of the complainant and the complainant is aware of that decision. Complainants that do not meet the criteria would not be selected as beneficiaries. These complainants would not consider their case resolved, otherwise the actual resolution rate for these complaints could be higher.

Additionally, 33.3 percent of the 42 complaints regarding incomplete information were also considered resolved. Also 16.7 percent of those who declined interview in the NRO considered their case as resolved whereas 33.3 percent of those who stated that their house was not interviewed reported their cases as been resolved. However it is not clear how these cases were resolved without a resurvey. The overall reported resolution rate of targeting related cases was 47.0 percent.

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



## 11. Payments Related Cases

Table 27 shows the type of Payments Related cases that were reported. Majority of the complainants informed of non-payment, with 51.6 percent falling in this category. These beneficiaries had not received a single payment. The problem of Missed Payment was reported by 17.6 percent whereas the problem of Delays in Payment was reported at 19.8 percent. Cases regarding incorrect payments were reported at a lesser instance i.e. 3.3 percent. Additionally, 7 beneficiaries (7.7 percent) reported to have Lost their Debit Cards.

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

**Table 27: Types of Payments Related Complaints Lodged**

Nature of Payment Related Complaint	Number of Cases	Percentage
Non payment	47	51.6%
Missed payment	16	17.6%
Delay in payment	18	19.8%
Incorrect payment	3	3.3%
Lost card	7	7.7%
<b>Total</b>	<b>91</b>	<b>100.0%</b>

### 11.1. Mode of Payment

Being aware of the mode of payment is necessary for a beneficiary as it allows her to lodge her complaints to those relevantly responsible. Table 28 shows that in District Badin both of the two respondents were aware of their mode of payment whereas in Khushab, 96.7 percent

(86) respondents had knowledge regarding their mode of payment. Overall, 96.7 percent of the beneficiaries covered as part of the sample in Phase 6, were aware of their mode of payment.

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

	Yes		No	
	Number of Cases	Percentage	Number of Cases	Percentage
Badin	2	100.0%	0	0.0%
Khushab	86	96.7%	3	3.3%
<b>Overall</b>	<b>88</b>	<b>96.7%</b>	<b>3</b>	<b>3.3%</b>

In Badin, out of 2 beneficiaries who were aware of their mode of payment, both reported to have been receiving payments through Benazir Debit Card (BDC). In district Khushab, out of a total of 86 beneficiaries who were aware of their mode of payment, 85 beneficiaries (98.9 percent) reported to have been receiving payments through the Benazir Debit Card whereas 1 beneficiary was receiving payments through the Benazir Smart Card mode of Payment. See Table 29

