



# Benazir Income Support Programme Targeting Process Evaluation (Cluster A & B)

## Final Report

July 2013

**Submitted by:**

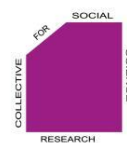
**ICF GHK**

**In association with sub-consultants:**

Collective for Social Science Research

Associates in Development (AiD) Private Limited

P40252714 and P40252715







# Benazir Income Support Programme Targeting Process Evaluation (Cluster A & B)

## Final Report

July 2013

### Submitted by:

**ICF GHK**

#### In association with sub-consultants:

Collective for Social Science Research

Associates in Development (AiD) Private Limited

**P40252714 and P40252715**

**Khatib Alam**

**Consulting Director**

**ICF GHK**

Clerkenwell House, 67 Clerkenwell Road, London, EC1R 5BL, UK

Tel: +44 (0)20 7611 1100

Fax: +44 (0)20 3368 6960

Internet: <http://www.ghkint.com>





Ref: J40252714-15/BISP A&B/July/2013

25<sup>th</sup> July, 2013

Director Beneficiaries Services  
Benazir Income Support Programme  
F Block Pak Secretariat,  
Islamabad, Pakistan.

Dear Mr. Naveed Akbar

**Subject: Final Report – BISP Targeting Process Evaluation (Cluster A&B)**

We are pleased to submit our final deliverable for the Targeting Process Evaluation (TPE), Cluster A and B, the Final Report. The content and structure of this report was presented at the Project Completion Workshop, held in Bhurban on 7<sup>th</sup> May, 2013. The valuable comments and suggestions of the BISP senior management and participants at the workshop have been incorporated into the report. The detailed structure was subsequently agreed with yourself during the meeting of 16<sup>th</sup> July, 2013.

As agreed, the analysis synthesizes and covers our key findings for both Clusters A and B, across four phases of fieldwork. It also covers all four components of the TPE: i) The Targeting Process; (ii) Data Entry; (iii) Grievance Complaints; (iv) Payments Complaints.

Given extended delays in the assignment for various reasons, and to ensure timely closure within the current contract period, we are taking the opportunity to submit in parallel our final invoices relating to retention amounts.

We would particularly like to express our appreciation to yourself and your team for the encouragement and exceptional support provided through the course of this assignment. We look forward to your early feedback on the report, three printed copies of which will be delivered to BISP.

If you should require any other information, please do not hesitate to contact me on khatib.alam@ghkint.com or the GHK TL, Mehreen Hosain or the GHK DTL, Muhammad Tariq.

Yours sincerely,

For and on behalf of GHK Consulting Ltd.

**Khatib Alam**  
**Consulting Director**  
**GHK Consulting Ltd.**  
E-mail: Khatib.Alam@ghkint.com



## Table of Contents

<b>List of Abbreviation.....</b>	<b>1</b>
<b>Executive Summary.....</b>	<b>3</b>
Background and Scope.....	3
Targeting .....	3
Data Entry .....	5
Grievances.....	6
Payments.....	8
Conclusions: The Way Forward.....	12
<b>1.0 Introduction .....</b>	<b>15</b>
1.1 Background .....	15
1.2 Key Processes in BISP’s Cash Transfer Component .....	17
1.2.1 Targeting and identification .....	17
1.2.2 Enrolment and grievance processes.....	18
1.2.3. Payment process: .....	19
1.3 Framing the BISP Process Evaluation.....	20
1.4 Overview of Methodology .....	21
1.4.1 Assessment of the targeting process .....	22
1.4.2 Assessment of data entry processes .....	22
1.4.3 Assessment of grievance cases .....	22
1.4.4 Assessment of payment cases.....	22
1.5 Structure of Report .....	23
<b>2.0 Targeting Process.....</b>	<b>27</b>
2.1 Poverty Scorecard Census Process .....	27
2.1.1 Partner Organizations .....	27
2.1.2 Features of the Scorecard .....	27
2.1.3 Public Information Campaign.....	28
2.2 Changes from the Pilot Phase .....	28
2.2.1 Changes in the Poverty Scorecard.....	28
2.3 Methodology and Sample Breakdowns.....	29
2.4 Key Findings .....	29
2.4.1 First time interviews.....	30
2.4.2 Survey of incomplete forms .....	33
2.5 Recommendations .....	35
<b>3.0 Data Entry .....</b>	<b>47</b>
3.1 NADRA as BISP’s Data Entry Organization .....	47
3.2 The Data Entry Process .....	47
3.3 Methodology for Process Evaluation of Data Entry.....	51

3.4	Observations and Findings.....	52
3.4.1	Receipt and logging of PSCs .....	52
3.4.2	Scanning and transfer to data entry POs.....	52
3.4.3	Processing and data entry .....	52
3.4.4	Monitoring, supervision and quality control.....	53
3.5	Recommendations .....	53
<b>4.0</b>	<b>ASSESSMENT OF BISP’S GRIEVANCE REDRESSAL PROCESS .....</b>	<b>57</b>
4.1	BISP’s Grievance and Case Management System.....	57
4.1.1	Case Management: from manual to technology based systems .....	57
4.1.2	Institutional structure for Grievance Redressal .....	58
4.1.3	Modalities for Registering Grievances .....	58
4.1.4	Broad Categories of Cases / Grievances.....	58
4.2	Methodology for the Assessment of Grievance Cases .....	59
4.2.1	Development of Case Studies.....	59
4.2.2	Sampling.....	60
4.3	Key Findings- Beneficiary Perspectives.....	61
4.3.1	General communication: perceptions and awareness of the programme .....	61
4.3.2	Communication: formal communication with beneficiaries .....	62
4.3.3	Experiences with BISP’s grievance mechanisms .....	64
4.4	Key Findings: Observations on management of delivery .....	66
4.4.1	Processing times and general handling.....	66
4.4.2	Record Keeping .....	67
4.4.3	Capacity of the Field Office Staff/ Work-Loads .....	67
4.4.4	BISP Office facilities.....	68
4.4.5	CMS Related Issues .....	68
4.4.6	The BISP Call Centre .....	68
4.4.7	Updating BISP’s Operational Manual and Policy Decisions.....	69
4.5	Recommendations .....	69
4.5.1	Beneficiary Communication .....	70
4.5.2	Policy and Operational Guidelines .....	70
4.5.3	Staff Capacity and Training.....	71
4.5.4	CMS .....	71
4.5.5	Office Procedures and Logistics .....	71
4.5.6	Call Centres.....	71
<b>5.0</b>	<b>Payment Complaints .....</b>	<b>79</b>
5.1.	Payment Handling Processes .....	79
5.2.	Process Evaluation Methodology/ Sample .....	83
5.3.	Observations and Findings.....	86
5.3.1	Payments through Pakistan Post.....	86
5.3.2	Payments through BSC .....	91
5.3.3	Payments through Mobile Banking .....	92
5.3.4	Payments through BDCs.....	94
5.4	KEY RECOMMENDATIONS REGARDING PAYMENT OMPLAINTS.....	100
5.4.1	Key Recommendations Regarding Pakistan Post .....	101
5.4.2	Key Recommendations Regarding BDCs .....	101
5.4.3	Key Recommendations - General.....	103



<b>6.0</b>	<b>Conclusions: The Way Forward .....</b>	<b>117</b>
6.1	BISP and the Process Evaluation .....	117
6.1.1	How we may want to think about way forward.....	118
6.2	Identification.....	118
6.2.1	Lessons learnt.....	119
6.2.2	Going forward .....	120
6.3	Registration.....	121
6.3.1	Lessons learnt.....	121
6.3.2	Going forward .....	122
6.4	Payment.....	123
6.4.1	Lessons learnt.....	123
6.4.2	Going forward .....	125
6.5	The Real Value of Process Evaluation - Feeding the Findings into BISP Policies, Design and Processes.....	125

## Annexure

<b>A1</b>	<b>Targeting Sample Breakdowns .....</b>	<b>129</b>
<b>A2</b>	<b>Checklist 3: Poverty Scorecard Census .....</b>	<b>131</b>
<b>A3</b>	<b>Sample of Grievance Case Study.....</b>	<b>136</b>
<b>A4</b>	<b>Sample of Payment Case Study.....</b>	<b>139</b>
<b>A5</b>	<b>Grievance Case checklists.....</b>	<b>143</b>
A5.1	Checklist 2A1: Provider’s Version – BISP Office - for a specific Case.....	143
A5.2	Checklist 2Z1: Receiver Woman/ Complainant .....	145
<b>A6</b>	<b>Payment Case Checklists .....</b>	<b>150</b>
A6.1	Checklist 2A2: Provider’s Version – BISP Office – for a specific Case.....	150
A6.2	Checklist 2C: Provider’s Version - Payment Agency – for a Specific Case .....	153
A6.3	Checklist 2Z2: Receiver Woman/ Complainant .....	156
A6.4	Checklist 2Z3: Receiver Woman/ Complainant .....	160
A6.5	Checklist 2Z5: Receiver Woman/ Complainant .....	165
A6.6	Checklist 7: Structured Interview with BISP Assistant Director .....	171
A6.7	Checklist 7A: Structured Observation at BDC Distribution Centre .....	173
A6.8	Checklist 7B-1: Structured Observation of each beneficiary (BISP Counter).....	176
A6.9	Checklist 7B-2: Structured Observation of each beneficiary (NADRA Counter).....	177
A6.10	Checklist 7B-3: Structured Observation of each beneficiary (BANK Counter).....	178
A6.11	Checklist 7C: Exit Interview of beneficiary leaving the BDC Distribution Centre.....	179



## LIST OF ABBREVIATION

AASR	Anjum Asim Shahid Rahman
AC	Assistant Complaints
AJK	Azad Jammu and Kashmir
ATM	Automated Teller Machine
BDC	Benazir Debit Card
BISP	Benazir Income Support Programme
BSC	Benazir Smart Card
CCT	Conditional Cash Transfer
CMS	Case Management System
DEO	Data Entry Operator
DPMG	Deputy Postmaster General
DSPS	Deputy Superintendent Postal Service
FATA	Federally Administered Tribal Areas
FIA	Federal Investigation Agency
GB	Gilgit-Baltistan
GDP	Gross Domestic Product
GOP	Government of Pakistan
GPO	General Post Office
GPS	Global Positioning System
HQ	Head Quarter
KPK	Khyber Pakhtunkwa
LMA	Limited Mandate Account
MIS	Management Information System
MO	Money Orders
NADRA	National Database and Registration Authority
NGO	Non-governmental Organization
NRSP	National Rural Support Programme
PCO	Pakistan Census Organization
PIC	Public Information Campaign
PKR	Pak Rupees
PMG	Post-Master General
PMT	Proxy Means Test
PO	Partner Organizations
PoS	Point of Sale
PP	Pakistan Post
PPO	Pakistan Post Office
PPP	Pakistan People's Party
PSC	Poverty Scorecard Census
PSLM	Pakistan Social and Living Standards Measurement Survey
QC	Quality Checker
RFP	Request for Proposal
RSPN	Rural Support Programmes Network
SIF	Survey of Incomplete Forms
SIM	Subscriber Identity Module

SRSP	Sindh Rural Support Programme
ToR	Terms of Reference
TPE	Targeting Process Evaluation
UBL	United Bank Limited
UC	Union Council
UCT	Unconditional Cash Transfer
WeR	Waseela-e-Rozgar
WeT	Waseela-e-Taleem

## EXECUTIVE SUMMARY

### Background and Scope

This is the final report of the Targeting Process Evaluation (TPE) of the Benazir Income Support Program (BISP). BISP was launched in October 2008 as the main social safety net platform in the country and led to a several-fold increase in government spending on social safety nets from 0.3% of GDP in 2007 to the current 0.9%. Pakistan's parliament unanimously approved the BISP Act in 2010. Although BISP has initiated pilot interventions in various social policy areas, its original and main task remains the delivery of an unconditional cash transfer (UCT) to poor women. Almost 7.5 million families have been identified as eligible, of which currently 4.6 million eligible families, representing about 17% of the total population, are already receiving payments. Enrolled families are paid cash assistance of PKRs.1000 per month (this has been increased to PKRs. 1200 in the recent Budget speech).

The design and evolution of BISP is characterised by four major shifts in social protection programming in Pakistan: (a) a move to systematic poverty targeting; (b) intent to reach most of the poor, and a significant proportion of the national population; (c) putting women beneficiaries at the centre of the program; and (d) introduction of institutional mechanisms and separation of functions across partners for targeting, monitoring and evaluation, grievance redressal and delivery.

The TPE focuses on BISP's UCT. It forms part of the 'qualitative' strands of evaluation, examining BISP's critical processes, with a view to obtaining real-time feedback and ensuring timely process adjustments. There are three key higher order or 'meta' processes in BISP's base cash transfer regime: (i) the 'targeting' or identification of potential beneficiaries; (ii) the 'enrolment' of those eligible; and (iii) the payment or cash transfer itself. These 'meta' processes translate, in practice, into four components or research elements to the assignment:

- i. Targeting Process (Shadowing component)
- ii. Data Entry Process (bridging targeting and enrolment)
- iii. Grievance Cases (cases other than payments and largely related to enrolment)
- iv. Payment Cases

The remit of the TPE was to (a) assess whether BISP and its Partner Organizations (POs) are implementing the targeting process following the methodology described in the Targeting Manual and its respective annexes; (b) provide in-time feedback to BISP on field operations with evidence-based advice as to how immediate improvements can be made; (c) assess if the targeting methodology and other operations are producing the outputs expected from the targeting process; and (d) make recommendations for procedural adjustments, based on field observations.

The TPE assignment was initiated in August 2011, and fieldwork, initiated in October 2011, was concluded in March 2013. The period of fieldwork allowed observations across a transition to technology-based systems.

### Targeting

Soon after its initial start-up phase, BISP adopted a poverty scorecard (PSC) based approach to beneficiary identification. A poverty scorecard census was piloted initially in 16 districts in 2009 and then rolled out nationwide in phases from 2010 to 2012. BISP chose to outsource the data collection process to a variety of organizations (which it called Partner Organizations or POs), including the Population Census Organization (PCO), which is responsible for conducting the national housing and

population census; consulting firms; and a nationwide NGO network of rural support programs, the Rural Support Programs Network or RSPN. The BISP census was supported by a Public Information Campaign (PIC) which was carried out in two phases. The first phase involved a national media campaign run by BISP itself, outlining the salient features of the programme on radio, television and in the print media, and informing the recipient audience that a census was going to be held. The other form of the PIC was a forward campaign run by the PO in a particular area, with the objective of informing area residents of the impending census. The TPE observed the targeting process through the shadowing of 3,290 household interviews across the country. The observations focused both on the first time survey and the Survey of Incomplete Forms (SIF) which followed.

The overall finding of the TPE is that BISP's penetration was considerable, and that the survey went ahead even in locations such as FATA where the security situation was difficult, transport and communication facilities were poor, and social barriers (particularly to a scheme that targeted women as beneficiaries) were perceived to be high. The key factor in conducting the survey successfully, whether in difficult areas such as FATA, or in places where community leaders were apt to try to influence survey results, was to engage the community leaders to the extent possible. The survey succeeded in establishing a government presence in some areas where there has historically been little public sector intervention. It also served to build capacity in local community based organizations and in community workers all over Pakistan.

There were also challenges and difficulties which led to variance from prescribed process. Although most of the POs made attempts to put together maps in some form these maps were not detailed enough to facilitate a census. GPSs were used to note coordinates of households once the survey began, but there is no indication that enumerators carried out the instructions of establishing boundaries of areas of operation using the GPS. There was considerable variation across POs in how field staff were equipped (with name tags, bags, and other accessories) and trained. Introductions were found to be lacking in general, with enumerators either forgetting to mention BISP, or simply not explaining the purpose of their visit very clearly. Very often, they simply started the interview by filling out CNIC details – the most time-consuming part of the survey, which they obviously wanted to finish fast so as to move on to the next house.

All the POs complained of inordinate delays in payments, which occurred primarily due to delays in NADRA's certification of the number of completed forms submitted. In case of some of the smaller firms, the delays may have adversely affected the retention of trained staff.

As in the case of first time interviews, the SIF, where the bulk of shadowing took place, also yielded some positive and negative findings. The PO recognized early on that logistics would potentially be a major issue in this phase of the survey, and they included tracking methodologies in their training, as well as allowing time for household identification in their field schedule. In addition, all field supervisors were provided means of communication to ensure that they contacted households on phone in advance, to the extent possible, before sending teams out to the field. Remuneration determined for enumerators was significantly higher than in the earlier survey, keeping in mind that the enumerators would not find the project attractive unless they could at least match their earlier daily earnings. Refresher training was provided to everyone without exception, and included all the core modules of the earlier training, along with a section on household tracking and identification.

The SIF gave rise to a unique set of issues, insofar as it required closer coordination between BISP and the PO than had previously been witnessed. It was also more logistically challenging as POs were required to re-mobilize teams that had been dormant for more than a year. The work was more physically demanding as it required field staff to trace out households which were often scattered over a wide area, or had relocated. Most of the forms had GPS coordinates of the

households to be traced, but survey teams were unsuccessful in using these to track households. Implementing parties also had some concerns about the policy support provided by BISP during the SIF. Tracing households was sometimes inordinately difficult, as there were examples of even district and Tehsil names being wrongly noted on forms.

Salient recommendations on the targeting process are:

- The standardization of training was vital, but closer monitoring of future surveys is essential to reduce the variation in performance across POs and also across regions within the mandate of one PO.
- POs should be encouraged to strengthen back office management and to maintain close coordination with BISP.
- Payment protocols should be clearly defined in contracts, and BISP and the POs should be on the same page as far as these are concerned.

## Data Entry

The BISP data entry process is outsourced to NADRA, which in turn sub-contracted approximately 96% of data entry to its partners with 4% being undertaken by NADRA itself, using internal resources. PSC forms/data once received require entry to the BISP database prior to analytics to determine the poverty score. The process of data entry can be sub-divided into the following components: a) scanning; b) data entry; and (c) uploading data to the BISP database.

The main objective of the process evaluation was to provide feedback on the accuracy and efficiency of the data entry process. This was to be complemented by a quantitative spot check of the data entry process. The data entry process was assessed in relation to the guidelines in the “Data Entry, Validation, Verification and Beneficiary Selection” section in the Operational Manual. One day of observations and interviews was carried out in each centre and included meetings with BISP / NADRA, structured observations of the data entry process using a checklist, direct observation of the data entry processes, meetings with data entry staff, and self-experience through practicing different processes.

For the main part, the data entry sub-processes were observed to be smooth and efficient. Several rounds of data entry had resulted in learning and fine-tuning of processes, and quality checks were generally effective. Attempts had been made to reduce human error through the ‘double entry’ system, and the replication of processes by the TPE team confirmed that system design was effective at capturing and blocking erroneous entries. While quality checks are generally well designed, a key observation relates to the protection and integrity of the database. With limited security checks and no encryption of data, it could be possible for the data entry PO to simply re-upload the rejected batches of PSCs without re-entry of the data. This could impact on the quality and accuracy of data entry.

While processes related to data entry are being implemented well, some recommendations for further improvement are presented below:

- Upload images at NADRA to circumvent image rejections by software and speed up data entry.
- Review security protocols and data protection. Enhanced security protocols and encryption should be considered.

## Grievances

Integral to its systems and mechanisms for accountability are BISP's processes for grievance redressal. Initially, there were no prescribed mechanisms or standardisation; any complaints received were handled manually, entered in 'registers' and in some offices summary excel sheets were prepared to forward to higher offices. In 2012 the CMS, a computerised 'Case Management System', was launched and rolled out. This resulted in a quantum shift in the efficiency of the grievance redressal process. Cases which previously took months to resolve could now be resolved within days.

The advantages of the CMS include: (i) devolved authority to resolve cases; (ii) a cohesive and standardised system unlike the prior ad hoc modes of registration of complaints; (iii) a computer generated complaint ID allows tracking of the complaint (though the practice of providing a tracking slip to complainants needs to be introduced); (iv) reduction in human error as the system won't accept incorrect CNIC (computerised national identity card) data for example; and (v) BISP staff can check the status of a complaint as can a complainant through the BISP website. While there are 'glitches' in the system and a number of systemic issues needs to be addressed, it has improved the grievance redressal process significantly.

BISP has introduced multiple channels for the registration of complaints and appeals, bearing in mind beneficiary literacy levels and regional variations across Pakistan. Appeals and complaints are received through the following interfaces: (a) walk in at BISP field offices; (b) BISP Help Line; (c) BISP website; (d) BISP Head Office, Regional Offices and Divisional Offices.

The following categories of grievance are among the more common ones addressed:

- Eligibility appeal: families with borderline poverty scores but extraneous circumstances
- Incomplete forms
- Missed out / excluded households
- CNIC Update: The women whose CNIC details are missing in the poverty score card.

Detailed case histories have been developed by semi-structured interviewing of beneficiary / complainant and concerned stakeholders and key informants to explore the causes of the grievance and the routes followed for redressal, as well as outcomes. The case studies are based on (a) Interviews at beneficiary level; and (b) Structured observations of complaint handling centres at Tehsil/Divisional offices. Sampling of grievance cases was initially on the basis of complaint data shared by BISP from the manual system. After the first wave of fieldwork, the sampling strategy and methodology was reviewed and revised following implementation of the CMS. A total of 720 cases were studied during the project period and the cases were distributed proportionately among the BISP regions.

The first direct communication with potential beneficiaries was at the time of the PSC census. The second point of direct contact with beneficiaries was in theory the official letter which was to inform them of their eligibility, provide details of the payment process and program, and advise on contact points for complaints regarding payments. The overwhelming majority of respondents indicated that they had not received the official 'intimation' letter. It was generally found that social networks and community support systems were helpful in this regard, in the absence of official communication from BISP. Once beneficiaries made it to a BISP office, staff would in general provide useful guidance, particularly in later stages when the CMS was instituted. However, the lack of follow-up systems frequently meant several visits for the beneficiary.



While a number of modes of registering a complaint are available, the majority of respondents indicated a marked preference for a personal visit to the BISP office. In general most respondents only felt action would be taken if they personally presented themselves and were assured of action. Beneficiaries were generally accompanied by a husband or brother, while a very small proportion were accompanied by sons/grandsons, or other beneficiaries from their area. There were virtually no instances of beneficiaries approaching a local politician or notable for registering a complaint, which would indicate that beneficiaries do not believe there is a need for mediation or indeed that it would be effective.

During the first wave of fieldwork, prior to the CMS being rolled out, procedures observed were fairly ad hoc, and dependent on the management of the particular office/ division or personal inclinations. Following the launch of the CMS certain procedures were standardized by virtue of having to enter information in a system, however, other procedures remain to be standardized.

In most cases beneficiaries were not provided with any acknowledgement slip indicating a record of their complaint, and they were also not provided with any indication of a time-frame in which they could expect action/response. Almost all complainants visited the BISP office at least two or three times. Even where staff requested beneficiaries to not repeat their visit, the beneficiary herself was not satisfied that any action was being taken unless she or someone she designated could physically follow up on progress. Further, prior to the CMS there were few methods for them to track their complaint, and not all complainants had access to the internet. Multiple visits continued through to the fourth wave of the TPE fieldwork, though there are indications that these did reduce considerably with the advent of the CMS. Importantly, complainants were not informed when their complaint was resolved, and found out either by yet another visit to the BISP office, or the appearance of their due money.

Front-line offices were reported to handle beneficiaries with empathy and in a very helpful manner. The majority of respondents were satisfied or fully satisfied with staff demeanor. There were no instances of graft/bribery reported by respondents at any tier of BISP staff. Gradual improvements in the skill and capacity of the staff dealing with the beneficiaries / complainants were observed across the four waves of the TPE. Regular electricity supply and internet connectivity was critical to running the CMS and determining the status of beneficiaries, but remained problematic.

Some technical issues persist; (i) an incorrect date format means it is not possible to track the history of the events / action taken at different tiers while handling complaints; and (ii) the primary interface with the beneficiary is the Assistant Complaints and Assistant Director level, and they cannot view actions taken at higher levels or apprise the beneficiary of what is transpiring with the grievance, and where there may be blockages. Cases related to wrongly entered CNICs number in the PSC form cannot be addressed by the CMS, as the system does not accept changes in the beneficiary's CNIC number. Similarly, major name changes can also not be corrected by the CMS because of subsequent mismatches with NADRA records.

Following the introduction of the CMS and other systemic changes, there is a need to update the Operational Manual, and provide training and operational guidance materials at the field office level. Greater clarity was found to be needed on specific policies and courses of action in handling grievances at the field level, and the need for further training across a range of areas including customer service/handling, difficult or extraordinary complaints, and the range of BISP programs, was identified.