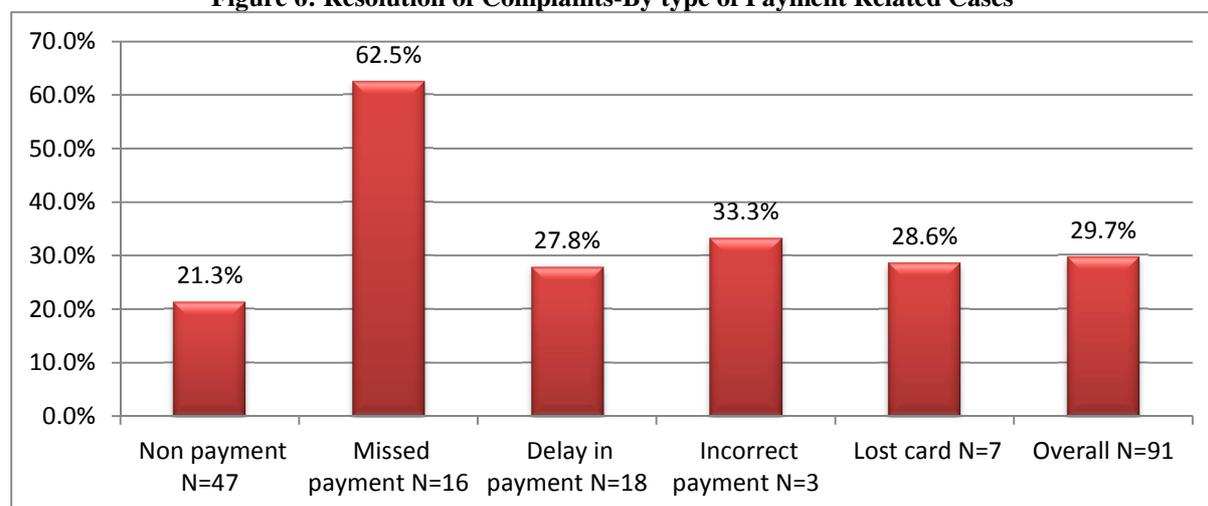
**Table 29: Mode of Payment (N=91)**

	Smart Card		Debit Card	
	Number of Beneficiaries	Percentage	Number of Beneficiaries	Percentage
Badin	0	0.0%	2	100.0%
Khushab	1	1.1%	85	98.9%
<b>Overall</b>	<b>1</b>	<b>1.1%</b>	<b>87</b>	<b>98.9%</b>

### 11.2. Resolution of Complaint (Reported)

The overall resolution rate for Payments Related Cases was 29.7 percent. Figure 6 shows the reported resolution rate for each type of Payment Related Complaint. Of the non payments complaints 21.3 percent had been resolved. The reported resolution rate for missed payments, delay in payments and incorrect payments was 62.5 percent, 27.8 percent and 33.3 percent, respectively. 28.6 percent of problems concerning Lost Card were also resolved.

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



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

### 12. Awareness of BISP Case Management System

The first task of the Case Management System is creating awareness of the services provided by the system. A beneficiary/complainant learns of the CMS through several methods. A majority of the respondents, 61.2 and 57.3 percent reported that the Postman informed them and that they found out from Family and Friends respectively.

**Table 30: Case Management System Awareness**

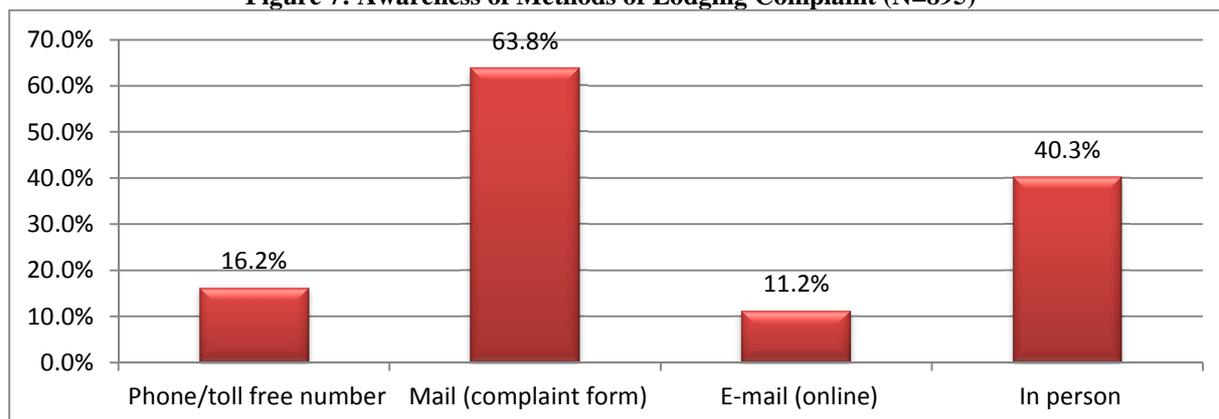
	Number of complainants	Percentage % (N=895)
Advertisements, newspaper, radio, TV, flyer, announcement	111	12.4%
Postman told me	548	61.2%
Found out from family, friends, neighbors	513	57.3%
Found out by inquiring(postman, BISP office, toll-free number)	35	3.9%
Received letter by BISP	6	0.7%
Received complaint form in the mail	11	1.2%

A matter of concern is that only 0.7 percent complainants indicated that they received a letter informing them of the BISP's Case Management System (Table 30). Because most of the beneficiaries are illiterate, it is most probable that the postman read the letter to the beneficiary and that is why 61.2 percent have attributed this information to the postman.

### 13. 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 Phone. The facility of a toll free number is available for all BISP related queries. The agents guide the beneficiary/complainant to the process of complaint resolution and provide contact information to the respective Tehsil office. 63.8 percent of the respondents claimed to have knowledge regarding the Complaint Form (Mail) method of lodging complaints while 40.3 percent were aware that complaints can be lodged in person at the BISP Office.

**Figure 7: Awareness of Methods of Lodging Complaint (N=895)**



## 14. Complaint Acknowledgement

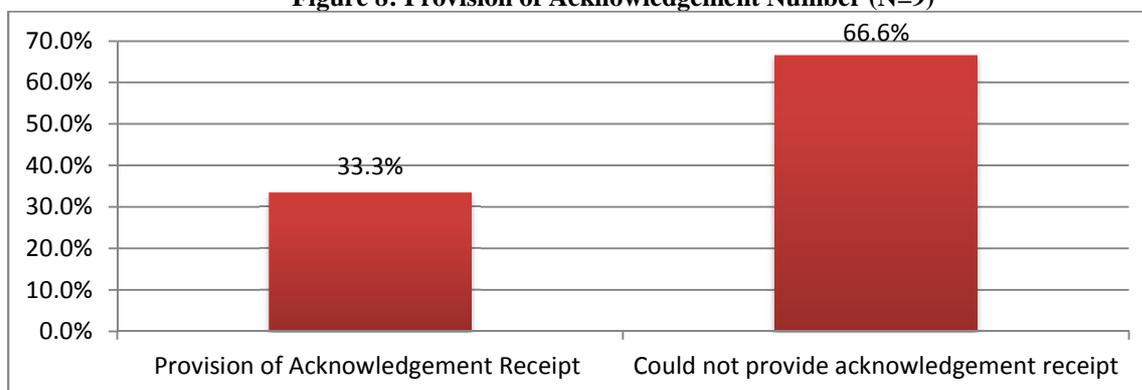
The CMS does not provide a receipt for registration of a complaint in order to avoid charging of fees by intermediaries. However, there is a computer generated ID unique to each case which may be given to complainants. Additionally, the CNIC and Form Number are used for tracking purposes.

Most of the respondents did not receive an acknowledgement of their case when they lodged a complaint or update. Only 9 complainants (1.0 percent) had received a receipt out of which 33.3 percent could provide the acknowledgement receipt at the time of the interview. See Table 31 and Figure 8 below.

**Table 31: Complaint Acknowledgement**

	Khushab		Badin		Total	
	Number of Cases	Percentage	Number of Cases	Percentage	Number of Cases	Percentage
Received Case Acknowledgement Receipt	3	0.9%	6	1.1%	9	1.0%
Did not receive Case Acknowledgement receipt	335	99.1%	551	98.9%	886	99.0%
<b>Overall</b>	<b>338</b>	<b>100.0%</b>	<b>557</b>	<b>100.0%</b>	<b>895</b>	<b>100.0%</b>

**Figure 8: Provision of Acknowledgement Number (N=9)**



## 15. Time to Resolve Complaint

The Case Management System where complaints are lodged and resolved through the MIS was launched in the beginning of 2012. Prior to the introduction of the BISP CMS, all complaints were maintained manually. Individuals who complained for the first time almost a year ago have now received a verdict of their case through the newly launched Case Management System. Table 32 shows that the reported mean number of weeks it took to resolve a complaint in Khushab was 11.0, while in Badin it was 43.9. The overall mean was 37.0.

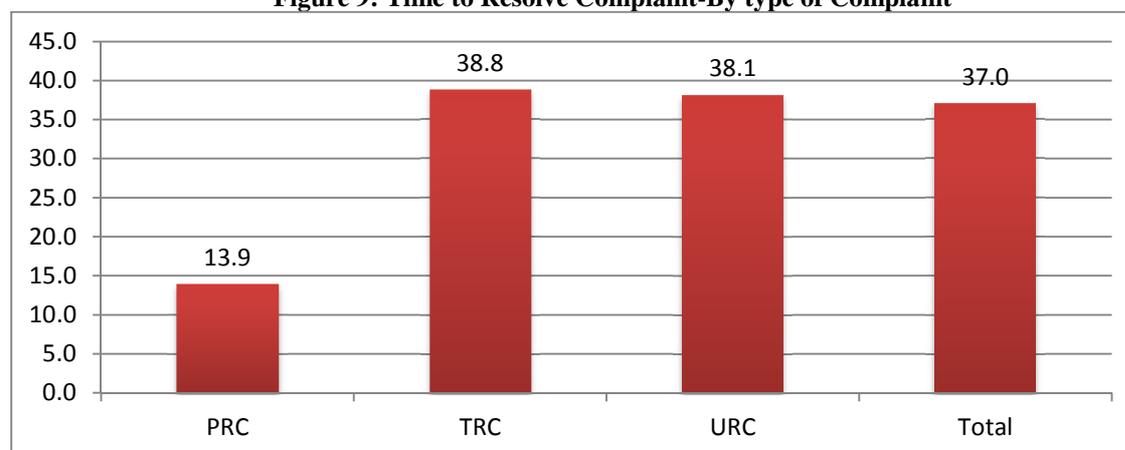
**Table 32: Time to Resolve Complaint-By District**