Through the course of the TPE there have been significant improvements observed in the efficiency of handling grievances, largely as a result of the roll-out of the CMS. A number of other actions have

also been taken by BISP to improve processes, some in response to TPE feedback, and others through self-realization of process issues. Salient recommendations relating to grievance processes are summarized below:

- An aggressive mass education and awareness campaign needs to be launched to make beneficiaries aware of BISP's grievance redressal system.
- BISP Tehsil offices should proactively inform complainants whose cases have been resolved by any possible and practical mean of communication.
- IEC material in local languages needs to be developed and widely disseminated, specifically in relation to details of how different grievances are handled, and the responsibilities of the beneficiary and BISP.
- A clear timeframe should be given to the complainants regarding the resolution of various types of complaints, with corresponding guidelines on processing times for staff.
- BISP policies need to be more clearly communicated and staff at all tiers trained on these. Mechanisms need to be developed to keep updating staff about renewed/amended policies.
- BISP could work in some modality with volunteers, the NGO and private sector who are assisting beneficiaries, to better inform and enable them, and ensure beneficiaries are being offered genuine and optimal support.
- The CMS should reflect case process and complaint resolution dates so that the case resolution timeframes can be gauged and efficiencies monitored.
- The CMS should include a printing option so that complainants are provided with printed complaint acknowledgments.

## Payments

The Pakistan Post Money Order (MO) is delivered at the payee's doorsteps and payee's signature/thumb impression on the MO receipt is kept as a documentary proof. BISP cash transfers under alternative payment mechanism (Benazir Smart Card or BSC, Mobile Banking, and the Benazir Debit Card or BDC) are transferred to a Virtual/ Limited Mandate Account (LMA) of beneficiaries. The alternative payment mechanisms provide the beneficiaries with easier options of withdrawing their cash grants at the time and place that they find suitable.

In July 2010 BISP launched the BSC in four test-phase districts (Multan, Mianwali, Sanghar and Mirpur Khas). UBL is the partner bank for BSCs. This card has a bar code (that could be read by a phone camera) as well as an embedded chip that can record important information (such as biometric info/ thumb impression) and may be used offline also by using special Point of Sale (PoS) machines. The beneficiary goes to a franchise with her BSC, PIN and CNIC. In case of positive authentication that an instalment has been credited to her account by BISP, she puts her thumb impression on a register, and, gets her payment.

BISP started delivering cash grants through mobile banking in December 2010. This was to be rolled out in eight districts but due to security situation, could only be started in five (Layyah, Larkana, Rawalpindi, Islamabad and Battagram). Virtual bank accounts were opened and mobile phones given to 138,251 beneficiaries in these five districts. Intimation about release of instalment is received on a mobile phone as an SMS. After receiving a text message, the beneficiary goes to a Telco franchise, show the message and her original CNIC, puts her thumb impression on a register, and, collects her instalment.

From February 2012 BISP started a major changeover in payment system – from money orders delivered by Pakistan Post to payments through BDCs. The Card has mag-stripe technology and, in addition to PoS located at various rural and urban centres, it can also be used at different ATMs

including 1-Link which is the biggest network of ATMs in the Country. Till May 2013 about 3.375 million BDCs have been issued by BISP which plans to expand this facility to all the 7.5 million potential beneficiaries of BISP – of which currently 4.5 million are being paid through the four modes of payment.

For collecting a new BDC, BISP HQ informs beneficiaries about the change in payment mechanism: (a) Unverified beneficiaries are asked to go to a NADRA office to get their finger prints/information verified and collect a new CNIC; and (b) Verified beneficiaries are asked to bring their CNIC and contact number to a BDC Distribution Centre on a certain date for collecting their BDC. BDC Distribution Centres are set up in every district, generally at the Tehsil level within the premises of a BISP Tehsil office, NADRA office or some other prominent place. Where distribution started in February 2012, most receiver women have collected their BDCs, and, only one centre located at the district headquarter city remains operational for issuing BDCs to those who have not collected till now. Each BDC Centre has three sets of counters: BISP Counter (for verification that she is an existing beneficiary entitled to collect a BDC); NADRA Counter (for data and biometric verification from a central database) and Bank Counter (for recording personal data, opening a virtual account and issuing a BDC). After completing these steps, bank staff provides an envelope to the beneficiary that has her BDC, PIN Code and instructions. They also explain how to use the BDC and advise them about the security of the BDC and PIN Code.

The Payment Cases envisaged in the BISP Case Management Manual include cases relevant to delivery through Pakistan Post only. BISP Case Management Manual needs to be updated so that it also addresses payment cases arising in alternate payment mechanisms including the BDC which has now become the main mode of payment.

About 80% of Pakistan Post complaints are filed with BISP Offices. In complaints regarding electronic payment modes, initially BISP staff did not play any role and simply directed the beneficiary/complainant to the bank counter at the BDC Distribution Centre. Now at BISP Tehsil offices, staff maintains an Excel file, in which the name, CNIC, address, contact number and nature of complaint is recorded. Presently the BISP CMS does not cater to Payment Complaints; however, a module is being developed to include registration and redressal of these complaints in the future.

Pakistan Post has an established complaints redressal system and an enquiry (attended by the postman and payee) is conducted by an officer for every complaint that is filed directly with Pakistan Post or forwarded by BISP to Pakistan Post. Strict action (dismissal from service) is taken in case a postman is found guilty of misappropriating a money order. MO receipt with beneficiary's thumb impression is used as the main evidence for deciding a complaint. Instead of the prescribed eight days complaint redressal usually takes much longer, and, most enquiries are decided on the basis of the beneficiary's signed and witnessed statement before the enquiry team.

Some BDC complaints arise while using the card for the first time e.g. (a) lack of knowledge about all the places where BDC can be used; (b) incomplete guidance by bank staff at BDC Distribution Centre about how to use the BDC; (c) card not activated or amount not credited to beneficiary's account, etc. BDC payment complaints include (a) need for replacement of card (lost or damaged); (b) replacement of PIN (illegible, incomplete or erased); (c) exchange of BDCs between beneficiaries (BDC is not personalized and does not have the name or CNIC of a beneficiary); (d) card captured by ATM after incorrect PIN is entered repeatedly. Though the complaints can be addressed quickly through the bank helpline, generally beneficiaries consider complaint redressal through bank helpline as complicated (especially for illiterate women - the typical BISP clients). Bank staff at BDC Centres is facilitating the beneficiaries in addressing their BDC complaints by (i) Receiving BDC

Complaints; (ii) Forwarding these complaints to bank's H.O. for redressal; and (iii) Helping beneficiaries in contacting the bank helpline.

The key questions which were investigated in the TPE regarding payments include: (i) Were anticipated communications received, understood and appropriately acted upon by the potential receiver women? (ii) What concerns emerge around payments? (iii) Did receiver women understand their rights and see the potential of addressing their concerns? and (iv) Tracking of payment cycle to suggest improvements for efficiency, transparency and ease for the receiver women.

Structured Interviews were conducted with the following stakeholders involved in the payments and complaint redressal process: (i) Key officers/ staff of operations, finance and other departments; and Provincial/ Regional, Divisional and Tehsil Offices of BISP; (ii) Key officers/ staff of Pakistan Post at Headquarters; Post-Master General (PMG), Deputy Postmaster General (DPMG), DSPS offices and GPOs; (iii) Key officers/ staff of partner banks; (iv) relevant Key officers/staff of Telcos; and, Receiver Women. To ensure that the Payment Processes detailed in the BISP Payments Manual are being strictly adhered to, structured observation of payment processes at various levels were conducted.

During the four waves, we covered all provinces/ regions and BISP divisions for tracking of payments cases. The area covered by a divisional office of BISP was sampled purposively, to generate sufficient case studies to draw useful conclusions. Each quarter, 180 payment cases (90 per cluster) were developed and 720 Payment Case Studies were submitted in four quarterly reports.

A beneficiary usually finds that there is an issue of non-payment, after someone checks her Payment Detail on the BISP website and finds that (a) a number of MOs have been generated in her name and shown as delivered to her, though she has not received these; and (b) the amount for a certain MO as shown on her Payment Detail is different from what she has actually received. Most reviewed complaints (81%) were filed with different BISP offices –of these 10% were filed with BISP staff visiting a beneficiary for payment monitoring. Beneficiaries consider BISP to be the key stakeholder, and they are comfortable in dealing with BISP staff.

A Payment Complaint can only be addressed if it is formally forwarded to the relevant office of Pakistan Post for processing, enquiry and redressal. It was observed that 53% of the reviewed complaints were forwarded formally by BISP Offices to Pakistan Post while 15% were filed by the complainant directly with some office of Pakistan Post. A large number of complaints (22%) were not forwarded to Pakistan Post while 11% were forwarded informally.

A formal enquiry was conducted by Pakistan Post in most (76%) payment complaints forwarded by BISP or filed directly with some office of Pakistan Post. Informal enquiry was held in 6% of cases (postal staff checked and found that the MO was not even generated or was returned as "undelivered" and so there was no need of an enquiry).

It was observed that in many complaint cases, the standard BISP money order delivery procedure was not followed and the postman handed over the money to someone other than the beneficiary in whose name the money order was generated. The beneficiary (and the postman) gave written statements that now the amount has been recovered by the postman and has been paid to her. The postman's admission of delivering the payment to someone other than the beneficiary is in itself a breach of procedure which, in many cases, was not investigated by the Pakistan Post. There is usually a mismatch between the paper trail of statement given before the enquiry team and the position as shown by the Payment Detail from which it appears that complaints are being resolved informally and then complainants' statements are used in order to formally close the complaint file.

Very few complainants confirmed that they had received BISP's letter regarding change in mode of delivery of cash transfer from Pakistan Post to BDC. This lack of information resulted in many difficulties for the beneficiaries and BDC Centres staff, such as:

- Crowd management issues as beneficiaries did not receive information about the specific date when they should visit a BDC Centre.
- Many beneficiaries could not receive their BDCs as they did not have the information that their payment mode has changed – they simply thought that their MOs were being misappropriated.
- Many beneficiaries had not received BISP letter so they weren't informed about the need to address any CNIC discrepancy before going to the BDC Centre for collecting their BDC.

BDC Complaints reviewed by us were in three general categories: (i) Complaints regarding PIN Code; (ii) Complaints regarding the BDC; and (iii) Beneficiary's BDC not activated or Bank A/c not credited with cash transfer. We tracked cases for lost/damaged/exchanged BDC; BDC captured by ATM after multiple tries; no BDC/PIN in the BDC envelope received at BDC Centre; and, CNIC requirement for BDC issue, etc. Some unique cases regarding problems of biometric verification, and, BDC wrongly issued to someone other than the beneficiary were observed.

Most of the reviewed BDC complaints were regarding the collection of BDC or first withdrawal through a BDC and covered cases such as (i) difficulty in collecting her BDC (old CNIC, problem of biometric verification, multiple visits, etc.); (ii) BDC or PIN was lost before or during the first withdrawal (mainly because she gave it to someone else as she could not go to the payment point or did not know how to use the card herself); or (iii) card not activated or amount not transferred to her bank account (due to which she continued to try to withdraw money and finally her BDC was captured).

During interviews with complainants we found that nearly 85% had to take help from someone else to withdraw their cash transfer by using their BDC. Obviously for withdrawing cash from the PoS, a beneficiary has to depend on the franchisee but this dependence on someone else in case of withdrawal from the ATM resulted in many complaints regarding fraudulent withdrawals. The main reasons why she couldn't use the card herself were (i) insufficient guidance by bank counter staff while issuing her BDC at the BDC Centre; (ii) illiteracy due to which she couldn't understand how to use the card; and (iii) distance from her home to the nearest PoS/ATM or cultural reasons due to which she couldn't go to a payment point.

Based on lessons learnt during payment case-work, the following key recommendations emerge regarding delivery of cash transfers:

- It appears that the present communication sent to beneficiaries regarding complaint redressal is either not received by them or is not understood. Ensuring the delivery of Receiver Women's Guidelines may help the beneficiaries/ complainants.
- BISP must monitor payments to ensure timely delivery of full amount to beneficiaries.
- BISP should ensure the provision of acknowledgements to beneficiaries who lodge payment complaints so that the progress could be traced.
- BISP HQ should take action on complaints forwarded by BISP Tehsil Offices for redressal and also send regular feedback to these offices for informing the beneficiaries about the progress and redressal of their complaints.
- The Payment Detail is the most important tool for the beneficiary as well as BISP. Cases of incorrect/ illogical entries in the Payment Detail should be automatically selected by the BISP MIS and presented as a report so that these could be investigated by BISP officers.

- It is important that payment status is regularly updated in the Payments Detail of the beneficiary shown on the BISP website for minimizing un-necessary complaints.
- Revision/ Updating of BISP Case Management Manual so that it caters to all modes of payment.
- The BISP CMS should be improved so that it can cater to Payment Complaints.

## Conclusions: The Way Forward

The BISP output which is of primary interest to the TPE is the efficient and accurate delivery of cash to intended beneficiaries. The TPE is one of several possible instruments used – including Spot Checks, impact evaluations, and independent research studies – to document and analyse programme performance.

It was found in the Pilot Phase as well as the Roll-Out that a door-to-door census-based Poverty Scorecard Survey was the most effective way for ensuring coverage. In a complex and diverse society like that of Pakistan, and one with many dimensions of social marginality and exclusion, the census method proved to be an effective instrument for cutting across barriers and reaching the intended population. The census method also proved to be an effective instrument for generating public awareness and interest in the programme. BISP and partner organizations, to a great extent, internalized the concern about minimizing errors of exclusion in their Operational Manual and on-the-ground approach.

The main transition within BISP with respect to registration was the introduction and maturing of an integrated Case Management System (CMS). The key issue resolved by the CMS is that it allows various levels in the organization to provide interactive input into a grievance case. The TPE found that grievance cases were usually facilitated by relatives or other intermediaries who assisted poor and often illiterate women to pursue their cases. Women who might have been the least able to pursue grievance complaints are likely to have been from among the poorest and most marginalized. The CMS has, however, greatly improved the efficiency with which grievance cases are handled. Going forward, the programme will need to make special efforts to ensure the timely registration of eligible women as actual beneficiaries including further attempts at making the system more user-friendly and responsive.

With respect to payment, an important concern arising is that we have little information about those problems which are not lodged as formal complaints in any of the BISP or partner organization systems. Whether and to what extent cash actually reached the beneficiary is not known directly. Only when a payment complaint is lodged does the monitoring system become cognizant of the possibility that the withdrawn amount might have been embezzled.

The TPE had a close engagement with all BISP cash transfer processes related to targeting, data entry, registration, and payment during a crucial evolutionary period of the programme. The observations, analysis and recommendations of the TPE have already fed into course correction and changes in design and operations, and have also provided BISP management with insights into improving coordination with and capacity of various partner organisations. The detailed working knowledge of the programme and its multiple processes collected during the course of the TPE and documented in its various reports including this final report can be an important resource for further streamlining and improvements in a programme which is already acknowledged as among leading social protection interventions in the developing world.



## 1.0 Introduction

---





## 1.0 INTRODUCTION

### 1.1 Background

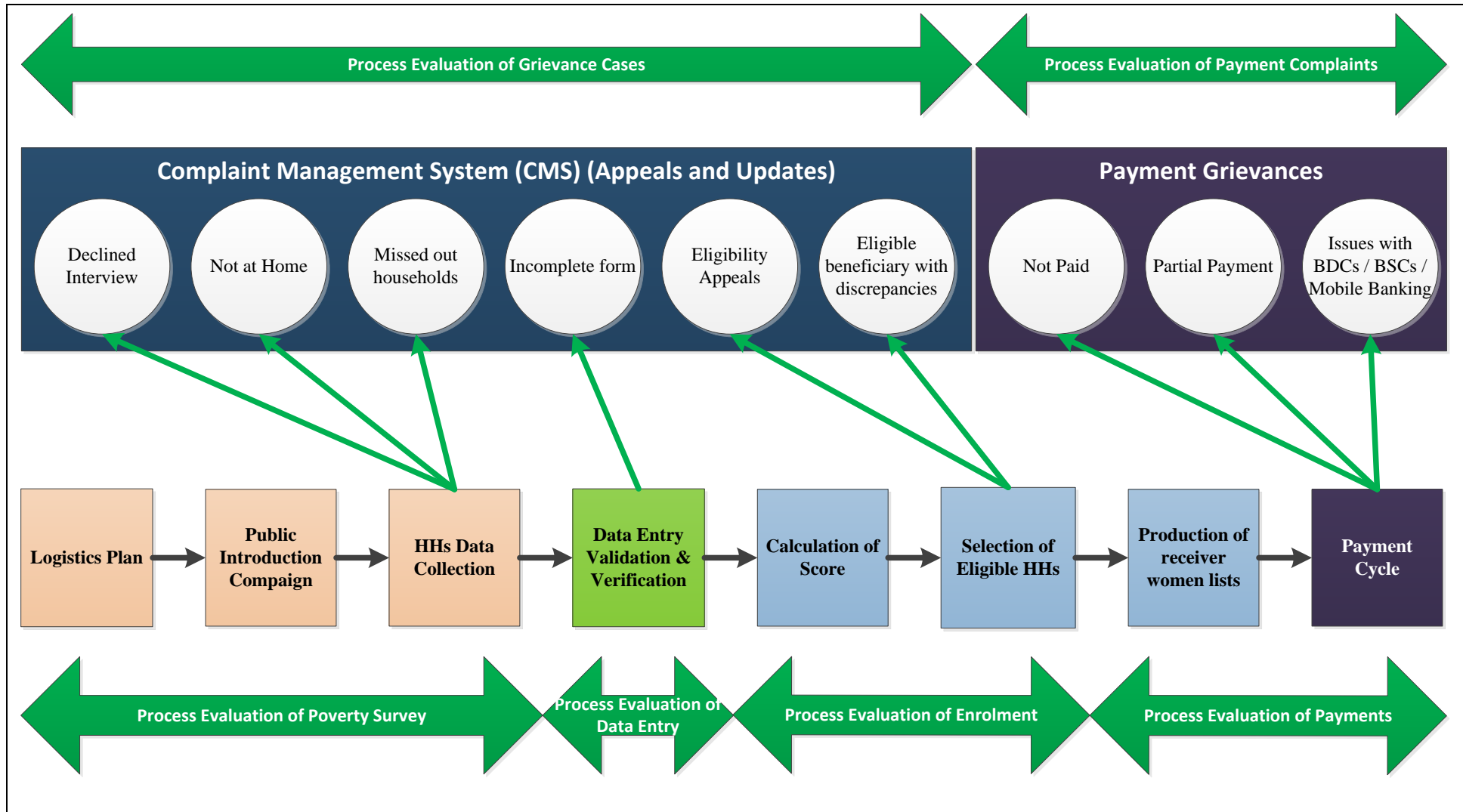
The Benazir Income Support Programme (BISP) was launched in October 2008 as the main social safety net platform in the country. BISP was initially implemented through parliamentarians, but the remaining vestiges of this system have now been virtually phased out and replaced by a Poverty Scorecard (PSC) based on a Proxy Means Test (PMT) applied on household census data. Building on an initial 'Test Phase,' the survey has, since 2010, been rolled out nationally. The PMT is based on 23 variables and uses poverty characteristics such as: number of assets; education level of head of households; and number of dependents to identify the poor. BISP marks a significant departure from prior social welfare programmes in better defining a universe of beneficiaries, and providing the ability to accurately target within this universe.

Since the establishment of BISP, the GOP's safety net investments have increased several-fold to approximately 0.9% of GDP (from 0.3% in 2007). Pakistan's Parliament unanimously approved the BISP Act in 2010. The national registry developed by BISP now has poverty scores for approximately 27 million households collected through the PSC survey, which covers the entire country. Almost 7.5 million families have been identified as eligible, of which, currently, 4.6 million eligible families, representing about 17% of the total population, are already receiving payments. Enrolled families are paid cash assistance of PKRs.1000 per month (this has been increased to PKRs. 1200 in the recent Budget speech). Targeted at the poorest families, below the current eligibility score of 16.17, income support in the form of a regular cash transfer is provided to each ever-married (with some exceptions) female in an eligible family.

The BISP Act authorized BISP as an autonomous safety net authority. Led by a Council, BISP's affairs are managed by a Board, which is headed by a chairperson. The Board now leads the programme in terms of policy and expansion and constitutes a mix of public and private sector representation, including members from academia and civil society. Administratively, BISP is headed by a Secretary, and has 9 sections in the head office, including one for Cash Transfers. Four provincial and two regional offices are further divided into Divisional and *Tehsil* units, with the *Tehsil* offices (in all provinces other than Balochistan where they are currently being rolled out) now the frontline for communication and coordination with beneficiaries. The programme coordinates functions across a range of agencies, including the National Database and Registration Authority (NADRA), Pakistan Post, commercial banks, NGOs and private sector institutions. In 2012 BISP introduced, on a pilot basis, a 'co-responsibility' cash transfer (CCT) for education (Waseela-e-Taleem). Additional to the base unconditional cash transfer (UCT) and CCT, there are a range of complementary initiatives delivered by BISP, to support beneficiaries in 'graduating' from the programme.

Since 2009 BISP has evolved rapidly to expand coverage, fine-tune its targeting and establish a modern safety net through technology based systems to administer the programme. In 2012 the 'Case Management System' or CMS, a computerised management information system designed to administer the case-load of grievances, streamline processes and ensure accountability to beneficiaries, was launched and rolled out. A suite of evaluations, both internal and third-party, has accompanied and defined the evolution of the BISP through its Test Phase to the national roll-out which is now complete. The design and evolution of BISP is thus characterised by four major shifts:

**Figure 1-1:** Key Processes in BISP's Cash Transfer Component



- A move from weakly programmes to a systematically targeted one;
- Intent to reach most of the poor, and a significant proportion of the national population;
- Putting women beneficiaries at the centre of the programme;
- The introduction of institutional mechanisms and separation of functions across partners for targeting, monitoring and evaluation, grievance redressal and delivery.

## 1.2 Key Processes in BISP's Cash Transfer Component

This report focuses on BISP's UCT. It forms part of the 'qualitative' strands of evaluation, examining BISP's critical processes, with a view to obtaining real-time feedback and ensuring timely process adjustments. There are three key higher order or 'meta' processes in BISP's base cash transfer regime: (i) the initial 'targeting' or identification of potential beneficiaries (the PSC survey); (ii) the 'enrolment' of those eligible; and (iii) the payment or cash transfer itself. Figure 1-1 depicts these processes. The analysis in this report is structured around these core processes which are introduced below, and further detailed in the respective chapters in the report which explore findings around each process.

### 1.2.1 Targeting and identification

Initial beneficiary targeting through elected representatives has been fully phased out. Prior to targeting mechanisms being fully developed, elected representatives were asked to draw on their local knowledge to identify the neediest in their constituencies. This was a 'stop gap' measure, understood not to be fully objective. With technical assistance from the World Bank, a poverty scorecard using proxy indicators derived from the PSLM (Pakistan Social and Living Standards Measurement Survey) was developed and tested in field trials. The 'Test Phase' covered 16 districts, and the learning from this phase informed the subsequent national roll-out of the PSC survey or census. Adjustments were made to the score-card itself, as well as the processes for the implementation of the survey/census. As in the Test Phase, the national roll-out or Phase 2 was executed with the assistance of Partner Organizations (POs), including NGOs, private sector organizations and the Pakistan Census Organization (PCO).

The census was comprehensive and covered all provinces and regions of Pakistan. However, the scale and complexity of the exercise resulted in some gaps and issues in implementation as intended and laid out in the 'Targeting Manual' which provides guidance for all key processes. A first wave of survey activity resulted in the identification of some exclusions; households 'missed' during the survey, or those who refused to cooperate based on limited knowledge of the reasons for the survey, as well as a number of 'incomplete' forms, where enumerators had failed to fill in required information. This resulted in a second wave of survey activity, the 'Survey of Incomplete Forms'. Households which were 'missed out' in the first instance were dealt with in a different manner; in some cases the survey organization was requested to resurvey 'pockets' of exclusions, but in a number of cases the survey of these households is as yet pending. The score-card process is a static process in two senses; first, it is based on the relationship between the proxy variable and the dependent variable in the survey year – in this case PSLM 2005-2006. Second, scores are true for the time of the survey/census and can change quickly over time as household circumstances change. While the policy decision at present is to limit beneficiaries to those eligible at the time of the current survey (using other mechanisms to buffer those who subsequently fall below the cut-off score for various reasons) there is a keen policy interest in planning for future rounds to update the register. The learning from the execution of the

survey can thus inform future modalities; whether survey based or not. This learning is highlighted in the chapter on 'Targeting'.

### 1.2.2 Enrolment and grievance processes

In the current Phase 2 of the BISP cash grants programme, beneficiary identification and targeting have been carried out on the basis of a Poverty Scorecard Census (PSC) as described. To be eligible and be enrolled in the programme, potential beneficiaries generally have to meet the cut-off score of 16.17, and their personal details must be consistent with the personal and family data available with NADRA, which is responsible for determining eligibility based on data entry of the PSC and running the PMT. BISP defines a Grievance Case as a complaint which emerged from a supposed lapse in the enrolment process.

Figure 1-2 describes the enrolment process and corresponding sources of possible Grievance Cases. Till 2012, Grievance Cases were recorded manually and processing remained ad hoc. Since the launch of the CMS in 2012, Grievance Cases have been addressed far more systematically and speedily.

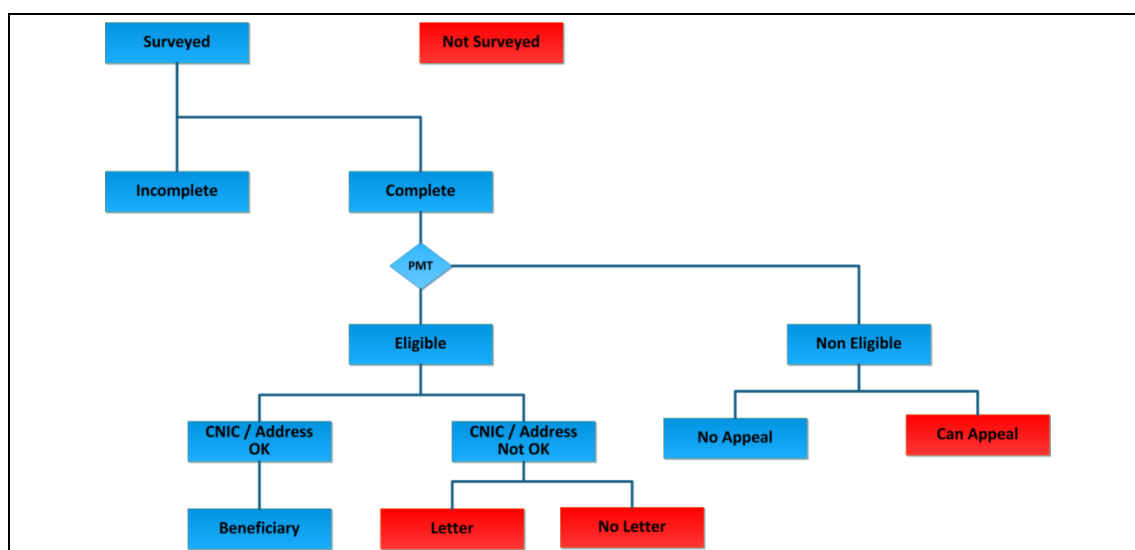
While the Poverty Scorecard Census was conducted with great rigor, BISP acknowledges that there were marginal cases of households who could not be reached for a variety of reasons. Complaints from individuals regarding their households being missed in the Poverty Scorecard Census are accepted as possible Grievance Cases by BISP. The programme is committed to surveying missed households and has already conducted substantial supplementary surveys. A vast majority of households were obviously covered by the census. Within these, there is a small proportion whose PSC forms had incomplete or inconsistent information on variables which are used for calculating the poverty score. BISP defines these forms as 'incomplete' and its internal system generates re-survey lists. Re-surveys or surveys of these incomplete forms, have also been conducted as previously described. The programme, however, does not accept individual complaints about incomplete or inaccurate data as Grievance Cases. Forms which have sufficient information on variables which are used to calculate the poverty score are used to identify eligible households. The programme does accept appeals from households that fall within a narrow band above the cut-off score (up to 20.0) if these households also have extraneous circumstances such as disability, widowhood or chronic illness. Such appeals too are defined as Grievance Cases. Finally, there are PSC forms which have sufficient information for calculating the poverty score but have other gaps and discrepancies such as those relating to the correct address or CNIC numbers. Complaints about these discrepant forms are accepted by BISP as Grievance Cases.

Summing up, Grievance Cases may arise from the following sources:

- Households not surveyed;
- Eligibility appeals by households with a poverty score between 16.17 and 20.00, and with admissible extraneous circumstances;
- Forms with discrepancies in data not relating to the poverty score.

A key issue facing the programme is the gap between the number of those who are eligible for the cash transfer and the number of actual beneficiaries, which remains large. These represent a key population group of interest. The chapter on Grievance Cases examines efficiencies and bottlenecks in Grievance Cases in greater detail.

**Figure 1-2:** Enrolment and Grievance Process



### 1.2.3. Payment process:

The payment process, obviously enough, relates to those who have been successfully enrolled and are defined as ‘beneficiaries’ by the BISP. At one level lapses in the payment process are relatively simple. Beneficiaries may not have received their payments, or if they have received them, they have not been in full. Different payment modalities entail their own complexities and their own sources of payment-related issues. The original payment modality of Pakistan Post (PP) money orders is currently being replaced rapidly by the Benazir Debit Card (BDC). In the meanwhile two interim pilots (mobile phone payments and Benazir Smart Cards) also continue to be in play. To date, 75% of the beneficiaries have transitioned to BDCs, 15% are receiving payments through PP while the remaining 10% are on the interim pilot modalities. It is expected that the transition to BDC will be completed within the next 12 months or so.

From the viewpoint of the beneficiaries, the two main modalities – BDC and PP – have given rise to distinctive payment-related issues. With PP there have been complaints about embezzlement on the part of a small minority of postal workers, but more widespread reports about postal workers demanding informal (and illegal) service charges of between 5 to 10% of the payment amount from beneficiaries. The latter type of lapse is rarely escalated into a formal complaint since beneficiaries often reason that receiving a money order at the post office (rather than at their doorstep) will be costlier in terms of time and out-of-pocket expenses, and that the postal worker ‘deserves’ the reward. Complaints about outright embezzlement do arise and are addressed primarily through Pakistan Post’s pre-existing internal audit and monitoring system. With BDCs the main concerns include the loss of the card, the improper use of an ATM resulting in card capture, loss of the PIN, and processes within banks for addressing these common complaints. These complaints are handled exclusively by existing ATM-related complaint processing systems of commercial banks which are BDC partners. The BISP CMS does not yet have a module to process payment complaints (although this is under development), which if lodged with the BISP are handled manually and forwarded on to the relevant partner organization.

In addition to these issues, the different payment modalities have distinctive implications for women’s agency and empowerment. With the PP money orders, cash is delivered at the

doorstep, often in the hands of the woman beneficiary herself, the BDC poses challenges in terms of mobility and is often passed on by the woman to male relatives for use on her behalf. Conversely, for women beneficiaries who have started to travel to the nearest ATM or PoS to obtain cash the newly-found freedom to travel, and learning to use the debit card may have enhanced individual agency. A detailed analysis of Payment modalities and related findings is presented in the chapter on Payment complaints.

### 1.3 Framing the BISP Process Evaluation

This report presents the key findings of the Targeting Process Evaluation (TPE). The findings incorporate evidence drawn from four streams of research, focused on the three core processes described above.

The core objective of the TPE as defined in the RFP is to:

*“Review the performance of the targeting process and follow-up activities by monitoring the efficiency (time wise) and accuracy (with respect to the Operations Management) of the project cycle stages, to provide regular and timely feedback to BISP and recommend immediate improvements. The Process Evaluation will also assist in identifying options for improving the process or the targeting.”*

Specifically the remit of the TPE is to:

- Assess whether BISP and their Partner Organizations (POs) are implementing the Targeting Process following the methodology described in the Targeting Manual and its respective annexes.
- Provide in-time feedback to BISP on field operations with evidence-based advice as to how immediate improvements can be made.
- Assess if the targeting methodology and other operations are producing the outputs expected from the targeting process.
- Make recommendations for procedural adjustments, based on field observations.

The TPE assignment has been functionally divided into two clusters; Cluster A covering Upper Punjab, KPK, FATA, GB and AJK; and Cluster B covering Southern Punjab, Balochistan and Sindh.

There are four components or research elements to the assignment: (i) Assessment of the Targeting Process (Shadowing component); (ii) Assessment of the Data Entry Process; (iii) Assessment of Grievance Cases (cases other than payments and largely related to enrolment); and (iv) Assessment of Payment Cases. Component two bridges the targeting and enrolment process.

The TPE forms one of many strands of research commissioned by BISP and supporting donors. It is a qualitative piece of research, designed to rapidly highlight process inefficiencies and flaws as well as best practice, with feedback in real time to ensure course correction. It should not be used to draw conclusions about the overall effectiveness and impact of the programme; a quantitative longitudinal impact assessment has separately been commissioned by BISP. The TPE extends and builds on the TPE carried out during BISP’s

Test Phase<sup>1</sup>, where feedback effectively translated into process reviews. The results presented in this report provide early qualitative insight to the delivery processes being implemented by POs as well as BISP's own grievance redress processes. There are two key ways in which 'process evaluations' can provide insight; first, by assessing whether the process is being implemented as intended, and secondly by assessing whether the process as designed is optimal for attaining programmatic objectives.

The TPE has been designed to be complemented by a 'Spot Check', which is intended to be built on reviews of administrative data and quantitative monitoring of key processes. Along with the Spot Check the TPE assignment is intended to highlight to BISP whether critical processes are being implemented as intended by the Operational Manual- the Spot Check may identify 'hot spots' or areas of deviation, whilst the TPE can explore these in greater depth. Both may feed into each other. While there are clearly synergies and complementarities between the two strands of research, it has not been fully possible to explore these due to a lag in sequencing of the assignments.

Importantly, the TPE is a 'real time' exercise, following processes as they occur and providing feedback at a time when course correction is possible, rather than ex-post. The feedback loops are therefore particularly important. Equally important is the timing of the assignment, as it is critical to be able to observe key processes as they are implemented. For various reasons, the TPE was commissioned at a stage where the targeting process through the PSC census was nearing completion, and methodologies had to be adapted to address this. Conversely, the grievance redressal mechanisms to be reviewed had not yet been fully developed and launched. This resulted in an extended evaluation time-frame, which however had advantages in allowing the team to feed-back on the baseline situation prior to systems being rolled out, the transition to the new systems and documentation of efficiencies once new systems and processes in grievance redressal had been embedded and reached a 'steady state'.

This report presents the key findings of the Targeting Process Evaluation (TPE). The findings incorporate evidence drawn from four streams of research, focused on the three core processes described above. **The TPE assignment was initiated in August 2011, and fieldwork, initiated in October 2011, was concluded in March 2013. The period of fieldwork allowed observations across a transition to technology-based systems.**

## 1.4 Overview of Methodology

The TPE involved research with BISP, its partner delivery organizations and beneficiaries themselves. It combined a range of qualitative methods: case-studies, participant observation, 'shadowing/observations', and semi-structured and key informant interviews, across the four research elements. These are introduced below and further detailed in each relevant chapter. In each case, the sample was stratified to capture geographic and other variation, but to some extent remained opportunistic, given the need to synchronize with processes which were already advanced or had not yet been initiated. In particular, it was not fully possible to sample systematically across grievance and payment cases, in the absence of a management information system (the CMS was launched some nine months following the start of the TPE). Prior to the CMS roll-out, researchers visited front-line

---

<sup>1</sup> Process Evaluation of BISP: Scorecard-Based Poverty Targeting Under the Test Phase. GHK Consulting, March 2010.

offices and spent extensive time manually reviewing files and registers to identify suitable cases for study.

#### **1.4.1 Assessment of the targeting process**

The methods used here were developed based on the process evaluation of the Test Phase. The late stage of implementation of the PSC census necessitated a two pronged approach; assessment of the PSC survey in areas which remained to be covered, and a further assessment of the PSC survey where it was repeated for 'incomplete forms'. The key tool involved was 'shadowing' of the enumerators of the partner survey organization, to determine the extent to which agreed processes were being adhered to in administration of the PSC. Researchers used a semi-structured pro-forma to record their observations. The shadowing was by its very nature contingent on the pace of progress of the POs involved in the survey. In some cases, the survey was extensively delayed for various reasons including security, which extended the time-frame originally envisaged for this component.

#### **1.4.2 Assessment of data entry processes**

Initially carried out by NADRA, BISP's key partner in data management, the bulk of data entry was later sub-contracted by NADRA given the volume of PSCs and heavy demand on their resources. The key process is the entry of the data captured in the PSCs during the poverty census to create a poverty registry of eligible beneficiaries below the cut-off score (as well as a full data-base of all surveyed). Two tools were used: direct observations of the data entry process by spending a day in two data entry centres per quarter (or as and when data arrived), and mimicking the data entry process to determine where the system could potentially allow errors to occur. Management interviews were also carried out with NADRA, as well as data entry managers and data entry staff in POs.

#### **1.4.3 Assessment of grievance cases**

A case-study approach was used for examining the range of issues around enrolment of beneficiaries, with in depth interviews with BISP frontline staff responsible for registering grievances, partner agencies such as NADRA, call centre staff dealing with customers/beneficiaries, BISP managers and beneficiaries and their families. Each case study tracked the sample reported grievance – at BISP's request only reported grievances were examined- through a series of in depth interviews to build up a case study tracking the origin, reporting and outcomes of the grievance. Observations were also carried out in the main call centre at Headquarters. Grievance case studies were sequenced across four waves of field work, with 180 case studies being carried out in each wave. The sample attempted to capture the range of different type of grievance cases, as well as geographical variation. Researchers initially drew cases through a manual review of paperwork in front-line offices (with some cases available through the MIS at Headquarters), though in latter stages of the TPE, the CMS was operational and grievance cases were also identified through this.

#### **1.4.4 Assessment of payment cases**

As with grievance cases, payment cases were explored using a case-study approach, across four waves of field work. The sample of 180 cases in each wave was stratified by payment mode/ agency as well as geography, and covered pilots in mobile banking and the Benazir Smart Card, as well as the more prevalent mode through the Pakistan Post (PP) and the relatively new Benazir Debit Card (BDC) which is now being rolled out nationally.



Additionally, at the specific request of the BISP, the ‘issuance’ of the BDC was studied, using a combination of structured observations and exit interviews with beneficiaries, as well as interviews with the staff of BISP and POs involved (banks, NADRA). Unlike grievance cases, payment complaints do not yet have a CMS module associated with them, and hence needed to be identified through a manual review of registers in BISP and payment agency offices. With the roll out of the BDC as a payment mode, it became increasingly difficult to identify cases, as the private banks involved did not have processes for recording grievances systematically and mechanisms for data sharing with BISP on complaints had not been articulated.

## 1.5 Structure of Report

This report presents the main findings of the TPE in relation to BISP’s cash transfer component and its core processes, and is onward structured as follows:

- **Chapter 2** examines the targeting process and adherence to guidelines by BISP and its partner organizations during the PSC survey.
- **Chapter 3** reviews the entry of data by NADRA and its partner organizations, highlighting issues which could affect efficiency, accuracy and data integrity and security.
- **Chapter 4** focuses on the enrolment process and areas of grievance around eligibility and enrolment.
- **Chapter 5** looks at the details of the payment cycle for different modes of payment, analysing bottlenecks and identifying practices which could ensure more effective and efficient delivery to beneficiaries.
- Finally, **Chapter 6** builds on the findings for each key process to determine options for the way forward for BISP in relation to the core processes of the cash transfer component, and draws together the main conclusions from the TPE. It also highlights areas of consideration for BISP in the future.

While the TPE by its very nature focuses primarily on process issues, each chapter concludes with a brief summary of areas where BISP has already progressed with process improvements, both in response to and independently of TPE findings.





## 2.0 Targeting Process

---



## 2.0 TARGETING PROCESS

### 2.1 Poverty Scorecard Census Process

When BISP was first launched in August 2008, beneficiary targeting was done through elected representatives, who were asked to identify a set number of needy constituents, and have them registered with the programme. This approach came to be questioned for objectivity, and the government decided to approach the World Bank for assistance in developing a more objective and rigorous targeting methodology – preferably one that had been tried and tested in other parts of the world. A poverty scorecard based targeting approach was recommended by the Bank, and agreed to by the Government of Pakistan given the substantial body of literature in its favour.

BISP targeting has, since 2009/10, been based on the results of a poverty scorecard census, piloted initially in 16 districts in 2009, and then rolled out nationwide in phases from 2010 to 2012. The BISP census covered all four provinces, as well as Islamabad, the Gilgit-Baltistan region, Azad Jammu and Kashmir (AJK) and the Federally Administrated Tribal Areas (FATA). It is thus truly a national programme.

#### 2.1.1 Partner Organizations

BISP chose to outsource the data collection process to a variety of organizations (which it called Partner Organizations or POs), including the Population Census Organization (PCO), which is responsible for conducting the national housing and population census; consulting firms; and a nationwide NGO network of rural support programmes, the Rural Support Programmes Network or RSPN. During the pilot phase, the 16 districts were divided almost equally across these different sorts of organizations. In the nation-wide rollout, the country was divided into two clusters, with Cluster A covering 59 districts in FATA, AJK, GB, Northern Punjab and Khyber Pakhtunkwa; and Cluster B covering 82 districts in Southern Punjab, Sindh and Balochistan. The clusters were further divided into sub-clusters, with different POs responsible for different sub-clusters. The province of Balochistan was handed over to the PCO, but in the rest of the country, the survey was conducted by non-governmental organizations including the component NGOs of the RSPN, or private consulting firms.

#### 2.1.2 Features of the Scorecard

The poverty scorecard used in the census emphasizes asset enumeration (of land, livestock, means of transport, and household goods); but also includes information on social indicators for the household – for example, information on extent of education of the household head and number of children in school; type of sanitation system used; and structure of the dwelling. The information is entered into a database, and a score allocated to each household through proxy means testing. The government has identified a cut-off score at 16.17. Households with scores lower than or at this number are eligible for the unconditional cash transfer assistance of Rs.1,000 per month provided by BISP.

As BISP is at pains to point out, this is not a poverty line per se – in fact the determination of the cut-off score was influenced by the magnitude of resources available. Thus the budgetary allocations for BISP could just about cover the number of households who fall below the designated cut-off score. BISP and the World Bank estimate that they are

covering about 40% of the total number of households who fall below the poverty line in Pakistan.<sup>2</sup>

### 2.1.3 Public Information Campaign

The BISP census was supported by a Public Information Campaign (PIC) which was carried out in two phases. The first phase involved a national media campaign run by BISP itself, outlining the salient features of the programme on radio, television and in the print media, and informing the recipient audience that a census was going to be held. The other form of the PIC was a forward campaign run by the PO in a particular area, with the objective of informing area residents of the impending census. The forward campaign, which was meant to minimize exclusion errors and promote universal coverage, was carried out using a variety of tools, including posters, pamphlets that were distributed in schools and houses, meetings with area notables and mosque announcements.

## 2.2 Changes from the Pilot Phase

The findings of the pilot phase based on feedback from research and evaluation around the pilot including the Process Evaluation, led BISP to make some changes in the guidelines for the national rollout. For instance, BISP encouraged the POs to use whichever area maps were available to them to identify localities and households (rather than stipulating the use of PCO maps), and to update the maps as best as they could before the survey commenced. The Targeting Manual specified that supervisors would be required to contact local community leaders to define a “visit plan” to be followed during enumeration.<sup>3</sup> This recommendation was included to ensure universal coverage (assuming that community leaders would direct teams towards all settlements in the area), and also to consult with locals on possible routes that the teams would take so that the survey could be completed with maximum efficiency and minimum time spent on transportation and search for roads, pathways etc. In addition to the measures specified in the Targeting Manual, contracts with the POs also specified that they would need to obtain completion certificates from local community leaders before their final payments would be made. These certifications were supposed to serve as a confirmation of the fact that the PO had indeed achieved universal coverage in the area of operation and had not left out any localities.

The revised Targeting Manual required POs to hire editors, in addition to the other personnel of the field team. Editors were to be responsible for ensuring the quality and completeness of filled forms, and were to work closely with supervisors, checking all forms filled at the end of the day. In addition, a new Training Coordinator at BISP worked to standardize training by issuing training modules and kits to all POs.

### 2.2.1 Changes in the Poverty Scorecard

There were some revisions to the poverty scorecard (PSC) in the national rollout. The GPS coordinates of households were to be entered into the form in the national rollout whereas there was no such condition in the pilot phase. The inclusion of the coordinates was supposed to facilitate the tracing of the household in future.

---

<sup>2</sup> See bullet point 4 under the tab “At a Glance” in the BISP website: <http://www.bisp.gov.pk>

<sup>3</sup> See page 28 of the Targeting Manual.

During the pilot phase, the enumerators were supposed to enter the name of the mauza (or revenue village), while in the national rollout this was changed to simply “name of village.” This was necessitated by the fact that the mauza boundaries are generally known only to revenue officials.

In what was a key departure from the pilot phase, the new PSC also required enumerators to record the “educational status” of each member of the household (whether currently enrolled in an educational institution or not); the level of education completed by them; and whether or not they had a visible or obvious disability. This information was to facilitate some of the graduation programmes being developed under the aegis of BISP. The information on educational status, for example, helped BISP to determine that a substantial proportion of children of primary school age in BISP beneficiary households were not in fact enrolled. This paved the way for the Waseela-e-Taleem programme.

### 2.3 Methodology and Sample Breakdowns

The required sample was 1404 interviews in Cluster A, and 1886 in Cluster B. Ideally, the sample would have been divided across districts in each cluster in proportion to the population, which would have ensured that the sample was representative across POs. The sampling could, however, not proceed with this approach given that over 95% of the estimated target households in Cluster A and 90% of those in Cluster B had already been surveyed as of August 2011 when the TPE was initiated. However, another option was presented to cover the required sample size. This involved shadowing of the survey of incomplete forms, in which POs sent enumerators back to the households whose forms were found to be missing vital information.

In terms of sample selection, the guidelines for stratification used were as follows:

- The sample for both clusters would cover both first-time interviews, and the survey of incomplete forms;
- Since there is relative certainty on where the first-time interviews can be shadowed, ***shadowing of such interviews would be over-represented in the sample.***
- The sample would cover as many of the total districts in each cluster as was reasonable, and possible.
- In Cluster A, households where shadowing of first-time interviews would be conducted (in FATA), would constitute 25% of the total Cluster A sample.
- In Cluster B, households where shadowing of first-time interviews would be conducted would constitute 50% of the total Cluster B sample.

The final sample numbers are given in tables in Annex A1. The checklist used for the shadowing of the survey is annexed as A2.

### 2.4 Key Findings

In general, an important finding was that BISP’s penetration was considerable, and that the survey went ahead even in locations such as FATA where the security situation was difficult, transport and communication facilities were poor, and social barriers (particularly to a scheme that targeted women as beneficiaries) were perceived to be high. GHK’s key findings from the shadowing exercise are summarized in the following sections.

### 2.4.1 First time interviews

The following positive findings emerged from shadowing of first time interviews.

#### ***Forging Links in Communities is Important***

The key factor in conducting the survey successfully, whether in difficult areas such as FATA, or in places where community leaders were apt to try to influence survey results, was to engage the community leaders to the extent possible. In places where POs made an effort to do this, they succeeded in spreading an understanding of the terms of the BISP, its social implications, and the government's role in providing social protection in general. This was particularly helpful in areas such as FATA where the government's footprint has traditionally been light.

#### ***Advance Reconnaissance Was Useful***

In some cases, POs established offices in the field, or instituted personnel some weeks or even months before the survey began. These advance teams started a process of local data collection and mapping and an assessment of transport and communications facilities, and other logistics. This exercise required a large up-front expense, but paid dividends when the survey actually began. Thus, budgeting for advance time for preparation proved to be a good investment.

#### ***The Survey Helped to Establish Government Presence***

The survey succeeded in establishing a government presence in some areas where there has historically been little public sector intervention. As such, in not giving in to initial threats in far flung regions and areas racked by militancy, and in working to get the community to understand the process and to volunteer household information, the government achieved some measure of access, and can hopefully build on this goodwill.

#### ***Capacity Building Took Place***

Surveys also served to build capacity in local community based organizations and in community workers all over Pakistan. It provided jobs to personnel of small organizations or new graduates and freelance workers and gave them some useful experience of working in the development sector. Those who had not had much exposure to national NGOs gained valuable experience. In future, these individuals as well as organizations may forge closer partnerships with national entities, and improve their expertise in data collection, programme management and monitoring.