District	Mean Number of Weeks
Khushab	11.0
Badin	43.9
<b>Total</b>	<b>37.0</b>

*\*total cases resolved per district*

Figure 9 shows that payment related cases were resolved in a shorter time span than the other cases, i.e. an average of 13.9 weeks. Update related cases took 38.1 weeks whereas Targeting related cases took 38.8 weeks on average to be resolved. 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 9: Time to Resolve Complaint-By type of Complaint**



‘Updates Related Cases’ are dealt within the different authorities or the Case Management System, where as in the case of resolving targeting and payments related complaints other stakeholders need to be involved. While resolving targeting related issues in addition to the Case Management System staff, the Partner Organisations need to be involved for re-survey of households, where required. When resolving ‘Payments Related Cases’ the payment agency is included in the inquiry. Hence, such complaints take longer to resolve.

## 16. Marginalisation

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

### 16.1. **Political Affiliation of Complainants**

Table 33 shows that of the 895 complainants, 1 respondent (0.1 percent) reported that there was at least one household member politically active, whereas none of the remaining 99.9 percent (894) households had any politically active household member.

**Table 33: Political Affiliation of Complainants**

	Number of Cases	Percentage
Politically Active	1	0.1%
Politically Inactive	894	99.9%
<b>Total</b>	<b>895</b>	<b>100.0%</b>

### 16.2. **Urban Rural Divide**

Table 34 shows that 91.4 percent of the complainants are situated in the rural areas of the two districts under study. The remaining 8.6 percent complainants were from urban areas. The findings imply that individuals from rural areas were well informed of the BISP Case Management System.

**Table 34: Urban Rural Divide of Complainants**

	Number of Cases	Percentage
Urban	77	8.6%
Rural	818	91.4%

Table 35 shows the resolution of complaints as per the area the complaint was lodged from i.e. urban/rural. The resolution rate for complainants from urban areas was 49.4 percent whereas the resolution rate of complaints registered in rural areas was 56.0 percent. This shows that the resolution of complaints does not have preference based on the urban/rural divide.

**Table 35: Complaint Resolution- By Location of Beneficiaries**

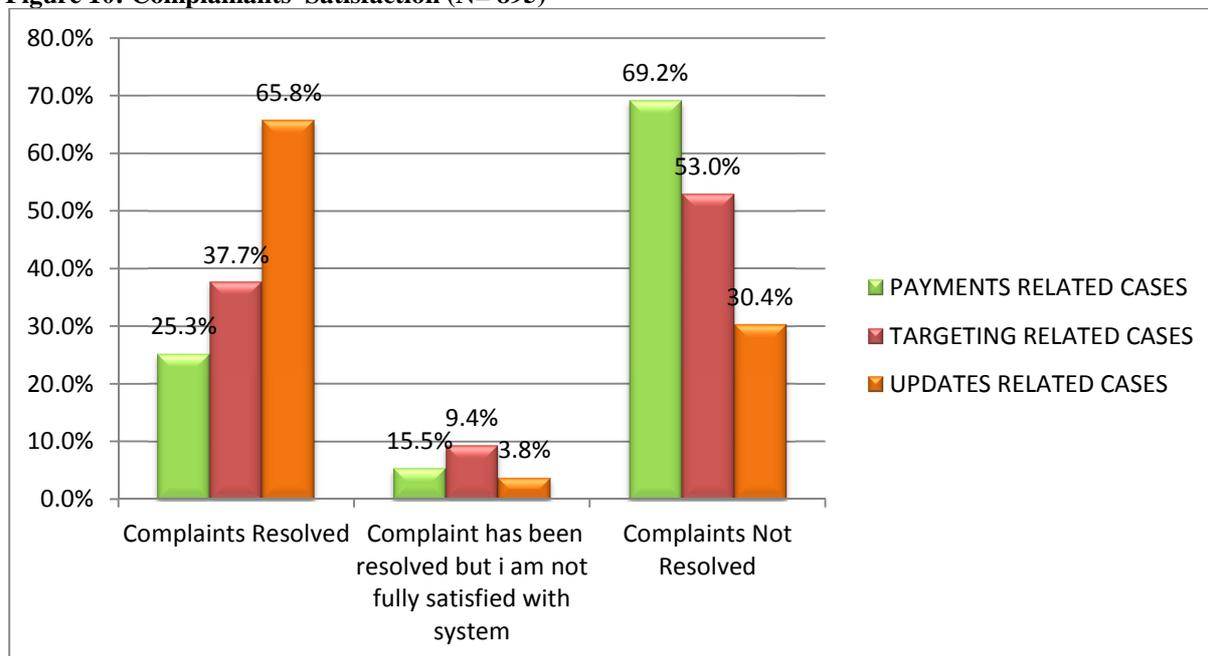
	Complaints Considered Resolved	Reported Resolution Rate	Complaints Lodged
Urban	38	49.4%	77
Rural	458	56.0%	818