But there were also some issues as enumerated below.

#### ***Reliance on Local Staff for Universal Coverage***

As in the test phase, POs were highly dependent on locally recruited staff to ensure universal coverage. Although most of the POs made attempts to put together maps in some form (often relying on maps prepared by polio vaccination teams which are available with local health authorities), these maps were obviously not meant to facilitate a census. GPSs were used to note coordinates of households once the survey began, but there is no indication that enumerators carried out the instructions of establishing boundaries of areas of



operation using the GPS. This was not surprising as it would have required a degree of familiarity with the technology which is not to be found in general.

Overall, there was little indication that the maps were added to in any significant way, or that more informative maps were developed in the field. The polio maps were found to be used to get a sense of the location of settlements in a union council, but little or no effort seemed to have been made to document the number of sub-settlements in a location, or to estimate the number of households in an area prior to going into the field. Local field staff had to be relied upon to fill in the blanks, and their knowledge of the area was assumed to be absolute.

In case of one PO working in FATA, the reliance on local staff took on another dimension altogether, because the survey was essentially sub-contracted to local NGOs. It was understood that it is difficult for non-locals to work in the region, and that POs would need to use the expertise of local partners to identify staff, obtain office space etc. However, POs were expected to maintain keen oversight, and to ensure that local partners remained accountable to them. In some cases, it was clear that this was not the case, and that supervisory functions were minimal. In general, the reliance on local staff to ensure coverage, coupled with the oversight of the local notables, seems to have paid off, as corroborated by the findings of the spot check. In future though, a more fool proof method such as a dwelling listing should be considered.

### ***Equipment and Training***

Once again, there was considerable variation across POs in how field staff were equipped (with name tags, bags, and other accessories) and trained. In case of one PO working in FATA, for example, the enumerators were not defining households according to BISP specifications – an issue that had repercussions in terms of increasing the number of estimated households in the region. The PO's findings thus had to be investigated further. The spot check report took an in-depth look at the reasons why more than one form had been filled for people living in one dwelling or structure. One of the reasons given was that the enumerator himself had suggested that more than one form be filled. In case of this particular PO, the spot check report's findings corroborate the TPE findings because enumerators of this PO were found to be suggesting splitting of households.

Introductions were found to be lacking in general, with enumerators either forgetting to mention BISP, or simply not explaining the purpose of their visit very clearly. Very often, they simply started the interview by filling out CNIC details – the most time-consuming part of the survey, which they obviously wanted to finish fast so as to move on to the next house. There was also a tendency to not explain the signature and receipt conditions during the introduction.

There was also a problem of inconsistency in definitions which was identified as an issue in the spot check report, and which has implications for the findings of the process evaluation. The spot check consultants found that there were misunderstandings in the definition of cooking stove and also in the definition of a "jhonpari" or thatched hut.<sup>4</sup> In fact it was found that in 35% of households where the spot check was carried out; there were

---

<sup>4</sup> Innovative Development Strategies. 2013. Targeting Spot Check Evaluation.

misunderstandings as to what constituted a stove as opposed to a cooking range. This could have played a role in over or under-defining households.

### ***Financial Bottlenecks***

All the POs complained of inordinate delays in payments, which occurred primarily due to delays in NADRA's certification of the number of completed forms submitted. There was some misunderstanding between the POs and BISP regarding the timeframe for payments, with the POs assuming that payment was due within 30 days of the submission of an invoice, and BISP contending that the payment was due only when NADRA certified that a certain number of completed forms had been entered.

In case of some of the smaller firms, the delays led to serious financial difficulties, with firms having to take out working capital loans at market rates to keep the survey going. Most of the POs delayed payments to field staff, which seemed to affect field operations in different ways – there were occasions when disgruntled field staff chose not to continue with work, while on other occasions they resorted to measures such as non-submission of completed forms to the PO.

### ***Variation in Public Information Campaign***

There was also significant variation in how the PIC was conducted. In general, in difficult regions such as FATA, the PIC effort was more sustained and more time was spent on contacting community elders and apprising them of the salient features of the programme. This approach seemed to pay off during the actual survey, in spite of the fact that there was a gap between the PIC and the actual survey in FATA, as enumeration kept being delayed due to security issues.

In contrast, the PIC in Punjab, in the three districts visited by GHK, appeared to be largely lackluster and did not seem to be having a major impact. By the supervisor's own admission, campaigns were one day affairs, and consisted mainly of handing out flyers and pasting posters (which were the mandatory activities). Meetings with community workers and area notables were few and far between, and even mosque announcements were not made on a regular basis. Very often, the campaign seemed to be occurring simultaneously with the survey. The lackluster PIC may have been one of the factors behind some instances of impropriety observed in Punjab where locals claimed to have paid to have their forms filled. The spot check report found that in three fourths of cases, the respondents were not aware of the survey in advance. This corroborates the TPE findings on the PIC.

### ***Role of Community Leaders***

The role of community leaders was mostly positive, but in some cases turned out to be negative. In most cases, they were helpful in identifying households and localities which POs may otherwise have missed. In rare instances, though, their role was obstructive. The TPE found instances where local notables recommended field staff for employment, having already (wrongly) briefed them on the nature of work and the terms of employment. POs found that the rate of staff turnover was highest amongst such hires, not least because they had unrealistic expectations regarding salaries, perks and nature of the contract (many of them thought they were being hired as permanent government employees). In one instance in Punjab, the survey staff faced such problems dealing with a local representative that the survey had to be stopped, and only restarted when the person concerned was out of town.

However, such incidents were few and far between, and in general the local leadership was supportive.

#### **2.4.2 Survey of incomplete forms**

As in the case of first time interviews, the SIF, where the bulk of shadowing took place, also yielded some positive and negative findings. The positive aspects of the SIF, most of which was conducted by one PO, are described below:

##### ***Understanding of Logistics Difficulties***

The PO recognized early on that logistics would potentially be a major issue in this phase of the survey, and they included tracking methodologies in their training, as well as allowing time for household identification in their field schedule. In addition, all field supervisors were provided means of communication to ensure that they contacted households on phone in advance, to the extent possible, before sending teams out to the field. This early recognition of logistical difficulties in tracing households helped the PO to tailor field contracts (remuneration as well as expectation of number of forms to be filled) accordingly.

##### ***Adjustments in Contracts***

The PO was also cognizant of the fact that the number of households that could be reached in a day would be significantly lower than in the original survey, as the SIF covered households scattered over what were often vast distances. As such, the remuneration determined for enumerators was significantly higher than in the earlier survey, keeping in mind that the enumerators would not find the project attractive unless they could at least match their earlier daily earnings. Further, enumerators were compensated for the fact that they would have to spend time in tracking households.

The PO also made the practical decision to ensure that all previous key management functions were covered, albeit by a smaller team, while not necessarily hiring against all the posts that had been filled during the first survey. Thus the emphasis was on covering all functions, rather than re-hiring all staff. PO staff had to be innovative to cover all the roles they were expected to play in smaller districts, but they seemed to have managed this well.

##### ***Arranging Refresher Training***

The PO was also cognizant of the fact that refresher training would be necessary, and made sure that all staff at all levels were given a one-day refresher course, with new field staff being given more intensive instruction in scorecard filling. This training extended to everyone without exception, and included all the core modules of the earlier training, along with a section on household tracking and identification. In general, the level of understanding of field teams, particularly enumerators, seemed to be more robust in the SIF.

##### ***Remobilization of Staff***

The PO was successful in re-mobilizing almost all the management staff from the earlier survey, in addition to a good proportion of the earlier field enumerator cadre. As such, they managed to keep institutional memory alive, which helped operations.

Some implementing partners were exceptionally diligent with regard to tracking, and even constituted teams to trace seasonal migrants who had moved to pasturelands. The attempts were not always successful, but the effort was commendable.

The SIF gave rise to a unique set of issues, insofar as it required closer coordination between BISP and the PO than had previously been witnessed. It was also more logistically challenging as POs were required to re-mobilize teams that had been dormant for more than a year. The work was also more physically demanding as it required field staff to trace out households which were often scattered over a wide area, or had relocated. Most of the forms had GPS coordinates of the households to be traced, but survey teams were unsuccessful in using these to track households. This was either because not all enumerators were carrying GPSs, or because they had not been trained to track addresses using coordinates, although they knew how to record coordinates once they were at a location. In addition, field teams encountered more resistance from respondents this time round, as many of the households complained of having given their particulars before and not having received a payment. Other than these minor irritants, the SIF threw up some more important issues as discussed below.

### ***Delays in Issuance of Lists***

RSPN had asked BISP to finalize the entire list of households that were to be covered in the SIF before asking the POs to mobilize. This would have enabled the POs to better plan logistics. This finalization of the lists took much longer than anticipated, partly because NADRA became busy with the preparation of electoral rolls, and attention was diverted from the BISP data entry. One PO carrying out the SIF in Punjab has been considerably delayed due to this situation, and has faced a number of logistical and financial difficulties. Problems were compounded by the fact that payments continued to be delayed. Once again, smaller firms were more negatively affected because of this.

### ***Coordination Issues***

Implementing parties also had some concerns about the policy support provided by BISP during the SIF. In general, while BISP staff remained accessible, the level of interaction observed during the first time survey could not be replicated, and in some cases (notably Karachi), it appeared that BISP's oversight of the SIF process was not able to match the significant needs of supervision in complex local circumstances. One PO also complained that the lack of coordination had occasionally resulted in misunderstandings. The example cited was that of Swat, where the local administration did not seem to be fully on board, and could not coordinate effectively with the military commanders still stationed in the area, as a result of which the team had to suffer the loss of some field equipment (GPSs were confiscated).

### ***Tracking Issues***

Tracing households was sometimes inordinately difficult, as there were examples of even district and Tehsil names being wrongly noted on forms. In some cases, information on forms was correct but migration rates were high, which made it difficult to trace households. In some districts of KPK, like Hangu and Tank, families had migrated due to security concerns, while in others, like Abbotabad and Mansehra, seasonal migration is high. The POs clarified that they had told BISP that some information would remain incomplete even after

the SIF, as some households were simply untraceable. BISP would have to be prepared for this eventuality.

### ***Problems Observed in Interviews***

Some problems were again observed in the SIF, which seemed to have carried over from the earlier survey. Once again, there were variations across districts in how enumerators were equipped, whether or not they were carrying identification, and how closely they were supervised and monitored. Introductions were an important part of the SIF as households had to be very clearly told why the survey was being done again. While field staff had been told to make phone calls to households before enumerators arrived, enumerators had been given a standard paragraph which they were supposed to use as a model introduction. In effect, a small but significant minority of enumerators were found to be giving unclear explanations or little explanation of why they were there. Once again, some districts did worse than others. This lack of introduction was worrisome as, in spite of the advance phone calls that were apparently made, households did not, for the most part, appear to know why the enumerators were at their doorsteps again.

Enumerators in general appeared to be pressed for time during the SIF, perhaps because of the pressure of having to trace households. In many cases observed, they did not physically verify CNICs of household members or cross-check forms.

### ***Problems in Karachi***

In the five districts of Karachi, the survey faced a unique set of issues. It proceeded in stops and starts, mainly because of the problems in holding on to field staff, who complained of poor remuneration and lack of transport facilities. As the enumerators were under-resourced, there was a significant turnover, and schedules were being negatively impacted.

Some of these issues arose due to weak back office management. The PO was slow to order lists by geographical location, did not know how to use GPS coordinates to track households, and did not establish telephonic contacts with households before going to the field.

When in the field, enumerators were found to have significant problems in locating households. In Lyari, the security situation was also an issue, and the survey had to be stopped again and again due to the police operation that was going on in the area at the time.

## **2.5 Recommendations**

Process feedback through the course of the assignment resulted in adjustments to the ongoing survey in real-time, and is summarized in Table 2-1. The poverty scorecard data collection exercise is unlikely to be repeated in the short to medium term in the form of a census. Updating of household data in the medium term is likely to take place through a survey where a select sample of households will be revisited to ascertain any changes in their asset ownership and socioeconomic profile. Our recommendations refer to the conduct of such a proposed survey.

- The policy of local involvement, both in terms of hiring local staff to conduct the survey, as well as the policy of ensuring that local leaders are kept informed of survey objectives

and progress, and are fully on board during the process, needs to be continued, as it is a key method to reduce exclusion error.

- POs must be required to move into the field in advance of the survey and spend a minimum of four to six weeks hiring locally, setting up offices, familiarizing themselves with area, and establishing contacts with local notables and community organizations. The time and financial requirements of such an exercise should be accounted for in their contracts. In case of POs who already have field presence in an area (for example many of the RSPs), it is still necessary to plan operations to ensure that households are tracked down correctly, and inclusion and exclusion errors are minimized. Advance reconnaissance is vital for all POs.
- The standardization of training was vital, but closer monitoring of future surveys is essential to reduce the variation in performance across POs and also across regions within the mandate of one PO.
- POs should be encouraged to strengthen back office management and to maintain close coordination with BISP. Their requests should be responded to in time, and at the same time, BISP must be proactive in bringing about course correction if a PO is straying from the recommended protocols.
- Payment protocols should be clearly defined in contracts, and BISP and the POs should be on the same page as far as these are concerned. Delays (real or perceived) in settlement of invoices disrupt PO operations, de-motivate staff and can have an impact on the quality of work. At the same time, POs should not have unrealistic expectations of payment schedules and should plan finances accordingly.

**Table 2-1:** Key Issues Identified and fed back to BISP and action taken by BISP

Key Issues Identified and fed back to BISP	Action Taken By BISP
<p><b>Shadowing Observations from FATA – (November 17, 2011)</b></p> <ul style="list-style-type: none"> <li>▪ Training by AASR: The training by AASR was found to be generally positive- interactive and well planned. The PSC itself was discussed in detail as were interview techniques. However, a key area of omission was the process of route mapping. We assume this was omitted due to it being a supervisory responsibility- however, the enumerators are meant to ensure universal coverage and there should have been adequate training in this area. It was also observed that the participants were given very little background on BISP and the objectives of the exercise itself.</li> <li>▪ Misprints/Duplicate serial numbers in PSCs: One general observation has emerged from the shadowing work in FATA where a fair number of occurrences of misprints and duplicate serial numbers in PSC forms were found.</li> <li>▪ Forward campaigning: The forward campaigning is generally found to be weak. However, AASR seem to be better than the FINCON partners. POs claim that locals are familiar with the programme and moreover are known to the local enumerators and there is little need for this. Further, POs are reluctant to forward campaign due to the security situation and wanting the survey process to remain low key.</li> <li>▪ Route Mapping: It appears route mapping is not being undertaken and enumerators are using local knowledge to ensure universal coverage. Maps did not appear to be available to the teams. POs claim enumerators are fully familiar with the area. GPS readings did not appear to be</li> </ul>	<p>BISP Director Beneficiaries Services held a meeting in Peshawar on November 18<sup>th</sup>, 2011. The TPE team assisted in developing the power point presentation on the key findings from shadowing the survey. The meeting was attended by the DG KPK, BISP’s FATA field offices and the management and field staff of the AASR and FINCON. The findings were shared with all participants and BISP management instructed POs to ensure course correction in line with the TPE findings.</p>

Key Issues Identified and fed back to BISP	Action Taken By BISP
<p>taken in the case of FINCON - in fact their partners did not appear to have been provided devices. They could claim this is due to the security situation.</p> <ul style="list-style-type: none"> <li>▪ Weak Supervision: The security situation and the terrain have meant that (i) maps are not being used; (ii) mobile communication is not possible; (iii) scattered and difficult households need to be reached. All this has led to extremely weak supervision in all cases. FINCON enumerators worked in evenings as a number were teachers, and hence the supervisors had to work through evenings on a double shift – further weakening their ability to supervise effectively.</li> <li>▪ Enumeration: Generally not at the doorstep but in hujras. No observation of assets as a result. As enumerators claimed they are known to the locals it was overall found that very little introduction (if any) was being done about the survey. While AASR enumerators were found to be quite adequate, the FINCON enumerators were found to be weak and poorly qualified. There was a general lack of motivation in FINCON due to low payments and payment issues. In filling scorecards it was found for FINCON that there was little attempt to define households, and the PSC was often being filled based on the personal knowledge of the enumerator without asking the questions. In general, AASR appears to be doing a better job than the FINCON local partners.</li> </ul>	
<p><b>Resurvey of Poverty Score Card from FATA for Checking Splitting of HHs - (July 12, 2012)</b></p> <p>BISP requested a ‘spot check’ by refilling the family rosters of select households in Kurrum Agency of FATA for determining whether there had been ‘splitting’ of the households by the survey organization.</p> <ul style="list-style-type: none"> <li>• The TPE field teams completed the Household Roster for a sample of 30 households, to allow these to be cross matched with the Household rosters in the forms filled by the PO.</li> <li>• Preliminary analysis indicates that there is variance (in some cases significant) between our findings on household size, and the information collected by the concerned PO.</li> <li>• This is consistent with shadowing observations on household definition, which the TPE provided feedback on some months ago.</li> </ul>	<p>The findings of the re-survey of poverty score card was thoroughly discussed with the BISP Operations and IT wing. BISP held a special meeting with the survey partner to share and discuss the TPE findings to assess the splitting of the households.</p>
<p><b>Shadowing Observations from District Badin Sindh Province (April 30, 2012):</b></p> <p>TPE teams shadowed two urban UCs of Tehsil Badin, District Badin on April 30<sup>th</sup> 2012. The following key findings were fed back to BISP.</p> <ul style="list-style-type: none"> <li>▪ TPE field teams while undertaking the shadowing in these two UCs did not find any supervisor in the field.</li> <li>▪ TPE field teams observed that enumerators were not introducing themselves to the respondents properly despite clear training / guidance provided by RSPN on this.</li> </ul>	<p>BISP provided feedback to the concerned PO.</p>

Key Issues Identified and fed back to BISP	Action Taken By BISP
<ul style="list-style-type: none"> <li>▪ This was creating problems in obtaining cooperation and reassuring respondents about the need for and nature of the resurvey.</li> <li>▪ RSPN has also developed a very good introductory note for the field teams and it was suggested that each enumerator / field staff should also have the copy of that introductory note and should introduce themselves accordingly.</li> <li>▪ Our field teams also observed that enumerators were filling poverty scorecards at a central place in a street. It was suggested that enumerators should try to conduct the survey at the door step as per the guidelines given in the operational manual.</li> <li>▪ It was observed that enumerators were not probing while filling in the poverty score cards and the assets columns were filled in haste without any probing and exploration. This could result in poor targeting.</li> <li>▪ It was noted that most of the enumerators did not have their name tags which was causing problems in their identification and verification by households and others.</li> <li>▪ The TPE field teams also observed that enumerators were facing problems in locating the target households and most of their time and resources were spent in identifying the households to be surveyed. This problem was mainly occurring due to discrepancies in the addresses in the household listing.</li> <li>▪ In addition to this, enumerators were also struggling in locating households who have migrated; it is believed that most of these were nomadic.</li> <li>▪ It was observed that enumerators were struggling as at the time of their visit there were no male members within the HHs and there were also no female enumerators in the PO team who could interact with the female respondent within these HHs.</li> <li>▪ Enumerators were using 0.3MM Back Ball Pen whereas according to as instructed during the training enumerators will use 0.7MM Black Ball Pen.</li> <li>▪ PO (NRSP) is offering 40 rupees per form plus 50 rupees for motor bike fuel but this was conditional on each enumerator completing 10 forms per day. Most of the enumerators were not able to hit the daily target due to the time consumed in locating the HHs.</li> <li>▪ As of April 30<sup>th</sup>, none of the enumerators working in Badin had been paid which was resulting in demotivation of the field staff.</li> </ul>	
<p><b>Shadowing Observations from Lahore Shadman Town (UC Shah Kamal) Lahore (May 01, 2012)</b></p> <p>The TPE team provided survey observations and feedback to BISP on May 01, 2012 on the enumeration taking place in Shadman Town (UC Shah Kamal) Lahore. Specific instances were indicative of broader errors.</p> <ul style="list-style-type: none"> <li>▪ Enumerators working in this locality were not trained properly and they had very little knowledge on how to</li> </ul>	<p>A meeting was held in the Punjab with the PO and BISP regional staff, as well as HQ staff to feed-back findings to the PO and ensure course correction.</p>



Key Issues Identified and fed back to BISP	Action Taken By BISP
<p>use the HH list.</p> <ul style="list-style-type: none"> <li>▪ In one of the instance, the printed form number on the PSC was 24364825 and X number was 27928223. But the HH surveyed had PSC number 21634981.</li> </ul>	
<p><b>Shadowing Observations from (Shalimar and Aziz Bhatti Town) Lahore (May 02, 2012)</b></p> <p>TPE field teams shadowed 09 enumerators in two localities namely Chah Miran and Mianeer. These fall under Shalimar and Aziz Bhatti Town of district Lahore. Following are the key observations captured by our field teams :</p> <ul style="list-style-type: none"> <li>▪ The TPE field teams observed that most of the enumerators deputed in these localities were well trained.</li> <li>▪ X-1663526 form number had one digit missing on the HH list.</li> <li>▪ One enumerator was unclear on rewriting the new number of the given poverty score card. He did not delete the printed serial number and did not write new X number on the PSC.</li> <li>▪ PO enumerators were writing old GPS readings on the PSC even though they had a GPS but neglected to use it.</li> </ul>	As above.
<p><b>Shadowing Observations from District Rawalpindi (Tehsil Gujar Khan, Union Council Mandra, Location Madi Kalan, Dhok Bahawal Khan) - Wednesday, May 02, 2012</b></p> <ul style="list-style-type: none"> <li>▪ Enumerator filled Section C column wise not in order in all forms</li> <li>▪ All of Section A was empty in all the forms</li> <li>▪ No Block Code mention on all the forms</li> <li>▪ Khushk Pit written instead of Flush System on all the forms without asking from HH</li> <li>▪ Enumerator did not fill in sections C 14, 18, 20, 23 on all the PSCs.</li> <li>▪ Enumerator was not probing properly and he was ticking "No" option for the cooking stove without asking or probing from the respondent.</li> <li>▪ No X-Number was either mentioned on the PSC or on the PSC acknowledgement receipts given to the HH respondents.</li> <li>▪ GPS points were not taken and hence not written on the PSCs.</li> </ul>	As above.
<p><b>Preliminary Feedback from Shadowing of Survey of Missing Households (25 April, 2012 through email and meeting) Lahore</b></p> <ul style="list-style-type: none"> <li>• Majority of the field team members are experienced and have already worked during the national roll out.</li> <li>• GPS were available with the field teams and GPS readings were recorded. Introduction and quality of interview was good.</li> <li>• The one gap was in the introduction. While training by RSPN had included a strong introduction, the enumerator team in Lahore was not fully aware of this for some reason, and did not have the written introduction at hand. Therefore they were providing</li> </ul>	As above.

Key Issues Identified and fed back to BISP	Action Taken By BISP
<p>confusing messages to beneficiaries about the reason for their being resurveyed.</p> <ul style="list-style-type: none"> <li>• In some cases enumerators were not probing sufficiently to get all CNIC numbers of adult household members.</li> <li>• There was good coordination between enumerators and the field supervisors.</li> <li>• The field teams were following the HH Listing (lists of households to be surveyed for missing information). However, in the absence of route maps there was some confusion in locating actual households which were spread out in the area.</li> <li>• Most of the interviews held in a professional way.</li> <li>• Most of the team members had their name tags.</li> <li>• No field team members had survey kits / bags in one observation.</li> <li>• As HHs are located in scattered locations enumerators were facing some problem in identifying the HHs.</li> <li>• At one point, GPS devices ran out of charge and the enumerator informed the TPE team that he will come back in the evening for taking fresh readings.</li> <li>• In the case of drop outs some replacement enumerators appeared to be insufficiently trained.</li> </ul> <p><b>Gujranwala</b></p> <ul style="list-style-type: none"> <li>• New printed serial number was deleted from the PSC but receipt given to the respondents had old printed serial number as the enumerator did not write the new code on it.</li> <li>• In one case it was observed that the GPS Device was not available with the field teams.</li> <li>• Old GPS readings were used on the PSC instead of a new reading being taken in some cases.</li> <li>• In one case, the enumerator did not write the date and his name on the PSC.</li> </ul> <p><b>Rawalpindi</b></p> <ul style="list-style-type: none"> <li>• Enumerators had bags but there was no BISP logo on the bags.</li> <li>• Ball point not being used to fill forms as instructed.</li> <li>• In one case the enumerator was not writing the Block code and he informed the TPE team that he will fill in this information after going into office.</li> <li>• One enumerator while interviewing the HHs did not ask about the assets information in section D.</li> <li>• One enumerator did not have a clear understanding about the types of toilets and was crossing the wrong option while filling in the PSC.</li> <li>• In most of the cases GPS reading was taken at the end of interview instead of at the start of the interview.</li> <li>• There was some misunderstanding about the definition of cooking stove. In a few cases, enumerators mark 'No' for cooking stove including in well off HHs which had these.</li> </ul> <p><b>Attock</b></p> <ul style="list-style-type: none"> <li>• Block code is missing in all the PSC forms being filled in</li> </ul>	

Key Issues Identified and fed back to BISP	Action Taken By BISP
<p>district Attock.</p> <ul style="list-style-type: none"> <li>• In a few cases, enumerators were not asking question on the HHs assets mentioned in section D of PSC.</li> <li>• In one case, enumerator didn't ask about CNIC of wife and marked code 3 without asking any question.</li> <li>• It was also observed that GPS reading was taken inside the room of a house which may give inaccurate readings. It is ideal that GPS readings are taken in an open space.</li> <li>• Enumerator marked 'No' for cooking Stove while interviewing a well off household.</li> <li>• Form number is not written on the door of the house.</li> </ul> <p><b>Karachi</b></p> <ul style="list-style-type: none"> <li>• The TPE team could only shadow the coverage for six households following which work was stopped in Lyari Town.</li> <li>• Preliminary findings from Karachi indicated that there had been some outmigration due to the security situation, and further mobile numbers were also proving to be difficult to trace.</li> <li>• Enumerators were de-motivated due to the low fee per form, and the few houses they could cover in a day, resulting in a low daily wage.</li> </ul>	
<p><b>Shadowing Findings from Punjab Province (April 28, 2012)</b></p> <p><b>Dhok Mangtal (Diesel colony), Union Council Dhok Mangtal, District Rawalpindi ( April 18, 2012)</b></p> <ul style="list-style-type: none"> <li>▪ Enumerator didn't have bag and Name Tag at all</li> <li>▪ Enumerator have personal file folder for carrying forms and other accessories</li> <li>▪ Block code was missing in all forms</li> <li>▪ Enumerator didn't ask about all assets in section D</li> <li>▪ Enumerator cross on khushk Pit toilets for regular household, Enumerator may have some confusion about the difference of pit and flush system (Training Flaw).</li> <li>▪ GPS taken at the end of interview instead of beginning.</li> </ul> <p><b>Circle No-2/ Dhariala Khakhi, Gujjar khan 2/ Jarmot Kalan, District Rawalpindi (April 19,2012)</b></p> <ul style="list-style-type: none"> <li>▪ Enumerator didn't have bag and Name Tag at all</li> <li>▪ Enumerator had personal file folder for carrying forms and other accessories</li> <li>▪ Block code was missing in all forms</li> <li>▪ Enumerator didn't ask about all assets in section D</li> <li>▪ Enumerator cross on pit toilets for regular household, Enumerator has confusion about the difference of pit and flush system (Training Flaw).</li> <li>▪ GPS taken at the end of interview instead of beginning.</li> <li>▪ Enumerator mark 'No' for cooking Stove for a well-established household</li> </ul> <p><b>Dhoke Farman Ali, Union Council Dhoke Farman Ali, District Rawalpindi (April 20, 2012)</b></p> <ul style="list-style-type: none"> <li>▪ Block code was missing in all forms</li> <li>▪ Enumerator didn't ask about most of the assets in section D and filled by himself</li> </ul>	<p>Findings communicated to BISP in meetings and BISP communicated onwards to the PO.</p>

Key Issues Identified and fed back to BISP	Action Taken By BISP
<ul style="list-style-type: none"> <li>▪ Total Section A was empty during the resurvey process</li> <li>▪ No GPS taken for the resurvey because battery of GPS is down. Enumerator filled the previous GPS already written on Main door of the HHs</li> <li>▪ Section C is filled in Column wise instead of Row wise (order of questions)</li> <li>▪ Enumerator didn't have bag and Name Tag at all</li> <li>▪ Enumerator used personal file folder for carrying forms and other accessories</li> </ul> <p><b>Nara (Mari, Dhoke Sund, Nara), Union Council Nara, District Attock (April 23, 2012)</b></p> <ul style="list-style-type: none"> <li>▪ Block code was missing in most of the forms</li> <li>▪ Enumerator written both Date of Birth and Ages of HHs members- which is correct practice</li> <li>▪ No X Number was mentioned on 2 HHs visited (old number not crossed out and replaced)</li> <li>▪ GPS taken at the end of interview instead of beginning.</li> </ul> <p><b>Locality Amarpura , Union Council Amarpura, District Rawalpindi (April 24, 2012)</b></p> <ul style="list-style-type: none"> <li>▪ No X Number was mentioned on all HHs visited</li> <li>▪ Enumerator filled the Section C in column wise not in order (Row wise)</li> <li>▪ No answer filled in Section C 14,15,16 for HH's daughter "Alisha"</li> <li>▪ GPS taken at the end of the form</li> </ul> <p><b>Qasimabad, Asif Colony, Union Council Dhok Hukam Dad, District Rawalpindi (April 25, 2012)</b></p> <ul style="list-style-type: none"> <li>▪ No Block Code noted on the form</li> <li>▪ Enumerator didn't write his Name &amp; CNIC on the form</li> <li>▪ Total Section left empty on form</li> <li>▪ GPS taken at the end of form filling</li> <li>▪ Most of the Assets questions filled by the enumerator himself</li> <li>▪ Enumerator filled the GPS from the door which was written in the earlier door to door survey.</li> <li>▪ Section C filled in Column wise not in order (Row wise)</li> </ul> <p><b>Locality Moosa, Union Council Bahadar Khan, District Attock (April 26, 2012)</b></p> <ul style="list-style-type: none"> <li>▪ No GPS written on the door</li> <li>▪ No X Number written on the door</li> <li>▪ No Block Code mention on the forms</li> <li>▪ Enumerator filled the Question C22 (Employment Status) for the HH members of age below 18 Enumerator left the entry of a new born baby in form because there was no name yet.</li> </ul> <p><b>Locality Rehbar Colony, Union Council Usman Khattar, Tehsil Taxila, District Pindi (April 27, 2012)</b></p> <ul style="list-style-type: none"> <li>▪ GPS taken at the end of form filling process</li> <li>▪ No Block Code mentioned on the form</li> <li>▪ Didn't ask about Flush System and entered by enumerator himself.</li> </ul>	
<p><b>Shadowing Observations from KPK Shadowing (June 18, 2012) Communicated via email.</b></p> <ul style="list-style-type: none"> <li>▪ SRSP has made an uneven start in their respective districts;</li> </ul>	

Key Issues Identified and fed back to BISP	Action Taken By BISP
<p>some enumeration started on 11th June while other areas started on 15th June (DI Khan). Others had yet to start e.g. Mansehra.</p> <ul style="list-style-type: none"> <li>▪ SRSP has decentralised handling of the survey, e.g. supervisors were not visiting the field, as they were not provided with logistics nor had contracts finalised.</li> <li>▪ The team leaders were not observed in the field.</li> <li>▪ There is no physical monitoring of the field staff, which can result in short-cuts by enumerators.</li> <li>▪ Enumerators were paid per form (Peshawar=Rs 35 per form, DI Khan=Rs 40 per form, Lower Dir=Rs 70 per form, Haripur=Rs 70 per form) which is all inclusive, including logistics, communications and meal etc. But per day form rate is quite low as they cannot locate houses easily. To save expenses they prefer to use public transport and sometimes are traveling by foot which results in delays.</li> <li>▪ The teams are not using GPS devices at all, and instead are noting GPS readings from the list which BISP has sent, of the incomplete households. The issue is of critical importance in cases of those houses whose addresses have been changed and where there are changes in the village or UC. In this case a new GPS reading is important.</li> <li>▪ The X number and GPS were not marked over the door.</li> <li>▪ None of the enumerators had bags, badges or complete kit. They only had forms and a ball point.</li> <li>▪ In Peshawar it was observed that in some UCs the households are called to a specified place through a focal person and their forms collectively filled.</li> <li>▪ Due to poor working conditions and few incentives enumerator turnover was high- in one team in Peshawar out of 10 enumerators only 2 were available.</li> <li>▪ There is limited monitoring and some quality issues.</li> <li>▪ The terrain is difficult and even the supervisors don't know where the specified enumerator shall be at any given time. He is aware of which UC an enumerator may be in, but with no mobile coverage or more detailed planning cannot track him.</li> <li>▪ Enumerators were in the field, while the supervisors and team leaders remained in the office as they are working on multiple projects other than the survey and limited logistics are available.</li> </ul>	
<p><b>Observations of Shadowing from District Mansehra KPK Province – June 05, 2012</b></p> <ul style="list-style-type: none"> <li>▪ Mansehra work started late by SRSP due to logistic issues e.g. petrol and CNG pump strikes. They started on 21st June 2012 with 5 teams of 50 enumerators led by 5 supervisors.</li> <li>▪ Supervisors were present in field; monitoring the work of enumerators on a daily basis. Supervisors were promised reimbursement of field expenses, in addition to a salary of Rs.25,000 per month.</li> <li>▪ Enumerators who were traveling off route for filling of forms, shall be paid for that, on showing expense receipts, for their logistics but enumerators for those areas where</li> </ul>	

Key Issues Identified and fed back to BISP	Action Taken By BISP
<p>public transport could be used were only paid rupees 50 per form.</p> <ul style="list-style-type: none"> <li>▪ Enumerators were given UC wise targets and upon completing that particular UC they moved ahead with a new UC.</li> <li>▪ Enumerators were taking GPS readings from GPS devices and were inserting in the form.</li> <li>▪ They had no BISP bags and were using plastic file covers for carrying forms etc.</li> <li>▪ Population was scattered and tracing households was difficult, sometimes 3-4 trips were required per form.</li> <li>▪ Enumerators were using their own motor bikes.</li> <li>▪ They were moving door to door and were marking doors with new GPS readings and form numbers with "X".</li> <li>▪ Per day form were 4-6 on average by an enumerator though they were given targets of 15 forms per day per enumerator.</li> <li>▪ Cases of migrated households were also reported e.g. people originally from Kaghan had moved back from Mansehra.</li> <li>▪ There were cases of wrong addresses and phone numbers entered, which were not possible to locate.</li> <li>▪ There were certain areas where mobile phones were not working and supervisors in such situations were facing difficulty in tracing specified enumerators.</li> </ul>	



## 3.0 Data Entry

---





## 3.0 DATA ENTRY

### 3.1 NADRA as BISP's Data Entry Organization

The enduring output of the PSC survey is the data itself. Capturing the data accurately and in a timely manner has been a high priority. The BISP data entry process is outsourced to NADRA. NADRA initiated the data entry process in July 2010, initially using their own data entry centres located across Pakistan (Islamabad, Lahore, Multan, Sukkur and Karachi).

However, it soon became evident that the sheer volume of PSCs would necessitate drawing on further resources. NADRA therefore subcontracted the data entry component to other organisations/firms. For ensuring quality and accuracy a systematic process for the monitoring and quality assurance of the data entry undertaken by its POs was put in place. NADRA sub-contracted approximately 96% of data entry to its partners with 4% being undertaken by NADRA itself using internal resources (Table 3-1).

**Table 3-1:** NADRA Data Entry Centres List

Sr. No.	Company Name	POs / NADRA	Location
1	DPS	PO	Islamabad
2	IA	PO	Islamabad
3	NIFT	PO	Islamabad
4	Deloitte	PO	Islamabad
5	Systems Ltd	PO	Islamabad
6	360 MYASCO	PO	Islamabad
7	Advance Tech	PO	Lahore
8	NCBMS	PO	Islamabad
9	Karachi	NADRA	Karachi
10	Lahore	NADRA	Lahore
11	Multan	NADRA	Multan
12	Sukkur	NADRA	Sukkur
13	PHQ ISB	NADRA	Islamabad
14	HQ	NADRA	Islamabad

### 3.2 The Data Entry Process

PSC forms/data once received require entry to the BISP database prior to analytics to determine the poverty score. The process of data entry can be sub-divided into the following components:

- a) Scanning
- b) Data Entry
- c) Uploading data to the BISP database

NADRA has divided responsibilities with its POs as follows:

1. Data entry of survey forms using the application software provided by NADRA is the responsibility of the PO. The formats indicated are for a single form and double data entry needs to be carried out.
2. Application software is the responsibility of NADRA
3. Verification and validation is conducted during the data entry process in real time with NADRA's database systems

4. NADRA was responsible for the transfer of scanned data to POs
5. A Quality Check (QC) is carried out by NADRA through application software at NADRA HQ.
6. Only QC passed data is finally transferred to NADRA's central server

#### **a) Scanning**

Scanning consists of two steps. BISP POs send completed PSCs to NADRA HQ by courier / post, and on receipt NADRA registers the number of received forms in the inventory notebook using information provided on the cover letter / envelope. After logging these forms are sent for pre scanning.

Pre-scanning consists of:

- a. Assigning a batch number
- b. Counting of the forms
- c. Segregation of single, double and triple forms
- d. Removing staple pins, glue or gum from the forms
- e. Separating forms sticking to each other
- f. Removing damaged forms
- g. Removing blank / non filled forms

During the pre-scanning process all the data provided in cover documentation is reconciled with the actual number of forms. If there is any variation in the number of forms scanned and the numbers of forms displayed on the cover letter, a letter is sent to the POs informing them about the variation.

Following this the forms are ready for final scanning; both sides are scanned and saved as jpg images. Scanned images are stored on the local system with unique numbers. Every batch has a different number of images of forms. After successful completion of the scanning process, a delivery "challan" is generated for handing and taking over of the scanned images by a data entry centre. The delivery "challan" may or may not contain more than one batch.

#### **b) Data Entry**

The scanned forms are processed and uploaded to the system. Two different Data Entry Operators (DEOs) enter the form into the system. After the DEO 1 and DEO 2 have separately entered the same form, these are compared with each other. If data entry by both DEOs matches with each other, the data is directly stored into the data base. However in case of any mismatch, data is referred to QC1 and QC2 (Quality Checker 1 and 2) for quality checks. If at the level of QC 1 and QC 2, there is any discrepancy during the validation stage, then data is forwarded to the Examiner for the final data validation process else the data is stored in the database. Figure 3-2 describes the data entry process.

#### **c) Uploading data to BISP database**

After the completion of quality checks at NADRA HQ, the data is transferred through NADRA's Database administrator to the BISP database located at BISP HQ through an internet link.

**Figure 3-2:** Data Entry Operation at POs level

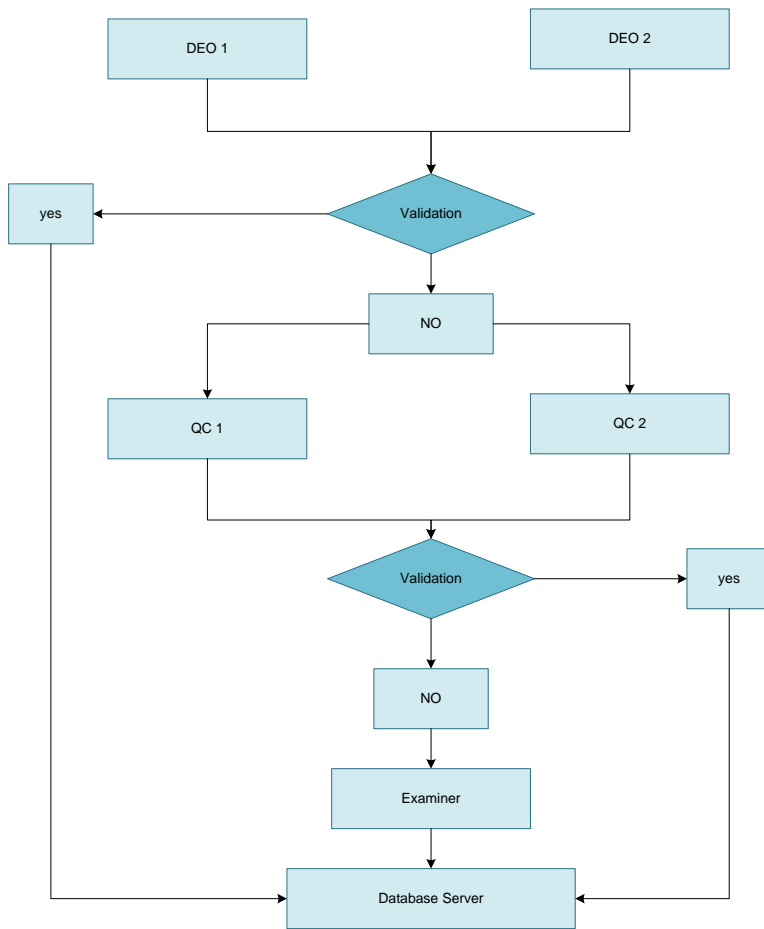
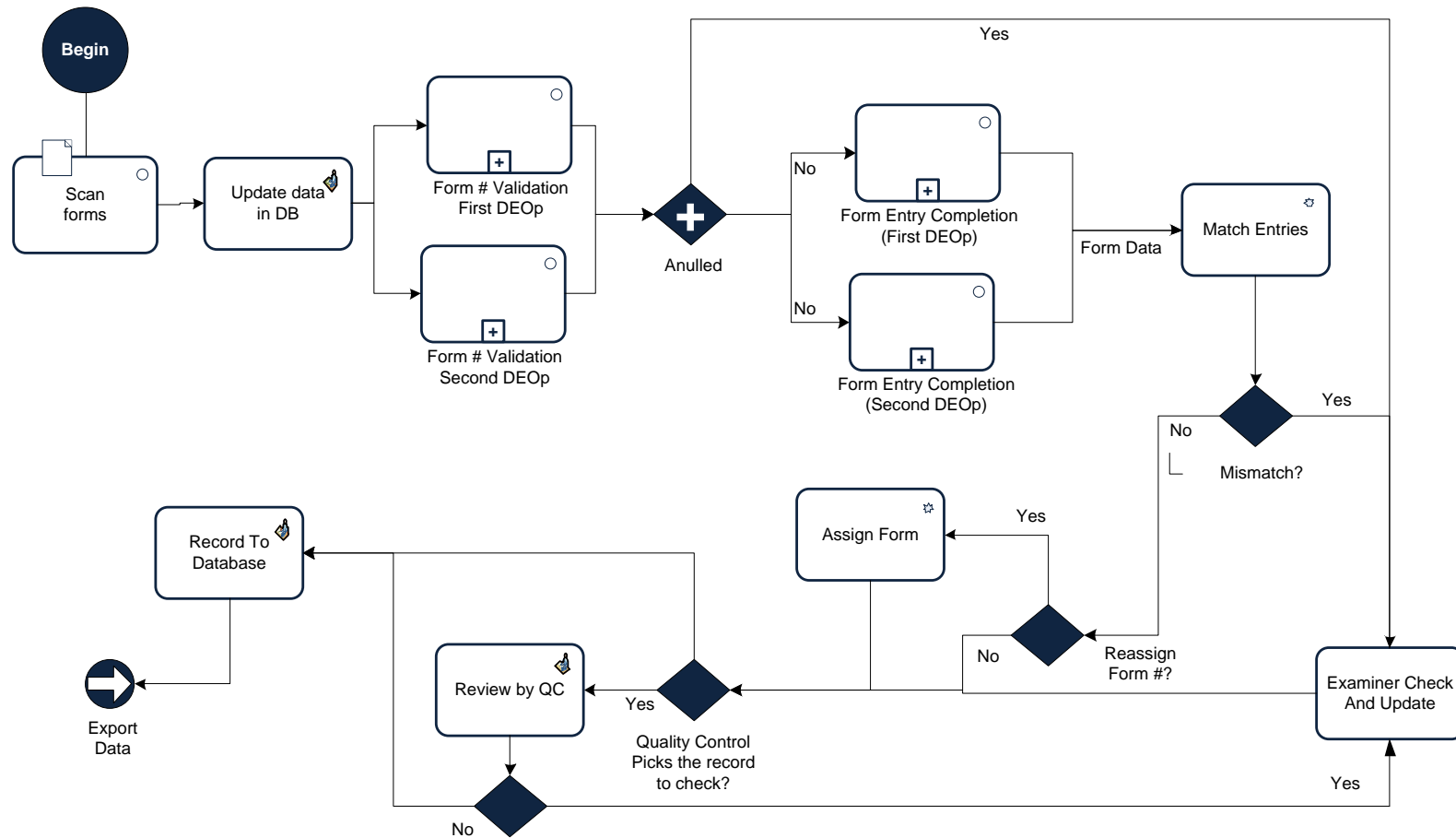


Figure 3-3: Data Entry and Quality Control Process



### 3.3 Methodology for Process Evaluation of Data Entry

In accordance with the ToR the data entry processes and procedures were to be observed in situ, with the scope of work covering two Data Entry Centres in each of four quarters of the assignment. When the TPE was commissioned, the PSC census was reaching closure and data entry was advanced. BISP alerted the team as and when any remaining data was received by NADRA, and it was possible to conduct eight observations as required in the sample through the course of the TPE. The centres visited were: (i) Digital Processing System Incorporated (DPS); (ii) 360 MYASCO; (iii) NCBMS; (iv) Information Architects (IA); (v) Advance Tech; and (vi) NADRA, Lahore. DPS and 360 MYASCO were visited twice to determine whether there had been any changes, whether improvements or deviations.

The main objective of the process evaluation was to provide feedback on the accuracy and efficiency of the data entry process. This was to be complemented by a quantitative spot check of the data entry process. The data entry process was assessed in relation to the guidelines in the “Data Entry, Validation, Verification and Beneficiary Selection” section in the Operational Manual. The data entry and control processes mentioned in the manual (Figure 3-3), were used as the standard procedure and any deviation from the manual was recorded, analysed and reported to BISP. A check-list was used to frame the semi-structured interviews with key informants.

One day of observations and interviews was carried out in each centre and included:

1. Meetings with BISP / NADRA
2. Structured Observations of Data Entry Process using Checklist
3. Direct Observation of the data entry processes
4. Meetings with Data Entry Staff
5. Self-Experience through practicing different processes

The following aspects were monitored and reviewed:

- How and in what form are PSCs received at NADRA?
- Logging of Received PSCs
- Pre-scanning Process
- Scanning Process
- Process of Generation and delivery of “challan” form
- How scanned images of PSCs are delivered to Data Entry Centres
- Hardware and software specifications
- Working Environment of the data entry centre
- Checking procedures and supervision of data entry
- Uploading of scanned data to database for data entry
- Staffing for the data entry (The number and qualifications/skills of data entry operators, quality checkers and examiners)
- Training to the DEO, QC and Examiners
- Documentation of the software
- The number of forms entered per day per person, including error rates
- Check form number validation mechanism in term of (duplicate, illegible, empty, photocopy and annulled)
- Double data entry
- Verification of CNIC and name with NADRA database

- Monitor QC (Quality Checker) process
- Monitor examiner process
- NADRA quality check procedures on data finalized by data entry centres
- Uploading final data from data entry centre to NADRA's database
- Self-experiencing data entry problems by carrying out data entry
- Monitor NADRA's data entry centre's internal procedures, controlling mechanisms and daily reporting system or MIS
- Final data uploading from NADRA to BISP

### 3.4 Observations and Findings

For the main part, the data entry sub-processes were observed to be smooth and efficient. Several rounds of data entry had resulted in learning and fine-tuning of processes, and quality checks were generally effective. Attempts had been made to reduce human error through the 'double entry' system, and the replication of processes by the TPE team confirmed that system design was effective at capturing and blocking erroneous entries.

#### 3.4.1 Receipt and logging of PSCs

Survey organisations were observed to be delivering PSCs in sealed packets, with details of the forms clearly marked on the packet (number of forms, region, PO name). These packets were opened and the forms counted. If the packet was delivered by hand, an acknowledgement slip was provided to the delivery agent. A register was maintained by NADRA to record the details of the packets received. There were no major issues observed in this fairly straight-forward process.

Following receipt and logging of the packets, these are opened and the PSC forms counted. Any blank or damaged forms were separated and rejected during this process. The number of 'valid' PSCs is communicated to the survey organisation. The PSCs are also prepared for scanning by removing staples, adhesives, and any other material which may compromise the process. Any PSCs which had additional sheets were also separated out to ensure that all sheets were scanned. Again, there were no major issues observed in this process.