## 17. **Complainants' Satisfaction**

Figure 10 details the satisfaction rate of complainants with regards to targeting, updates and payments related complaints. For those who lodged payment related complaints, 25.3 percent reported that their complaint had been resolved and that they were satisfied with the Case Management System. 15.5 percent stated that even though their complaint had been resolved, they were not fully satisfied with the system while the remaining 69.2 percent complaints had not been resolved and the complainants were not satisfied with the system. Additionally, for targeting related complaints, only 37.7 percent reported to have their complaints resolved and being satisfied with the system whereas 9.4 percent stated that even though their complaint had been resolved, they were not fully satisfied with the system. 53.0 percent of the 'Targeting Related Cases' had not been resolved as was reported by the complainants. For updates related complaints, 65.8 percent of the complaints were resolved

while 9.4 percent reported dissatisfaction with the system even though their complaint had been resolved. The remaining 30.4 percent of those who lodged update related cases considered their cases as unresolved.

**Figure 10: Complainants' Satisfaction (N= 895)**

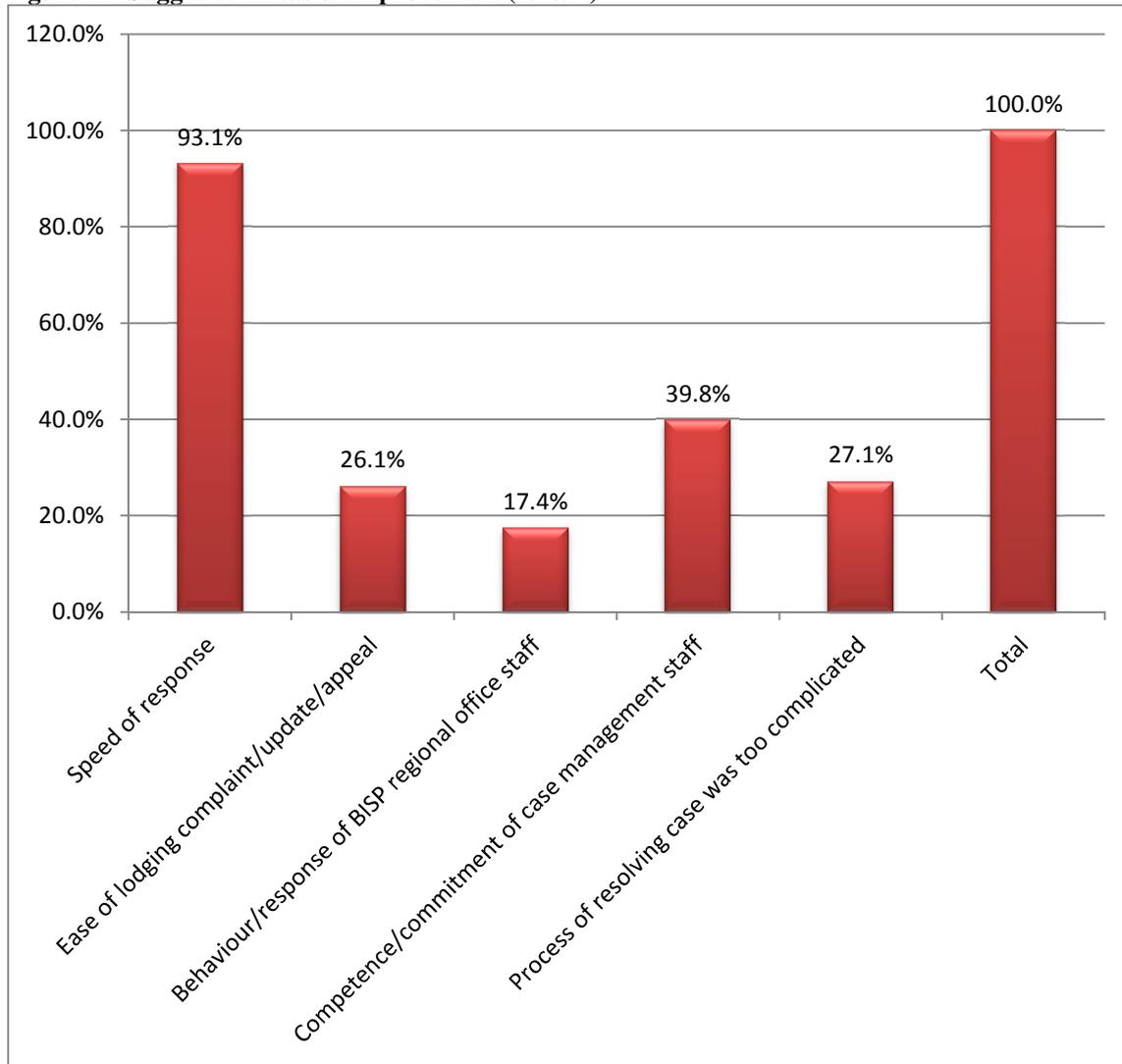


## 18. Suggested Areas of Improvement

During the survey the complainants were asked about their experience with the BISP Case Management System. These complainants were asked to identify areas of improvement. Figure 11 shows areas of improvement suggested by these complainants. Speed of response was the most common problem, 93.1 percent complainants suggested that the response time should be improved. This was a multiple response question hence the percentages are only indicative.

Although there were no official complaints registered with reference to the quality of service, 39.8 percent of the complainants were not satisfied with the commitment of the BISP staff. 17.4 percent also complained about the behaviour of the BISP staff with the complainants. Of the total complainants 26.1 suggested that the complaint redressal system should be easily approachable, within reach and efficient in terms of registering complaints on the first visit by the complainant whereas 27.1 suggested that the process of lodging and resolution of complaints should be made easier.