#### 3.4.2 Scanning and transfer to data entry POs

Packages of bundled PSC forms are now ready for scanning. Each bundle is assigned a unique number or Packet ID. A folder is created in the system with the same ID. Forms are scanned and saved automatically in this folder. These folders are then copied onto a DVD or USB. An identification document or 'challan' form is created with the details of the content, and the DVD/USB and 'challan' form are delivered to the data entry partner. There were no significant issues observed in this process.

#### 3.4.3 Processing and data entry

Once data is received from NADRA by the data entry partner organisation, the files are copied onto their system. The software used to load the scanned images onto their database was developed by NADRA. Where there are variations in the number of scanned images and the information provided on the 'challan' this is communicated to NADRA for correction of records. One critical issue was observed during this process; the software developed by NADRA recognises only a specific image size. Any images which had been saved in a different size were not processed by the software and sent to a folder labelled

‘unprocessed’. This folder then had to be readjusted and the software run again to upload the images.

Data entry has checks and balances built in. A double entry process is followed, as earlier indicated, to reduce or circumvent human error. PSCs are randomly allocated to Data Entry Operators (DEOs) by the software. DEOs also matched family members whose CNICs were provided in the PSC with the NADRA database. The key issue noted in this process related to the link between the PO database and the NADRA database. Poor speeds in the link resulted in inefficiencies in the entry of forms, reducing the number of forms that could be entered in any one period.

#### 3.4.4 Monitoring, supervision and quality control

The double entry process automatically introduces a layer of quality assurance. Where there are variations in the data entered by either of the DEOs the software automatically refers the forms to the Quality Checker. Variations are assessed by two QCs separately, and if they can address and validate the mismatch the data is stored in the system. In case the discrepancy cannot be addressed, the matter is referred to the Examiner, who takes a final decision. Hence there are a number of layers of control. In this case there was a positive deviation from the guidance in the Operational Manual, which only required one level of checking by an Examiner. The introduction of two QCs has enhanced the quality control process.

A final quality check has also been instituted at NADRA’s level. Once entered by the PO, NADRA randomly picks 10% of entries for verification through their own QC. Should there be more than 3% variation or discrepancy in the data entered, the entire batch is returned to the PO for re-entry of the data. Those batches which pass the quality check are then uploaded by the partner data entry organisation to NADRA’s database server through a web link.

While quality checks are generally well designed, a key observation relates to the protection and integrity of the database. With limited security checks and no encryption of data, it could be possible for the data entry PO to simply re-upload the rejected batches of PSCs without re-entry of the data. This could impact on the quality and accuracy of data entry.

### 3.5 Recommendations

In general processes related to data entry have been fine-tuned and improved, and are being implemented well. Lags in data entry have related to internal resource issues within NADRA itself. Some recommendations for further improvement are presented below:

- **Upload images at NADRA to circumvent image rejections by software and speed up data entry.** As the process is slowed down by rejection of images by the software, it would be more efficient to upload the images as created on a database at NADRA, and then deliver the database to the data-entry organisation.
- **Review security protocols and data protection.** There is a need to protect the PSC data and also ensure that partner organisations cannot manipulate the NADRA database. Accordingly, enhanced security protocols and encryption should be considered.







## **4.0 Assessment of BISP'S Grievance Redressal Process**

---



## 4.0 ASSESSMENT OF BISP'S GRIEVANCE REDRESSAL PROCESS

### 4.1 BISP's Grievance and Case Management System

#### 4.1.1 Case Management: from manual to technology based systems

BISP has a poverty registry covering some 27 million households (World Bank 2013) and about 7.5 million families have been identified as eligible. However, as yet only about 4.5 million families are recipients of the cash grant. In addition to concerns over inclusion and exclusion errors emanating from the targeting process itself, there are concerns over the barriers which may be facing the 3 million odd potential beneficiaries (around 42% of the total) who have not yet entered the payment stream. This section of the report assesses processes around registered beneficiary complaints other than those which are payment-related. Our typology classifies these largely as those complaints or grievances which are related to the beneficiary enrolment process.

Integral to its systems and mechanisms for accountability are BISP's processes for grievance redressal. Initially, there were no prescribed mechanisms or standardisation; any complaints received were handled manually, entered in 'registers' and in some offices summary excel sheets were prepared to forward to higher offices.

In 2012 the CMS, a computerised 'Case Management System', was launched and rolled out. This resulted in a quantum shift in the efficiency of the grievance redressal process. Cases which previously took months to resolve could now be resolved within days. Since its roll out the CMS has helped hundreds of thousands of eligible beneficiaries with discrepancies in their information to enter the payment cycle. The advantages of the CMS include: (i) devolved authority to resolve cases; (ii) a cohesive and standardised system unlike the prior ad hoc modes of registration of complaints; (iii) a computer generated complaint ID allows tracking of the complaint (though the practice of providing a tracking slip to complainants needs to be introduced); (iv) reduction in human error as the system won't accept incorrect CNIC (computerised national identity card) data for example; and (v) BISP staff can check the status of a complaint, as can a complainant, through the BISP website. While there are 'glitches' in the system and a number of systemic issues need to be addressed, it has improved the grievance redressal process significantly.

Since the roll-out of the CMS in April 2012 in all BISP field offices, the system has registered and processed 1.48 million complaints across Pakistan (as of May 2013). These include 0.85 million CNIC and other update related complaints, while 0.63 million complaints were related to Eligibility Appeals. Out of 1.48 million complaints, there were only 16,320 (one per cent) complaints, which were under process as of May 3, 2013. The CMS had processed 1,441,400 (99%) of the registered complaints.

Nature of Cases	Total	Accepted	Rejected	In Process
Updates	857,601	798,075	45,185	9,888
Eligibility Appeals	632,181	236,768	361,372	6,432
<b>Total</b>	<b>1,489,782</b>	<b>1,034,843</b>	<b>406,557</b>	<b>16,320</b>

The acceptance ratio of the complaints registered remained robust, as 1,034,843 complaints (70%) were positively resolved and further processed for payments. The rejection ratio is

currently about 29%, as 406,557 complaints were rejected on various grounds. CNIC update related complaints formed the majority of the complaints registered and processed under the CMS, and 798075 (94%) requests were processed successfully for payments. Only, 45,185 (5%) of CNIC update requests were rejected. Eligibility appeals were less likely to be accepted, and approximately 57% were rejected. As of May 3, 2013, there was only one per cent (9,888) of registered complaints under process, indicating a rapid turn-around.

#### 4.1.2 Institutional structure for Grievance Redressal

In BISP Headquarters there is a Directorate dealing with Cash Transfers. Under the Director General (Cash Transfers), the Director Beneficiaries Services deals with the case management system, supported by three other coordinators (Targeting Coordinator, Appeals Coordinator and Registry Updates Coordinator). At the Tehsil level, there is an Assistant Complaints (AC) who receives and registers cases in the CMS. Following due process, the AC submits the same to the Assistant Director (Authority Level 1) with his brief comments. The AD then submits the same to the Divisional Director, the Approver, who holds the final authority to accept or reject each case.

#### 4.1.3 Modalities for Registering Grievances

BISP has introduced multiple channels for the registration of complaints and appeals bearing in mind beneficiary literacy levels and regional variations across Pakistan. Appeals and complaints are received through the following interfaces:

- (a) **Walk in at BISP field offices:** BISP beneficiaries who have a complaint of any nature usually visit nearby BISP offices (generally the Tehsil office) to enquire about their eligibility and file complaints in case of any grievance.
- (b) **BISP Help Line:** BISP has launched a helpline which can be reached through a toll-free number. Over 40 call agents receive calls and provide assistance on eligibility, registering appeals, where and how to file a complaint at relevant BISP office etc.
- (c) **BISP website:** The BISP website ([www.bisp.gov.pk](http://www.bisp.gov.pk)) is fully operational and provides details about the organization, its various programmes, lists of beneficiaries and announcements for different types of procurement. It also provides a user-friendly interface for existing and potential beneficiaries to seek information about their status and seek relevant feedback from BISP. The site is regularly updated and once various MIS modules are made available by NADRA, a more diverse portfolio of services will be available for BISP beneficiaries.
- (d) **BISP Head Office, Regional Offices and Divisional Offices:** Complaints/appeals can be submitted by mail or in person, but at higher tier offices they are generally submitted by mail unless there is no Tehsil office (which till recently was the case in Sindh and is currently the case in Balochistan).

#### 4.1.4 Broad Categories of Cases / Grievances

Currently BISP addresses grievances which fall in the following categories:

- **Eligibility appeal:** The cases of families which have been declared ineligible but they consider themselves eligible. Any household whose PMT (proxy means test score) is up to 20 (the qualifying score is approximately 16) can submit an appeal to the BISP and the household fulfilling at least one condition from the following will be declared as an eligible beneficiary:

- Presence of one or more members with a disability
  - Presence of one or more senior citizen (over 65 years of age)
  - Size of household 3 or less.
  - Household with 4 or more children under 12 years of age
- 
- **Incomplete Forms:** These cases include missing family information in the poverty score card such as any missing score card fields and/or name (children) and/or age (children) and/or school attendance (children) and/or signature/thumb impression.
  - **Declined interview:** Families who refused to participate in an interview during the survey. These households have now appealed to the programme to visit them and conduct an interview.
  - **Missed out / excluded households:** The households which were missed out due to reasons such as “address not traceable”, “no one at home”, etc. These households have now appealed to the programme to visit them and conduct an interview.
  - **CNIC Update:** The women whose CNIC details are missing in the poverty score card.
  - **Duplicated CNIC:** Women who incorporated their CNIC information in more than one household.
  - **Payments Complaints:** Complaints for non-payment and/or partial payment (these are covered in Chapter 5 of this report).
  - **General Complaints:** (mistreatment, corruption, negligence etc.).

## 4.2 Methodology for the Assessment of Grievance Cases

### 4.2.1 Development of Case Studies

Detailed case histories have been developed by semi-structured interviewing of beneficiary / complainant and concerned stakeholders and key informants to explore the causes of the grievance and the routes followed for redressal, as well as outcomes. By adopting this methodology, complaints / grievances were back tracked, case studies were developed and suggestions were made to improve the efficiency and transparency of BISP's grievance redressal process. Annex A3 shows a sample grievance case-study.

The lines of enquiry were as follows:

#### **Interviews at beneficiary level**

A checklist / questionnaire (see Annex A5) was developed to interview aggrieved beneficiaries and focused on:

- Information of PSC survey: Was the PSC survey conducted and how was it administered.
- Perception of BISP: What is the perception of the beneficiary about BISP in general and the safety net programme in particular.
- Communication received and understanding of grievance: Anticipated communications received, understood and appropriately acted upon by the potential beneficiaries. How the beneficiary/aggrieved person obtained information and the knowledge to register a complaint/grievance.
- How the grievance emerged: What kind of grievances emerged and how did potential beneficiary proceed. What were the reasons and circumstances behind emergence of a complaint/grievance?

- What was the response by BISP staff at different levels: When was the complaint/grievance registered at any level, and what was the response by the complaint handling officer? What treatment did they receive and was it timely, appropriate, and satisfactory?
- Awareness of Rights: Was a beneficiary/complainant aware of her rights to register a complaint/grievance on or before registering a complaint?
- Satisfaction with the process: Was the beneficiary broadly satisfied with the handling of the case and how has this influenced their perceptions of BISP?

#### **Interviews at BISP and other stakeholder's level**

Another checklist (see Annex A5) was developed for conducting interviews with the officials and staff at the BISP level (at various tiers) to evaluate the system, suggest improvements and remove systemic constraints, if any. The following lines of enquiry were included in these checklists:

- What was the first response when complaint received: Response at the first stage of complaint registration is very important and filters a number of issues, if handled as per set of SOPs.
- How it was processed and tracked: The process of handling, registering, processing, tracking and resolving grievances was evaluated.
- Systemic constraints: Systemic constraints were assessed, with a focus on where they are, and how are they being approached currently.
- Challenges and enabling factors, if any: Besides system constraints, specific challenges and enabling mechanisms were also identified.

#### **Structured observations of complaints handling centres at Tehsil/Divisional offices**

All the case officers and regional coordinators visited different BISP complaint registration offices at Tehsil/divisional/provincial level on a regular basis. A structured observational methodology was used to capture and record observations particularly at the Tehsil level. The methodology includes evaluating the response to a complainant, language and behaviour of a complaint handler and how much time per complaint/grievance is taken to register and process a complaint. Following this a discussion was held with a selection of both beneficiaries (exit interviews) and handlers following the complaint to assess responses. This methodology helped us gauge the extent to which a customer service ethos has been embedded, and also helped identify skill gaps.

### **4.2.2 Sampling**

Sampling grievance cases was initially on the basis of complaint data shared by BISP from the manual system. After the first wave of fieldwork, the sampling strategy and methodology was reviewed and revised, following implementation of the CMS.

The overall approach to sampling and selection of case studies was to give priority to those complainants which belonged to the rural population, less developed, remote and inaccessible areas. This is because urban populations and those who live close to BISP offices will have better access to pursue their complaints and they also have better access to national and mainstream media channels. Similarly, it was assumed that most of the beneficiaries in these inaccessible areas do not have access to email, internet or even to postal services. A typology of complaints was also used to develop the sample, with the majority of cases explored relating to CNIC updates and missing CNICs. Table 4-1 shows the

numbers of cases assessed by type of case. Less prevalent complaints and cases developed related to missed-out households, address changes, duplicate/discrepant households and missed out households. Eligibility appeals were also investigated, though not proportionate to the volume of such appeals received by BISP as the policy guidance on eligibility appeals was evolving during the course of the assignment. Some unique sets of cases were also explored, for example changes in Tehsil names, which resulted in whole groups of discrepant households due to mismatches in addresses (e.g. AJK Pattika district and Havelian in Abbottabad district).

A total of 720 cases were studied during the project period and the cases were distributed proportionately among the BISP regions. The objective was to get maximum coverage of issues around the typology of complaints and not sample solely according to the population of the respective region.

The objective to get maximum coverage of BISP regions across Pakistan was also achieved; of 37 BISP regions, the grievance related cases were drawn from each of these (see Table 4-1).

**Table 4-1** Regional Breakdown of Sample

Region	Divisions	Total Cases	Missing CNIC	CNIC Update	Add: Change	Dup/Dis c: HH	Elig: Appeal	Missed Out HH	Others
AJK	3	60	4	41	7	3	2	1	2
Balochistan	6	132	48	58	4	11	6	5	0
GB	2	36	13	20	0	2	1	0	0
KPK	8	192	68	66	4	21	25	5	3
Sindh	5	120	18	78		7	13	2	2
Southern Punjab	8	108	59	32	2	3	5	7	0
Upper Punjab	5	72	29	24	3	3	3	6	4
<b>Grand Total</b>	<b>37</b>	<b>720</b>	<b>239</b>	<b>319</b>	<b>20</b>	<b>50</b>	<b>55</b>	<b>26</b>	<b>11</b>

### 4.3 Key Findings- Beneficiary Perspectives

#### 4.3.1 General communication: perceptions and awareness of the programme

BISP has invested considerably in mass communication and awareness campaigns about the programme. Using both print and electronic media, the general objective of the campaigns was to create awareness and understanding amongst the public about fundamental BISP concepts and the range of initiatives it offered. National campaigns were supplemented by local level campaigns carried out by POs, specifically focusing on the poverty survey. These used a range of communication tools, including drawing on local electronic and print media and direct community outreach. BISP's communication campaigns were significant in many ways; not only did they seek to build trust between the programme and its beneficiaries, but also to clarify its non-partisan nature, identity and role and set the programme apart from prior initiatives involving transfers of cash (e.g. Zakat and Bait-ul-Mal). It was important also to distinguish the national roll-out of the programme and its distinct mode of targeting from the Parliamentary phase. Respondents were asked about the primary source of their information about BISP and were also probed to understand their perceptions and understanding of the Programme. There was general awareness of the BISP; however a sizeable portion of the beneficiaries, interviewed by TPE teams, had learned about BISP through interpersonal means, i.e. family members, relatives, friends and neighbours, with

little variation across the provinces / regions of Pakistan. Very few beneficiaries reported hearing of the Programme through print and electronic media. While a very small proportion claimed to have received some information through television, the proportion who had heard of the programme through the radio was negligible. Similarly, very few of those who responded had received information through the print media. This is important for determining the best communication strategy for beneficiaries.

The majority of respondents either associated the programme with the Pakistan People's Party (PPP) or viewed it as a personal initiative of the slain party leader Benazir Bhutto, some even believing it to be funded through her personal funds. Many termed the Programme as the 'Benazir Scheme' money. This was not unusual given the name and branding of the Programme. A fair proportion of respondents believed the Programme to be a 'government institution', and a small number believed it to be an NGO.

It is important to note that despite these associations there was virtually no perception of the Programme operating in a partisan manner and discriminating against beneficiaries along party political lines. It was also widely understood amongst respondents that the Programme operated with clear rules and guidelines, and this was indicated by the very small proportion of respondents who attempted to 'influence' the progress of their complaint/grievance by accessing local notables or political workers.

These findings would point to some issues in the design of the communication tools used to target beneficiaries. As the complainants obtained information primarily through "word of mouth" there was potential for messages being distorted and lack of clarity and objective information on the details of the Programme.

#### **4.3.2 Communication: formal communication with beneficiaries**

The first direct communication with potential beneficiaries was at the time of the PSC census. A number of misconceptions of the Programme arose at this stage, with over-enthusiastic enumerators frequently conveying the impression that all who were surveyed and poor would be deemed eligible, to ease the enumeration process and access to households. While a scripted introduction was part of the guidance from BISP, for various reasons this was not generally adhered to. This created some confusion and a sense of injustice amongst beneficiaries who considered themselves 'poor' and could not understand why they were not eligible. This lack of understanding of eligibility, participation and enrolment in the programme led to considerable footfall in BISP offices, expense to poor claimants, and lack of clarity about the Programme. Findings indicate that over the four waves of fieldwork for this assignment, there was greater clarity amongst beneficiaries over the course of time, as information filtered through by various means. In particular, frequent interaction of beneficiaries with BISP offices, particularly Tehsil offices, has helped to clarify the level of understanding amongst beneficiaries. However, despite some media campaigns to explain the poverty score concept, the poverty score and its connection to eligibility remains poorly understood.

According to prescribed process, the second point of direct contact with beneficiaries should have been an official letter which was to inform them of their eligibility, provide details of the payment process and programme, and advise on contact points for complaints regarding payments. The overwhelming majority of respondents indicated that they had not received the official 'intimation' letter. In general eligible beneficiaries who had not started receiving payment would become aware that they could be eligible when other neighbours and family



members started receiving payment. This would instigate a visit to the local BISP office after enquiries through social networks on recourse, again increasing footfall in these offices.

Following this, important points of communication with beneficiaries related to (i) informing beneficiaries that they may be eligible but there was discrepant information which required correction; (ii) the grievance process itself and how to navigate it; and (iii) changes in the fast evolving modes of payment which required some actions and understanding on the beneficiaries part. It is significant that knowledge of any official communication on all these fronts remained limited amongst those interviewed.

There was no written communication with beneficiaries regarding discrepant information, and beneficiaries would find out that there was information missing or incorrectly recorded when they would have their details checked in internet cafes or visit BISP offices to determine if they were eligible. However, there were some instances noted where local offices were instructed to contact some beneficiaries by phone and request them to come to the offices to correct or provide information/documentation (this was observed in some offices in the Punjab for example).

There were virtually no instances of beneficiaries having been informed officially, or through a BISP mass media campaign of the grievance redressal process. Even the few beneficiaries who had received an eligibility letter were provided no information on addressing grievances. Beneficiaries would follow a difficult, time-consuming and often expensive process of enquiries from family members, friends, neighbours, local informants and notables, and visits to BISP offices to help them determine their status and how they should go about ensuring eligibility. However, it was generally found that social networks and community support systems were helpful in this regard; local postmen (who were particularly knowledgeable about processes given the role of the Post Office in payment delivery), shop-keepers, internet café staff and politicians would guide beneficiaries to the best of their abilities, though their information was not always complete. The first point of contact was quite frequently the Postman or local Post Office, which beneficiaries would approach when they realized they were not receiving payment whilst others were. Once beneficiaries made it to a BISP office, staff would in general provide useful guidance, particularly in later stages when the CMS was instituted, though the lack of follow-up systems frequently meant several visits for the beneficiary.

An important juncture for communicating with beneficiaries relates to changes to existing processes. BISP has experimented with a range of payment modalities, more recently this has culminated in a wide-spread shift to the Benazir Debit Card (BDC). Each mode implies variation in the beneficiary's responsibilities and requires the beneficiary to be aware of the new system. In most cases there were few instances where beneficiaries received official communication with regard to the change in payment mode. In a number of cases beneficiaries would find out about changes when they did not receive payment through the prior mode and would visit the BISP offices to find out what was wrong. The process of the BDC roll-out has built on local mechanisms to inform beneficiaries of the need to be issued the new cards, however, instances of individual notice to beneficiaries remained infrequent.

An important gap in beneficiary communication was also noted during the shift from the Parliamentary phase or Phase I of the programme, to the national roll-out to the PSC targeted beneficiaries. Many of those who had been beneficiaries during the Parliamentary phase were no longer eligible. However, they were not informed of this shift, causing considerable distress when payments ceased. Many approached BISP offices to

complain, increasing pressure on the offices and front-line staff who had to explain that they were no longer eligible. While this issue was widely prevalent during the first wave of the TPE, it decreased over time, as beneficiaries became aware that they were no longer able to receive the cash transfer.

In general it was observed that there were no specific IEC material or awareness campaigns which guided beneficiaries specifically and in detail through the grievance redress process. Combined with the lack of direct communication with beneficiaries, it has thus remained incumbent on the beneficiary (and her family) to determine her eligibility and learn to navigate the system; resulting in delays to much needed payments, and ill-afforded expense to the beneficiary. While some beneficiaries are able to access systems eventually, there are many who may not have been able to do so.

### **4.3.3 Experiences with BISP's grievance mechanisms**

#### **Filing the complaint**

While a number of modes of registering a complaint are available, the majority of respondents indicated a marked preference for a personal visit to the BISP office. In general most respondents only felt action would be taken if they personally presented themselves and were assured of action; this is common in the context of Pakistan where written or telephonic complaints are not a generally effective or well-known modality. In almost all instances the complaint was filed either by the beneficiary or a family member on her behalf (about 55% of complaints were filed by the beneficiary herself, while about 45% were filed by a family member on her behalf without her presence). Beneficiaries in Balochistan, KPK and GB were less likely to visit the office themselves; women in KPK and Balochistan citing cultural barriers as a constraint, while in GB and some extent in Balochistan distances and associated expenses were considered to have compounded the issue. Beneficiaries in AJK and Punjab were most likely to go in person to register complaints (though they are often likely to be escorted). Beneficiaries were generally accompanied by a husband or brother, while a very small proportion were accompanied by sons/grandsons, or other beneficiaries from their area. There were virtually no instances of beneficiaries approaching a local politician or notable for registering a complaint, which would indicate that beneficiaries do not believe there is a need for mediation or indeed that it would be effective.

Most complaints were filed in Tehsil offices where these were present, beneficiaries indicating that the proximity of the Tehsil office was the main reason for registering the complaint there.

In Balochistan and Sindh complaints were often filed at divisional offices in the absence of Tehsil offices which were rolled out towards the end of the TPE in Sindh, and are yet to be placed in Balochistan due to security issues.

#### **Registering the complaint, acknowledgement and follow-up**

There were no prescribed procedures for registering a complaint. During the first wave of fieldwork, prior to the CMS being rolled out, procedures observed were fairly ad hoc, and dependent on the management of the particular office/ division or personal inclinations. Following the launch of the CMS certain procedures were standardized by virtue of having to enter information in a system, however, other procedures remain to be standardized. For example, there was no standard 'complaint form' which a beneficiary could use to record

her complaint. These are presented verbally or written out on piece of paper, with relevant documentation attached as advised by the BISP front-line officer. In many cases beneficiaries would need to visit nearby shops or internet cafes to check their PMT, photocopy documents and get assistance in writing out a complaint. They are then required to return to the BISP office to present this.

In most cases beneficiaries were not provided with any acknowledgement slip indicating a record of their complaint, and they were also not provided with any indication of a time-frame in which they could expect action/response. This was disconcerting to the beneficiary as they would have no sense of the progress of the complaint, or any idea of how to track it, and would therefore visit the BISP office many times, at considerable cost, in their anxiety to track progress. Almost all complainants visited the BISP office at least two or three times, and in some areas (e.g. AJK) a fair proportion even visited 4-5 times. It was not so common for beneficiaries to visit more than 5 times, though in a small proportion of cases this did happen (particularly in KPK). In Balochistan and GB distances were a deterrent. Even where staff requested beneficiaries to not repeat their visit, the beneficiary herself was not satisfied that any action was being taken unless she or someone she designated could physically follow up on progress. Further, prior to the CMS there were few methods for them to track their complaint, and not all complainants have access to the internet. Multiple visits continued through to the fourth wave of the TPE fieldwork, though there are indications that these did reduce considerably with the advent of the CMS.

Importantly, complainants were not informed when their complaint was resolved, and found out either by yet another visit to the BISP office, or the appearance of their due money. In general, response times and complaint resolution was slow in the pre-CMS period, however, significant improvements were observed following the roll out of the CMS.

No IEC material was available for beneficiaries in BISP offices. While lists of eligible beneficiaries are supposedly present in BISP offices, the volume of traffic, and the configuration of the offices does not allow beneficiaries or those supporting them to use these. It is notable that a whole external infrastructure has developed around the process of enabling beneficiaries in their quest to resolve their grievances; this includes the adaptation of internet cafes to deal with BISP related issues, and in the instance of Balochistan, local NGOs who facilitate beneficiaries in accessing and navigating BISP's grievance system.

### **Staff behaviour/ customer interface**

Front-line offices were reported to handle beneficiaries with empathy and in a very helpful manner. The majority of respondents (approximately 80%) indicated that they were satisfied or fully satisfied with staff demeanour. In fact where beneficiaries had to deal with other providers (e.g. commercial banks following issuance of BDCs) they would continue to gravitate to the Tehsil offices, which they felt to be more approachable. It was observed that frontline staff, particularly in Tehsil offices, was enthusiastic and motivated about their work- the impression is that they feel they are doing something meaningful by serving the poorest citizens. This was generally true, though there were some exceptions. This would to some extent indicate the development of a customer service ethos, which could be nurtured. Importantly, there were no instances of graft/bribery reported by respondents at any tier of BISP staff. There were some issues reported in certain areas (e.g. Balochistan) where the absence of female front-line staff was a problem for beneficiaries.

## 4.4 Key Findings: Observations on management of delivery

### 4.4.1 Processing times and general handling

During wave 1 of field-work, the offices were found to be in some disarray. There was a large volume of complaints, and in the absence of clear guidance on how to record and process these, staff dealt with grievances and the significant amount of paper documentation involved in a sometimes ad hoc and varied manner. Response times from higher offices were also slow; and it was difficult to track complaints. There were large back-logs in the offices, and filing systems were not well developed.

The introduction of the CMS led to a quantum shift in complaint handling, in particular with regard to non-payment related complaints (the CMS does not as yet have a payment module). In the initial period staff was tentative in its use, but by wave 4 they were fairly well versed in its use through practice.

**Table 4-2:** Comparison of Manual Complaint Management v/s CMS

Manual	CMS
Weeks or even months to resolve complaints, making it very difficult for the beneficiaries. Staff was overwhelmed with the heavy workload and extensive paper work.	Generally taking two days to a week to resolve complaints. Less paper work and workload for staff dealing with the complaints at field office level.
BISP field staff was simply registering complaints and forwarding them to HQs for resolution. The process was taking considerable time and required significant human resource inputs.	Field staff has been devolved adequate authority to resolve complaints at the Tehsil and Directorate level, while BISP HQs is only monitoring case management at the macro level.
Prior to the CMS there were varied practices on how to register and deal with complaints. The understanding of the manual case resolution mechanism also varied from region to region.	There is a unified system based approach, which assists staff to fill in the required fields and submit the complaint to higher authority with comments. This makes it easy for the higher office to take a decision and resolve the complaint in all cases. Regular refreshers and on-job practice has also improved the understanding of the CMS.
There was no acknowledgment of the complaints, which were being registered at BISP field offices. This made it difficult both for the staff and the complainant to track the status of the complaint.	The CMS has a built-in Auto-generated complaint ID system, which provides opportunity for staff and the complainant to track the complaint. Though the provision of acknowledgment slips to the complainant is still awaited the BISP management has now initiated a process to issue system generated acknowledgment slips to the complainants for follow up.
There was possibility of human errors in registering and processing complaints at all levels because of the manual logging process.	The CMS has reduced human errors, as the system does not accept wrongly entered CNIC numbers. Mismatching with NADRA records also gives no or very little room for errors to occur.
Due to the absence of a standard mechanism to track the complaint, beneficiaries or the	The CMS has provided a facility for the complainants to check the status of the

Manual	CMS
complainants had to make repeated visits to the BISP office concerned to inquire about the status.	complaint on the BISP website from anywhere. At the same time, complainants are also able to make a call to the BISP call centre or the concerned field office to follow up and determine t the status of the complaint.
There was no mechanism available for staff to track the complaints registered or sent to the BISP HQs.	Front desk field staff has an easy option to track registered complaints at any time through the internet.

#### 4.4.2 Record Keeping

No uniform practice was observed for handling and recording of complaints and this continued through the period of the TPE. While the CMS has digitized record keeping to some extent, manual record keeping is still required to register complaints and maintain a record of documents submitted etc. The recording and filing of complaints varied from one office to another and depends on the understanding/competence of the concerned staff. The Operational Manual was not fully followed or even present in all offices. In the beginning, most offices were maintaining manual registers to lodge complaints, while some of them were using MS Excel sheets etc. to register and transmit cases to higher BISP offices. After the introduction of the CMS, this practice has been discontinued. BISP Tehsil offices were now mainly not registering complaints manually but they do keep copies of the CNICs and other documents, which were submitted by the complainants.

#### 4.4.3 Capacity of the Field Office Staff/ Work-Loads

Gradual improvements in the skill and capacity of the staff dealing with the beneficiaries / complainants were observed across the four waves of the TPE. During the initial phase of the assignment, the staff was lacking in their understanding even of the basic concepts of the programme. Prior to rolling out the CMS, the Operations wing designed and implemented a robust training programme for the field offices (Tehsil and divisional) on BISP's grievance and case management system. This training programme worked well in enhancing the capacity of the field staff on the fundamentals of the programme and also in handling and processing of the grievances and complaints. While the training was rapidly rolled out, it was the period of practice thereafter which helped embed skills. However, as yet there are no standard practices which are to be followed in handling and processing of the complaints. Additionally there are areas of customer handling and complaint processing which front-line staff are tentative with, and which could be improved through further capacity development programmes, and clear written guidelines/manuals translated into local languages or at a minimum Urdu.

BISP staff handles the range of BISP's initiatives, including the complementary initiatives and will soon be handling the new CCT currently being piloted. The work-load on staff is likely to have changed significantly since the Tehsil offices were designed and configured, and hence a work-load analysis and reconfiguration could be warranted. During the TPE staff indicated that they would have liked to have provided more pro-active out-reach to beneficiaries, but were constrained by lack of resources and time. It was observed that staff often went the extra mile, sometimes at cost to themselves, in trying to address beneficiary grievances and ensure that they could be enrolled in the Programme. Some staff would access details on their computers at home where electricity supplies were not functional, and in AJK an

official used her personal influence to assist in ensuring money was delivered to a changed address for a beneficiary, until her details could be corrected by the long procedure at that stage.

#### 4.4.4 BISP Office facilities

Regular electricity supply and internet connectivity was critical to running the CMS and determining the status of beneficiaries. Load-shedding was causing extraordinary delays in registering complaints in the CMS. During the process evaluation period, standby generators were not found in most of the BISP offices. Resultantly, complainants were found to be waiting for hours in the corridors, and surroundings of BISP field offices, till electricity and internet connections resumed and their complaints were processed. Field/rural offices were found in some cases not to be fully equipped but offices in urban centres were equipped with basic facilities.

#### 4.4.5 CMS Related Issues

##### **MIS Based CMS Does not Include Payment Related Complaints**

The MIS based CMS only addresses the issues highlighted above, and does not have a module which can address complaints which relate to payment issues currently. BISP is in process of developing a module which following approval will be developed and synchronised with partner payment agencies.

##### **MIS Based CMS Does not Include Appeals / Complaints regarding BISP's Complementary Initiatives**

The MIS based CMS only focuses currently on the UCT. The CCT module is under development, but other programmes also need to be linked.

##### **Technical Issues with CMS**

There are some technical issues which persist; (i) an incorrect date format means it is not possible to track the history of the events / action taken at different tiers while handling complaints; and (ii) the primary interface with the beneficiary is the Assistant Complaints and Assistant Director level, and they cannot view actions taken at higher levels or apprise the beneficiary of what is transpiring with the grievance, and where there may be blockages. Cases related to wrongly entered CNICs number in the PSC form cannot be addressed by the CMS, as the system does not accept changes in the beneficiary's CNIC number. Similarly, major name changes can also not be corrected by the CMS because of subsequent mismatches with NADRA records.

##### **Ownership / Source of MIS Based Case Management System Code with NADRA**

The MIS based CMS was developed by NADRA with the support of BISP. The source code of the CMS is with NADRA, and while there are plans for BISP to take over the system, capacity and other issues have meant it has not been able to do so.

#### 4.4.6 The BISP Call Centre

The BISP call centre is reached through a toll-free number. About 40 staff addresses a host of queries from beneficiaries. The Call Centre receives about 3000 calls a day. A half day of

observations revealed that telephone attendants were polite and welcoming with beneficiaries, and seemed keen to be able to resolve their grievances. A number of languages were available to address national needs. Staff needed to be well versed in the range of BISP's offers, to be able to respond to beneficiary queries. About 44% of calls related to information needs, while about 25% were translated to grievances.

As callers were not given a Complaint Number or ID, follow-up was difficult, and repeated calls were made by beneficiaries to try and track their complaint. Further, those with poverty scores above 20 were not being categorically informed that they were ineligible, resulting in repeated and futile follow-up on their part. At the time of the observations, the CMS was not operational at the call-centre, and it was difficult for staff to process complaints.

#### **4.4.7 Updating BISP's Operational Manual and Policy Decisions**

##### ***Operational Manual***

Following the introduction of the CMS and other systemic changes, there is a need to update the Operational Manual, and provide training and operational guidance materials at the field office level. Greater clarity was found to be needed on specific policies and courses of action in handling grievances at the field level, and the need for further training across a range of areas including customer service/handling, difficult or extraordinary complaints, and the range of BISP programmes was identified.

##### ***Policy Decision on Survey of Missed out Households***

Many households were 'missed out' or excluded during the national poverty targeting survey. As of April 2013, around 19,000 such appeals have been received. However, BISP is in process of discussing options on how these should be surveyed as the national survey and follow up survey of missing households has now concluded.

##### ***Policy Decision on Next of Kin***

There are issues related to the listing of next of kin or the death of beneficiaries- a policy decision on this is awaited.

#### **4.5 Recommendations**

Through the course of the TPE there have been significant improvements observed in the efficiency of handling grievances, largely as a result of the roll-out of the CMS. A number of other actions have also been taken by BISP to improve processes, some in response to TPE feedback, and others through self-realization of process issues. Table 4-3 highlights some of these.

Greater efficiencies could be achieved through more effective communication with beneficiaries. This will undoubtedly be enabled by BISP's new Communication Strategy. The findings of the TPE on beneficiary communication could inform the implementation of this Strategy, for example the findings indicate that peer-to-peer learning may be the most effective mode of communication with beneficiaries, rather than radio which was the least used mode for garnering information about the Programme (this is being trialed in the CCT

Pilot which could generate lessons). The recommendations below relate to ways in which existing systems could be further stream-lined and improved.

#### 4.5.1 Beneficiary Communication

- An aggressive mass education and awareness campaign needs to be launched to make beneficiaries aware of BISP's grievance redressal system. Beneficiaries should be educated about how to lodge a complaint to remove discrepancies, especially in CNIC update cases. This could catalyse the process of reaching the 3 million eligible beneficiaries who have not yet entered the payment cycle. .
- An SMS text or Voice Message service could be considered as a means of conveying operational information to beneficiaries, such as complaint numbers or status updates on their complaint. The cost-effectiveness of this modality should be reviewed. AND/OR
- Communication through official letter with the eligible beneficiaries and beneficiaries with discrepancies needs to be ensured along with necessary standardized complaint registration forms.
- Besides provision of information kits for beneficiary awareness with the issuance of the BDCs, there is a need to use audio-visual guidance for complaints registration.
- BISP Tehsil offices should proactively inform complainants whose cases have been resolved by any possible and practical mean of communication. They should also be informed about when their payments would be generated and delivered. A centralized or devolved system could be developed to inform beneficiaries.
- Where complaints are registered in the CMS complainants should be clearly instructed not to visit again personally to follow up their complaint. They should be given necessary information to follow-up telephonically or through the internet.
- IEC material in local languages needs to be developed and widely disseminated, specifically in relation to details of how different grievances are handled, and the responsibilities of the beneficiary and BISP.

#### 4.5.2 Policy and Operational Guidelines

- A policy decision needs to be made regarding the inclusion of missing households.
- A clear timeframe should be given to the complainants regarding the resolution of various types of complaints, with corresponding guidelines on processing times for staff. The provision of a complaint acknowledgment receipt and/or number, even if the case is registered manually, will enable beneficiaries in tracking without multiple visits to BISP offices.
- The Operational Manual needs to be revisited in alignment with the CMS. It should be translated to local languages for broader understanding amongst field staff and be provided in all field offices. We understand the Operational Manual has been revised but is yet to be finalised.
- BISP policies need to be more clearly communicated and staff at all tiers trained on these. Mechanisms need to be developed to keep updating staff about renewed/amended policies.
- Manual record keeping standards need to be developed and implemented across the board, as a back-up when the CMS is not operational in field offices. For this purpose, the Operational Manual needs to be revised in line with the CMS.
- Wherever possible, mobile complaint offices could be established to facilitate complainants of far-flung areas.



- BISP could work in some modality with volunteers, the NGO and private sector who are assisting beneficiaries, to better inform and enable them, and ensure beneficiaries are being offered genuine and optimal support.

#### 4.5.3 Staff Capacity and Training

- Training manuals need to be developed in local languages for better and broader understanding of not only the BISP policies as a whole but the details of complaint /grievance mechanisms as well.
- More training for field staff and even for officers needs to be designed and imparted along with refreshers on CMS.
- SOPs need to be developed for all customer staff dealing directly with the beneficiaries.
- Female complaints assistants should be ensured in BISP offices where only male complaint assistants are dealing with women complainants.

#### 4.5.4 CMS

- The CMS should reflect case process and complaint resolution dates so that the case resolution timeframes can be gauged and efficiencies monitored.
- CMS should include a printing option so that complainants are provided with printed complaint acknowledgments.

#### 4.5.5 Office Procedures and Logistics

- While much of the back-log has been cleared, remaining CNIC related pending cases should be entered in the CMS to allow processing. .
- Standby Electricity Generators and UPS should be installed at every BISP office to avoid delays for beneficiaries, and rural offices need to be fully equipped.

#### 4.5.6 Call Centres

- Campaigns should be run to clarify to beneficiaries that the cut off for appeals is 20, and a letter should be sent to ineligible appellants to state that their appeals cannot be entertained.
- CMS needs to be activated at call centre so that a complaint number can be issued for reference and follow-up.
- It may be useful to provide specialised training to call attendants in the various offers provided by BISP e.g. Cash Grants, Waseela-e-Taleem, Waseela-e-Rozgar.

**Table 4-3:** Selected feedback provided to BISP on Grievance redressal by TPE

Issues Identified and Feed Back Provided to BISP	Action Taken by BISP in response to and/or independently of TPE feedback
<p><b>Time Lines for a response of Appeal / Complaints</b></p> <p>BISP has not set time lines for making decisions on appeals / complaints submitted by the complainants / beneficiaries. BISP field office staff usually advises beneficiaries to continuously follow up by checking the status of their complaints. Resultantly, the complainants / beneficiaries had to visit many time for the follow up of their complaints / appeals which has time and resource implications for them. This also</p>	<p>Recognizing the problem, the BISP management is seriously considering ways and means to address the issue, as the CMS has to be upgraded and instructions provided to BISP field staff to educate complainants not to make repeated visits.</p>

Issues Identified and Feed Back Provided to BISP	Action Taken by BISP in response to and/or independently of TPE feedback
<p>increases the work load of the front line officers (Assistant Complainants and Assistant Director) as the same beneficiaries / complaints are visiting them repeatedly and they have to deal with them. The TPE recommended setting a timeframe for the complaints keeping in view the typology vis-à-vis the processes involved in the resolution of the complaints.</p>	
<p><b>Appeals / Complaints Reference Number</b></p> <p>Issuance of reference number of the complaints / appeals is a critical component of any grievance redressal system. A reference number facilitates both the complainants and the complaints handler in the handling and processing of complaints and appeals. The CMS introduced by BISP does not have provision for generating and printing the complaints / appeals reference number. It was recommended that necessary adjustments need to be made for ensuring that a complaints reference number is generated and printed for handing over to the beneficiaries for acknowledgement and follow up of the complaint.</p>	<p>BISP is aware of this issue and is in process of making adjustments in the system. The TPE team was informed during official meetings that BISP was in process of making necessary adjustments in the CMS to generate system-printed complaint acknowledgment slips for the complainant. Official process was initiated to procure printers for every field office along with required stationary.</p>
<p><b>Clearing of Backlog of complaints / appeals</b></p> <p>A significant back log of complaints piled up in the BISP field offices was observed in the transition period to the CMS. These complaints were received before the introduction of the CMS. As there was no standardized process and system for the handling of complaints before the CMS, the field offices continued to collect the complaints and kept these complaints until instructions were issued and the new system introduced. After the introduction and implementation of the CMS, a major challenge was to enter the back log of the complaints in the CMS for processing and resolution. The TPE highlighted this issue, and suggested clearance of back-logs and adequate resource and time allocation to this was a priority.</p>	<p>Necessary directives were made to the BISP field offices to clear the backlog. In this connection, an effective built-in monitoring mechanism was also introduced under the CMS to avoid complaint backlogs.</p>
<p><b>Updating of BISP's Operational Manual</b></p> <p>The BISP Operational Manual covering grievance redressal was developed in the early stages of the programme. The BISP is continuously reviewing processes and systems and making necessary adjustments for effective and efficient service delivery to the beneficiaries. The introduction of the CMS which is now operational at all tiers of BISP is one such change, but many of these changes had not yet been reflected in the Operational Manual. The TPE observed that guidance needed to be updated. It was also suggested that the Operational Manual be translated in Urdu and if possible in local languages and these should be distributed amongst the BISP field staff at all tiers, with accompanying training.</p>	<p>The need was well recognised by the BISP management and the matter was under discussion at different decision making forums.</p>

<b>Issues Identified and Feed Back Provided to BISP</b>	<b>Action Taken by BISP in response to and/or independently of TPE feedback</b>
<p>BISP policies need to be more clearly communicated and staff at all tiers trained on these and mechanism need to be developed to keep updating the staff about renewed/amended policies.</p>	<p>After introduction of the Case Management System (CMS), BISP started to conduct trainings for BISP field staff every six months. Refreshers were also conducted as a follow up and regular feedback was provided to them on new or revised policies for beneficiary services and its operational linkage with the CMS.</p>
<p><b>Refresher on Case Management for the Field Staff</b></p> <p>During March / April 2012, BISP operational wing designed and implemented training for the BISP field staff for building their capacity to deal with the newly introduced case management system. This training helped in enhancing the understanding of the field staff on the basic concepts of BISP and also building their capacity in handling and processing of the complaints through CMS. During November 2012, the TPE team recommended to BISP (based on observations of the training and implementation of the CMS in the field thereafter) that refresher training for staff who had undergone initial training, and full training of the new staff who had joined BISP recently would be beneficial. It was also suggested that the development of training manuals for the CMS in Urdu and local languages would enhance the capacity building process. This would enable the BISP field staff in better understanding basic concepts as well as the newly instituted changes in process and procedures for handling and processing of complaints.</p>	<p>Refreshers for the staff operating CMS were held twice, while more sessions were being planned.</p>
<p><b>Technical Issues in the Case Management System</b></p> <p>TPE research on BISP's grievance redressal and case management system identified some critical issues in the MIS based CMS. First, related to the format of dates within the CMS, these were found to be incorrectly displayed. Due to the incorrect date format, it is not possible to track the history of events / action taken at different tiers while handling, processing and approving / rejecting the complaints. The second issue is that at the Assistant Complaint and Assistant Director levels it is not possible to view the action taken by the upper tiers on the appeals / complaints. However, from the login of Divisional Director (the final authority for making a decision), the complete history of the events can be seen and back tracked. The Assistant Complaints after entering the appeals / complaints in the CMS is not able to see and track the action taken by the higher authority on the submitted appeals / complaints. He / She can only check the status of the appeals / complaints through logging onto the website which only informs him / her about the acceptance / rejection status but he / she was unable to see the status of the appeals /</p>	<p>BISP took note of the observations made by the TPE teams and recognized the fact that corrections/improvements need to be made in the CMS. Since CMS is a system and software based application, discussions were underway among different levels of the IT team and senior BISP management to make suggested improvements in the system. The critical factor remains that the CMS is still managed by NADRA and NADRA is the custodian of the source code. BISP can't make any changes in the system without access to the source code and therefore BISP is dependent on NADRA for making any changes / adjustments in the system.</p>

Issues Identified and Feed Back Provided to BISP	Action Taken by BISP in response to and/or independently of TPE feedback
<p>complaints if it is not resolved / accepted / rejected. Due to the these issues, it is not possible to gauge the time taken on appeals / complaints at different tiers during processing or determine which stage of the decision process it is at, to determine blockages. This may slow down the efficiency and effectiveness of the system.</p>	
<p><b>MIS Based CMS does not yet cater to Payment Related Complaints</b></p> <p>The MIS based CMS only caters to complaints and appeals related to updates and discrepancies and there is no provision in the CMS for processing payment related complaints. The BISP's payment departments have developed the initial design and architecture for registration and processing of payment complaints and this has been submitted to the management for review and approval. Once approved, BISP will start developing the MIS based payments module for the processing of payments complaints. The proposed payments module will be interlinked with the BISP payment partner's MIS based Payments Complaints system for ensuring integration between the BISP's payments module and the partners MIS based complaints system.</p> <p><b>MIS Based CMS Does not Cater Appeals / Complaints of Other BISP's Initiatives</b></p> <p>The MIS based CMS only caters to complaints and appeals related to the Cash Transfer component and there is no provision in the CMS for processing appeals / grievances / complaints related to other initiatives of BISP.</p>	<p>BISP understands the importance of these issues and discussions are underway for the integration of the case management system.</p>
<p>The team observed that despite the introduction of the CMS, the complaint process was slow and this was mainly due to the long hours of power outages. Due to power outages, beneficiaries have to wait for many hours for the registration of their complaints. It was suggested that a manual complaint record as a back-up (to be computerized on return of power) would reduce waiting times. It was also recommended to BISP to ensure alternative power arrangements (generators and high powered UPS) for ensuring that the process of registration of complaints through CMS is not interrupted.</p>	<p>The problem was recognized by the BISP management and necessary policy decisions were in process to procure required equipment.</p>
<p><b>Issues Observed in formal communication with Beneficiaries</b></p> <p>It was observed that there are issues in formal and informal communication with beneficiaries / potential beneficiaries. Most discrepant beneficiaries in the</p>	<p>BISP has developed a communication strategy which also focuses on improving the communication between the beneficiaries and the programme.</p>

Issues Identified and Feed Back Provided to BISP	Action Taken by BISP in response to and/or independently of TPE feedback
<p>cases we have investigated have not received letters from BISP informing them to contact the local BISP offices for addressing discrepancies to become eligible for the cash transfer. Similarly, the majority of the beneficiaries who have been declared eligible for the cash grant have not received any intimation about the eligibility. It was recommended to BISP to review the current letter delivery mechanisms and also explore other options of communication through text and voice messages. BISP Tehsil offices should proactively inform complainants whose cases have been resolved or need resolution by possible and practical means of communication. They should also be informed about when their payments would be generated and delivered. A centralized or devolved system could be developed to keep beneficiaries informed.</p>	
<p>Observations showed that beneficiaries lacked information and knowledge on BISP's grievance redressal system. Informing and educating the beneficiaries and the general public on the process of grievance redressal was important for accountability and in improving the efficiency and effectiveness of the grievance redressal mechanisms. An aggressive mass education and awareness campaign was recommended to raise awareness of the system. Beneficiaries should also be educated on how to lodge a complaint to remove discrepancies, especially in CNIC update cases. This would help in catching around 3 million beneficiaries who have not been able to join the programme.</p>	<p>BISP has developed a communication strategy which also focuses on improving the communication between the beneficiaries and the programme.</p>
<p>In order to aid in tracking cases in the event of the CMS not being operational for any reason (e.g. power outages), manual record keeping standards need to be developed and implemented across the board. For this purpose, the Operational Manual needs to be revised in sync with the CMS.</p>	<p>BISP has issued instructions to the field offices for the manual handling of the complaints in case CMS is not operational.</p>
<p>A key finding is that beneficiaries are satisfied with the behaviour of the BISP field staff. However, certain difficult situations did stretch frontline staff. It was suggested that BISP staff needed to be fully trained on handling and managing clients and customers and for this standardized SOPs should be developed on how to deal with the complainants / beneficiaries and handle and process complaints. It was also recommended that all possible efforts should be made to ensure that there are female Assistant Complaints/ Assistant Director level staff at the BISP Tehsil offices. Additionally it would also be productive to impart training to the BISP staff on gender and development.</p>	<p>Action to be taken</p>
<p>It was observed that many complainants / beneficiaries were visiting the BISP field offices time and time again to follow up their complaints, which has time and cost implications for the poor</p>	<p>Front desk staff at field offices are following the directives from BISP headquarters, and with the advent of the CMS to further ease processing, TPE results show that repeated</p>

<b>Issues Identified and Feed Back Provided to BISP</b>	<b>Action Taken by BISP in response to and/or independently of TPE feedback</b>
beneficiaries / complainants. It was recommended that BISP Tehsil office should advise the beneficiaries / complainants that they don't need to visit the office again and they can follow up their complaints telephonically.	visits by the complainants were gradually reducing.