**Figure 11: Suggested Areas of Improvement (N=895)**



---

## Assessing Payments Methods: *Qualitative*

---

Highlighting the NRO conducted in 2010, participants in District Badin reported difficulties in understanding the questions asked. The BISP staff emphasized cultural problems as female enumerators were not provided and hence proper conduct of the questionnaire was not possible in areas where a strict implementation of 'Parda' existed. Participants in Khushab stated that enumerators were usually in a rush and thus ignored households where the Household Head was not present at the time of their visit. Secondly, households were not informed of the exact reason for the survey to be conducted. This caused them to be uninterested and thus they did not provide correct and complete information. Complaints regarding a lack of awareness of the NRO survey were also recorded. The participants suggested that announcements should have been made through which they could have ensured the presence of all family members, especially the Household Head, before the arrival of enumeration teams. The BISP Officials in Khushab informed the IDS teams that the enumerators could not be trusted since fraudulent messages to mobile phones were being sent to numerous individuals. The Officials stated that people were being deceived as a result of these fraudulent messages.

Payment Agency Officials in both districts claimed that a majority of the beneficiaries have no knowledge of operating the ATM. This causes the beneficiaries to acquire help and thus have to pay a fee for retrieving payments. Additionally, beneficiaries in District Khushab complained about the distance to the ATM, which they say is strenuous because of old age. Bank Officials in Khushab stated that the retrieving of payments takes longer than required for the beneficiaries as a result of their illiteracy; since they do not have proper knowledge of operating an ATM. This serves as a nuisance for the other customers at the bank who are unable to retrieve their payments from the ATM waiting their turn.. Consequently, the bank officials end up shutting off the ATM on occasion. The officials suggest that every beneficiary should have their own bank accounts and be issued a check book for retrieving payments as a substitute for the ATM Card. The Assistant Director in Khushab suggested that Debit Cards should be promptly sent from the Head Office.

In District Badin, participants complained about the infrastructure of the BISP Tehsil Office. They stated that the office is located at an unhygienic location and is not sufficiently furnished. Complainants therefore have to stand in long queue's to lodge complaints. This practice becomes problematic for beneficiaries of old age. Complainants in Khushab also stated that long queue's are a source of botheration for aged individuals.

Officials in Badin have claimed that the MIS is not easy to understand. One person registers numerous complaints under the same CNIC. Also, the MIS does not provide Husband/Father Name against a beneficiary's details. Given these problems, the officials suggested that the MIS should make relevant changes in order for them to identify complainants correctly. The Assistant Director in Khushab claimed that training is given to officials for the MIS and thus it should be easy to understand. However, he added, some officials are still not familiar with

the MIS properly. Additionally, the officials suggested that marital status update should be made mandatory so as to prevent stoppage of regular installments. Also they desired regular training on the MIS, especially in the case of any updates that were implemented.

Officials in both districts identified lack of coordination between District, Divisional and the Head Office and staff members as major constraints for resolving complaints on time. The Assistant Director and Officials in Khushab suggested that Field Supervisors should be added to the regular roster of staff in the district because as of the current situation, when staff members go for filed visits, the office is left empty. They also desired provision of Air Conditioners for the District Office. Additionally, officials in both districts suggested that timely notification regarding the status of complaints should be provided to the complainants through phone calls. This will reduce the number of trips a complainant has to make to check for the status of resolution and hence reduce any associated cost.

Quick and timely responses should be provided by the Head Office of complaint registration in order for the Tehsil Officials to be aware of the status.

Officials in District Badin suggested locating well equipped offices at Tehsil and Taluka level allowing more complaints to be registered. Currently the office is located at the District Level whereby lodging complaints becomes problematic for complainants. In Khushab, the Assistant Director suggested improvements in the MIS relating to change in address and Marital Status. Bank Officials suggested that bank accounts be generated for the beneficiaries whereby payments are collected through the use of cheque books instead of ATMs, which the beneficiaries are not able to operate.

Additionally, officials in Badin suggested that female staff be placed at BISP Offices to accommodate female complainants and also help with facial identification, which currently is not possible for those females who do Hijab. In Khushab, the Assistant Director suggested that a BISP Official should be placed in associated banks to deal with beneficiaries.

Complaints regarding missed payments and those relating to ATM problems are addressed at the Tehsil and District Levels whereas those regarding the stoppage of payments completely are addressed at the Head Office. All types of complaints are entered into the MIS, as reported by officials in both districts.

Complaint numbers are usually not provided to the complainants in both districts. Officials in Khushab claimed to have given complaint numbers only when there wasn't a high work load at the office. Furthermore, they noted the process of generating these complaint numbers was affected by internet problems due to load shedding.

A majority of the beneficiaries check for the resolution of their complaints by visiting the BISP Office. In District Badin, some beneficiaries however check for the resolution of their registered complaints online using Internet Cafés.

---

## ANNEX I: FGD PARTICIPANTS

---

### **Badin**

<b>PARTICIPANTS NAME</b>	<b>Stakeholder</b>
<b>khurram</b>	<b>BISP</b>
<b>Salman Askari</b>	<b>IDS</b>
<b>Sheta</b>	<b>Beneficiary</b>
<b>Janat</b>	<b>Beneficiary</b>
<b>Nooran</b>	<b>Beneficiary</b>
<b>Naseem</b>	<b>Beneficiary</b>
<b>shehzadi</b>	<b>Beneficiary</b>

### **Khushab**

<b>PARTICIPANTS NAME</b>	<b>Stakeholder</b>
<b>Kausar Parveen</b>	<b>Assistant Director (BISP)</b>
<b>Zareen Gull Nawaz</b>	<b>MCB Bank Ltd Joharabad</b>
<b>Sallan Bibi</b>	<b>Beneficiary</b>
<b>Alam Khatoon</b>	<b>Beneficiary</b>
<b>Hayataan Bibi</b>	<b>Beneficiary</b>