## 5.0 Payment Complaints

---





## 5.0 PAYMENT COMPLAINTS

### 5.1. Payment Handling Processes

Unconditional Cash Transfers (UCT) are delivered to BISP beneficiaries through the Pakistan Post and/or alternate payment mechanisms such as BSC, Mobile Banking and BDC. BISP Payment Manual<sup>5</sup> was prepared for payment through Pakistan Post using Money Orders (MO), and needs to be updated to address electronic payment mechanisms.

**Payment Process - Pakistan Post:** From its inception, BISP started disbursing cash transfers to beneficiaries through Pakistan Post. With 12,339 offices (1,845 urban and 10,494 rural) it has a presence in almost all areas of the Country. BISP pays money order fee @ Rs.25 per money order as well as an incentive to postal staff @ Rs.5 per money order. During the first (parliamentarian) phase Rs.60 billion were disbursed to beneficiaries through Pakistan Post till 30<sup>th</sup> June 2011. During Phase II (after PSC survey), initially 4.8 million beneficiaries were paid through Pakistan Post but with changeover to alternative modes/ electronic payments (BSC, Mobile Banking and BDC) this number has now decreased to about 660,000 beneficiaries being paid through Pakistan Post.

As per standard (as well as BISP specific) payment procedures of Pakistan Post, MO is delivered at the payee's doorsteps and payee's signature/ thumb impression on the MO receipt is kept as a documentary proof. For a purdah observing lady, thumb impression and CNIC number of her close family member is also taken on the MO receipt as a proof that amount has been delivered to the correct payee. MO is delivered during the second month after generation of payment list by BISP and till the time it is scanned and entered in the payment detail, BISP is unaware about the payment position. Each beneficiary's payment detail is available on BISP website but information update about MO delivery is usually delayed. Pakistan Post works in a paper based environment which, although provides a documentary evidence of payment in shape of beneficiary's signatures/ thumb impression on MO receipt, results in delayed reconciliations and lack of real time payment information. A recent study found that "While the Pakistan Post was cheaper for BISP in terms of delivery of the cash grants alone, it was more expensive and inefficient in terms of reconciliation, grievance redress and monitoring costs"<sup>6</sup>.

**Alternative Payment Mechanism:** BISP cash transfers under alternative payment mechanism (BSC, Mobile Banking, and BDC) are transferred to Virtual/ Limited Mandate Account (LMA) of beneficiaries. These are special purpose accounts, and, presently: (i) Only BISP can transfer cash to beneficiary's LMA-2 account; (ii) Beneficiary cannot deposit any money in this account; (iii) Amount can be withdrawn by the beneficiary through a card; (iv) The entire amount can be withdrawn in one go; (v) If the amount is not withdrawn within a certain time (90 days) it can be transferred back to BISP's LMA 1 A/c (for this a special sanction has been obtained from the State Bank of Pakistan); and (vi) This is a non-interest bearing account where no minimum balance is required to be maintained. BDC is now the preferred mode of delivery for BISP which plans to systematically convert the beneficiaries currently receiving through other modes.

---

<sup>5</sup> Payment Manual is at Annex C to BISP Operational Manual (updated till January 2010); Sub-Annex C-1 gives BISP-SN Guidelines for Enrolment and Payment Process (16 Dec 2009); Sub-Annex C-2 provides Guidelines for Pakistan Post (16 Dec 2009); while Sub-Annex C-3 is the Receiver Women Guidelines (16 December 2009).

<sup>6</sup> "Financial Inclusion and Literacy Outcomes of Cash Transfers through the Banking System in Pakistan: Survey and Beneficiary Assessment"; World Bank, 2012.

Reduction in delivery time is a major benefit of using electronic mode of payment. After the lists of beneficiaries and amounts payable to them have been generated by BISP and sent to Pakistan Post, cash transfers through MOs reach the beneficiaries between 31 to 60 days (and at times even many days later). Cash transfers through alternative payment mechanisms (BSC, Mobile Banking, and BDC) are being credited to beneficiaries' accounts on the very next day and they are able to withdraw/ receive the cash grant almost immediately. So there has been a reduction of more than a month in the delivery time through alternative payment mechanism as compared to delivery through Pakistan Post.

The alternative payment mechanisms provide the beneficiaries with easier options of withdrawing their cash grants at the time and place that they find suitable<sup>7</sup>. They may go to a number of places - ATMs, mobile franchises, or bank agents and get their cash transfers at any time convenient to them. In Pakistan though, this option of collecting through alternative payment mechanisms may probably be more time consuming and costlier for most beneficiaries because earlier their MOs were delivered by Pakistan Post at their doorsteps.

Timely reconciliation between BISP and Payment Partners is another efficiency indicator. Currently late reconciliation between BISP and Pakistan Post (regarding funds transferred to Pakistan Post and delivered by it to beneficiaries) is a major problem. In the three alternative payment mechanisms (BDC, Mobile Banking, BSC), the reconciliation is on-line and almost in real-time. This can be a huge advantage for fund management.

**Payment Process – Benazir Smart Card (BSC):** In July 2010 BISP launched BSC in four test-phase districts (Multan, Mianwali, Sanghar and Mirpur Khas). UBL is the partner bank for BSCs. This card has a bar code (that could be read by a phone camera) as well as an embedded chip that can record important information (such as biometric info/ thumb impression) and may be used offline also by using special Point of Sale (PoS) machines. The initial cost of such cards is higher because of information on the chip (which, however, was not used by BISP). Rs.400 was paid as the cost of the BSC. When this mode of payment started, UBL charged @ 4% of amount disbursed, which was later reduced to 3%. Benazir Smart Cards have been issued to 182,678 beneficiaries in these four districts. The beneficiary goes to a franchise with her BSC, PIN and CNIC. In case of positive authentication that an instalment has been credited to her account by BISP, she puts her thumb impression on a register, and, gets her payment.

**Payment Process - Mobile Banking:** BISP started delivering cash grants through mobile banking in December 2010. This was to be rolled out in eight districts but due to security situation, could be started in five districts (Layyah, Larkana, Rawalpindi, Islamabad and Battagram). Telenor, Ufone and Warid are telecom partners while Tameer Bank, HBL, UBL, Summit Bank and Bank Alfalah are the payment partners. For mobile banking, responsibilities of BISP, NADRA, Banks and Telcos have been detailed in the "SOP for Launching Phone 2 Phone Banking". Mobile phone and SIM were provided by partner bank/ Telco, without any cost to BISP and BISP pays a commission to banks @3% of disbursed amount. Virtual bank accounts were opened and mobile phones given to 138,251 beneficiaries in these five districts. Intimation about release of instalment is received on mobile phone as an SMS. After receiving a text message, the beneficiary goes to a Telco

---

<sup>7</sup> "CGAP: Social Cash Transfers and Financial Inclusion: Evidence from Four Countries. Recipients in all four of the Countries studied clearly welcome the convenience of electronic payment methods to access cash over previous arrangements where cash was distributed at a particular time and place."

franchise, show the message and her original CNIC, puts her thumb impression on a register, and collect her instalment.

**Payment Process – Benazir Debit Card (BDC):** From February 2012 BISP started a major changeover in payment system – from money orders delivered by Pakistan Post to payments through BDCs. A number of banks such as UBL, Bank Alfalah, Summit Bank, Tameer Bank, HBL and Sindh Bank are BISP’s payment partners in different districts. The Card has mag-stripe technology and, in addition to PoS located at various rural and urban centres, it can also be used at different ATMs including 1-Link which is the biggest network of ATMs in the Country. BISP requires one payment point per Union Council or per 1,000 beneficiaries, and the banks are expanding their network accordingly. Till May 2013 about 3.375 million Benazir Debit Cards have been issued by BISP which plans to expand this facility to all the 7.5 million potential beneficiaries of BISP – of which currently 4.5 million are being paid through the four modes of payment.

For collecting a new BDC, BISP HQ informs beneficiaries about the change in payment mechanism (a) Unverified beneficiaries are asked to go to a NADRA office to get their finger prints/information verified and collect a new CNIC; and (b) Verified beneficiaries are asked to bring their CNIC and contact number to BDC Distribution Centre on a certain date for collecting their BDC. BDC Distribution Centres are set up in every district, generally at the Tehsil level within the premises of BISP Tehsil office, NADRA office or some other prominent place. Where distribution started in February 2012, most receiver women have collected their BDCs, and, only one Centre located at district HQ city remains operational for issuing BDCs to those who have not collected till now. Each BDC Centre has three sets of counters: BISP Counter (for verification that she is an existing beneficiary entitled to collect a BDC); NADRA Counter (for data and biometric verification from central database) and Bank Counter (for recording personal data, opening a virtual bank account and issuing a BDC). After completing these steps, bank staff provides an envelope to the beneficiary which has her BDC, PIN Code and instructions. They also explain how to use the BDC and advise them about the security of BDC and PIN Code.

In this disbursement mechanism, the beneficiary approaches an ATM or PoS, and, insert or swipe her BDC. On using the BDC at an ATM, in case of positive authentication that an instalment has been credited to her account by BISP, the beneficiary gets her instalment. At a PoS she shows her BDC, CNIC and PIN and after getting her payment puts her thumb impression on a register.

**Payment Complaints:** The Payment Cases envisaged in BISP Case Management Manual include cases relevant to delivery through Pakistan Post only. BISP Case Management Manual needs to be updated so that it also addresses cases arising in alternate payment mechanisms including BDC which has now become the main mode of payment.

About 80% of Pakistan Post complaints are filed with BISP Offices. In complaints regarding electronic payment modes, initially BISP staff did not play any role and simply directed the beneficiary/ complainant to the bank counter at BDC Distribution Centre. Now at BISP Tehsil offices, staff maintains an excel file in which the name, CNIC, address, contact number and nature of complaint is recorded. This information is sent weekly to the Director (Field Operations) and Director (Payments) at BISP HQ and also to the relevant bank. Dates of receiving and forwarding the complaint, sending reminders or redressal of the complaint are not recorded. Unlike the BISP CMS for other grievances, there is no cumulative record for

redressal of payment complaints - such as number of complaints (by Tehsil, by bank, by type of complaint) lodged, addressed, rejected, accepted or in process.

Presently BISP CMS does not cater to Payment Complaints; however, a module is being developed to include registration and redressal of these complaints in future. Payment Complaints redressal mechanism and system architecture has already been designed based on agreement between BISP and payment partners for different payment modes including BSCs, BDCs, mobile banking and Pakistan Post. Payment partners have contributed in designing the system architecture of this module.

**Payment Complaints- Pakistan Post:** A beneficiary usually finds that there is an issue of non-payment, after someone checks her Payment Detail on BISP website and finds that (a) a number of MOs have been generated in her name and shown as delivered to her, though she has not received these; and (b) the amount for a certain MO as shown on her Payment Detail is different from what she has actually received. As many beneficiaries do not have access to places where they can check their Payment Detail, therefore monitoring visits by BISP staff to monitor payments are very helpful. Complaints regarding non-payment or partial payment (bakhshes) are filed both at BISP and Pakistan Post offices. Pakistan Post has an established complaints redressal system and an enquiry (attended by postman and payee) is conducted by an officer for every complaint that is filed directly with Pakistan Post or forwarded by BISP to Pakistan Post. Strict action (dismissal from service) is taken in case a postman is found guilty of misappropriating a money order. MO receipt with beneficiary's thumb impression is used as the main evidence for deciding a complaint. Instead of prescribed eight days complaint redressal usually takes much longer, and, most enquiries are decided on the basis of beneficiary's signed and witnessed statement before the enquiry team. A separate file contains all the documents and enquiry proceedings for each complaint of a BISP beneficiary. It was observed that in many cases an enquiry report or result was not forwarded by Pakistan Post to BISP. In payment cases filed directly with Pakistan Post, no information about filing, processing, enquiry or result of these cases was provided to BISP. The system of joint enquiry teams (one member each from BISP and Pakistan Post) has strengthened the voice of BISP beneficiaries.

**Payment Complaints – BSC:** Complaints are filed requesting for issue of a new PIN (previous PIN lost, retries exhausted) or requiring a new card (previous card lost, damaged or exchanged). These are received by BISP offices and forwarded to BISP HQ/ bank for redressal. In some Tehsils the number of unresolved payment complaints is high, mostly regarding finger print mismatch (Ready for AFIS - Automated Finger Print Identification System) or non-generation of BISP instalments after October 2012. These are not being timely addressed probably because BISP plans to systematically convert the existing BSCs to BDCs.

**Payment Complaints – Mobile Banking:** Complaints regarding mobile banking are received by BISP Tehsil offices and forwarded for redressal to BISP HQ and Telco (SIM blocked/lost) or partner bank (account blocked, text not received, text deleted). In some cases, instalments have not been transferred to some beneficiaries for a long time and at some BISP offices (particularly in Sindh) the complaints are not accepted/ recorded and the complainants are simply asked to wait till they receive the text message regarding transfer of instalment in most cases, they have been kept waiting for a long time. Due to recent restrictions on provision of mobile SIM only through authorized dealers, a large number of beneficiaries are still waiting to convert to mobile banking.

**Payment Complaints – BDC:** Some BDC complaints arise while using the card for the first time e.g. (a) lack of knowledge about all the places where BDC can be used; (b) incomplete guidance by bank staff at BDC Distribution Centre about how to use the BDC; (c) card not activated or amount not credited to beneficiary's account, etc. BDC payments complaints include (a) need for replacement of card (lost or damaged); (b) replacement of PIN (illegible, incomplete or erased); (c) exchange of BDCs between beneficiaries (BDC is not personalized and do not have the name or CNIC of a beneficiary); (d) card captured by ATM after incorrect PIN is entered repeatedly. Though the complaints can be addressed quickly through the bank helpline but generally beneficiaries consider complaint redressal through bank helpline as complicated (especially for illiterate women - the typical BISP clients). Bank staff at BDC Centres is facilitating the beneficiaries in addressing their BDC complaints by (i) Receiving BDC Complaints; (ii) Forwarding these complaints to bank's H.O. for redressal; and (iii) Helping beneficiaries in contacting bank helpline.

## 5.2. Process Evaluation Methodology/ Sample

This section gives an overview of the stakeholders of the payment process, purpose of the payments cases assessment and approach and methodology.

The entire payments system has been established by BISP to ensure that the receiver women get regular and timely payments at their doorsteps. When the assignment started, the system of payments through Pakistan Post was in practice for about two years, payments through mobile banking and Benazir Smart Cards had recently started and payment through Benazir Debit Cards was being planned. The present assignment was undertaken to assess the different payment systems and to suggest improvements. The purpose of assessment of BISP Payment Process is: (i) To assess whether the Payment Process is being followed according to the methodology described in "BISP Payments Manual"; (ii) To assess if the existing Payment Process is producing the expected results (timely payment to receiver woman); and (iii) To review different Payment Modes and provide evidence-based advice for improvement of payment system.

The key questions which were investigated regarding payments include: (i) Were anticipated communications received, understood and appropriately acted upon by the potential receiver women? (ii) What concerns emerge around payments? (iii) Did receiver women understand their rights and see the potential of addressing their concerns? and (iv) Tracking of payment cycle to suggest improvements for efficiency, transparency and ease for the receiver women.

Information gathering and field work for the assignment included structured observations of payment process and payment complaints, In-depth key informant interviews of key persons, and Interviews with Receiver Women. In order to assess the payments process the Core Team members and the Field Team had a continuous interaction with the key stakeholders. The feedback for course correction was provided to BISP in our fortnightly / monthly meetings.

Structured Interviews were conducted with the following stakeholders involved in the payments and complaint redressal process: (i) Key officers/ staff of operations, finance and other departments; and Provincial/ Regional, Divisional and Tehsil Offices of BISP; (ii) Key officers/ staff of Pakistan Post at Head Quarters; PMG, DPMG, DSPS offices and GPOs; (iii) Key officers/ staff of partner banks; (iv) Key officers/staff involved of Telcos; and, Receiver Women. To ensure that the Payment Process detailed in BISP Payments Manual are being

strictly adhered to, structured observation of payment processes at various levels were conducted.

During the four quarters, we covered all provinces/ regions and BISP division for tracking of payments cases. The area covered by a divisional office of BISP was sampled purposively, to generate sufficient case studies to draw useful conclusions. Each quarter, 180 payment cases (90 per cluster) were developed and the following 720 Payment Case Studies were submitted in four quarterly reports.

**Table 5-1: Payment Case Studies Prepared during the Assignment**

Province/ Region	Pakistan Post	BSC	Mobile Banking	BDC Centres	BDC Complaints
Punjab	60	10	11	17	82
Sindh	33	9	5	11	62
KPK	84	-	9	19	80
Balochistan	58	-	-	17	57
AJK	27	-	-	4	29
GB	20	-	-	3	13
<b>Total</b>	<b>282</b>	<b>19</b>	<b>25</b>	<b>71</b>	<b>323</b>

As Pakistan Post was the main method being used for delivering cash transfers to BISP beneficiaries when the assignment started, so during Q1, Payment Process and complaints of only Pakistan Post were studied and 180 case studies prepared. During the next three quarters another 102 payment complaints of Pakistan Post were studied to observe the changes, if any, in addressing payment complaints. For selecting payment cases regarding Pakistan Post, the existing record of complaints/ cases being maintained by offices of BISP and Pakistan Post was used.

Cash grants were being delivered to beneficiaries through Benazir Smart Cards in four districts (Mianwali, Multan, Mirpur Khas and Sanghar) and through Mobile Banking in five districts (Larkana, Battagram, Layyah, Rawalpindi and Islamabad). These payment methods are planned to be converted to BDC in due course. During Q2 to Q4, 19 payment cases for BSC and 25 for Mobile Banking were also reviewed and case studies prepared.

Distribution of Benazir Debit Cards started from February 2012. During Q2 and Q3, process of issuing BDCs at 71 BDC Distribution Centres spread over rural and urban areas of all provinces/regions of Pakistan, was observed and case studies prepared.

The latest and now the preferred mode for BISP cash transfers is through Benazir Debit Cards (BDC). During Q2 to Q4 focus of the assignment was on reviewing payment process of BDC and BDC complaints. As a result, 323 case studies for BDC payment complaints were prepared.

Our sample was drawn purposively and covered all BISP divisional offices and most administrative districts in each province/region. We selected payment cases so that we could cover variations in process adopted due to (i) Accessibility (near district headquarters or remote area; located on main road, village road, rough track or no road link; and availability or otherwise of public transport); (ii) Urbanization (high density urban centre; city centre or peri-urban area; small town; village; or scattered population); (iii) Geographical characteristics of the area (mountainous, plains, desert, coastal; irrigated, non-irrigated; agricultural or non-agricultural area; (iv) means of lodging payment complaint (visit to BISP

or payment partners, by telephone, letter, helpline or otherwise; or by monitoring visits of BISP staff); and (v) reasons for non-payments/ types of complaints.

Detailed payment case studies were developed by interviewing the beneficiary/complainant and relevant officers/staff of BISP and payment partners to explore the causes of payment related grievances, the processes followed for redressal, as well as result of the process. By adopting this methodology, complaints were tracked, case studies were developed and recommendations made to improve efficiency and transparency so that BISP beneficiaries could be facilitated. Annex A4 shows a sample payment case study.

A number of checklists and questionnaires were developed to interview aggrieved beneficiaries of Payment cases.

In Quarter 1 based on discussion with BISP, complaints regarding Pakistan Post only were focussed and the following checklists were used: (i) Checklist 1A, 1B and 1C: for Overall assessment of (Payment) Complaints Process at BISP Divisional and Tehsil Office and at Pakistan Post; (ii) Checklist 2A, 2B and 2C: for tracking of individual payment case at BISP Divisional and Tehsil Office and at Pakistan Post; (iii) Checklist 2Z: for interview with beneficiary (complainant); and (iv) Checklist 3A: to study the Payment Process at Pakistan Post. From Quarter 2 onward, Payment Complaints arising from four modes of Payments (Pakistan Post, BSC, Mobile Banking and BDC) were studied. As advised by BISP, in addition to payment process and payment cases, BDC Distribution Centres were observed to review the process of issuing BDCs to beneficiaries and for recommending improvements.

The following Checklists were developed and used from Quarter 2 onward (see Annex A6):

For Payment Cases: (i) Checklist 2A2: Providers' version – BISP; (ii) Checklist 2C: Providers' version – Payment Partners; (iii) Checklist 2Z2: Beneficiary/ Complainant's version –in Pakistan Post complaints; (iv) Checklist 2Z3: Beneficiary/ Complainant's version –in BSC complaints; (v) Checklist 2Z4: Beneficiary/ Complainant's version –in BDC complaints; and (vi) Checklist 2Z5: Beneficiary/ Complainant's version –in mobile banking complaints

For Observation of BDC Distribution Centres: (i) Checklist 7: Structured Interview with BISP Assistant Director / BISP Representative at BDC Distribution Centre; (ii) Checklist 7A: Structured Observation at BDC Distribution Centre; (iii) Checklist 7B1: Structured Observation of each beneficiary at BISP Counter; (iv) Checklist 7B2: Structured Observation of each beneficiary at NADRA counter; (v) Checklist 7B1: Structured Observation of each beneficiary at bank counter; and (vi) Checklist 7C: Exit Interview of beneficiaries leaving BDC Distribution Centre.

The following areas regarding each Payment Case were explored in detail to evaluate the system, suggest improvements and remove systemic constraints. Information about beneficiary; her PSC survey; her perception of BISP; communication received and her understanding; how the payment complaint emerged; where was the complaint filed for redressal; what was the response by BISP staff at different levels; how was the complaint processed and tracked; response of Payment Partners' staff at different levels; result of the complaint process - was the complaint resolved, and, did the beneficiary recover her money. Systemic constraints and how they were being approached currently were assessed. Besides system constraints, specific challenges and enabling mechanisms were also identified. Recommendations for course correction were provided to BISP in fortnightly/ monthly meetings, four case study reports and four synthesis reports.

### 5.3. Observations and Findings

#### 5.3.1 Payments through Pakistan Post

**Types of Payment Complaints Reviewed?** Most Pakistan Post complaints are for non-payment/ delayed payment or partial payment. During the assignment, 232 non-payment/delayed payment complaints and 50 partial payment complaints were reviewed.

**How are Payment Complaints triggered?** Payment Complaints are triggered by beneficiaries who have some reason to suspect that they have not received their cash transfers. e.g. (i) they receive their eligibility letter but the payment stream doesn't start for a long time; (ii) they find that other beneficiary women in their locality are receiving their cash transfer; (iii) they do not receive their eligibility letter and remain unaware for a long time that their MOs are being generated and misappropriated; (iv) someone check their Payment Detail and inform them about the number and amount of MOs that have been generated in their names; (v) BISP staff visits them for payment monitoring; and (vi) Based on their PMT scores, they became ineligible for Phase II but as they did not receive any information from BISP about their becoming ineligible, they filed a complaint saying that their payment is being misappropriated.

It was observed across Pakistan that a large number (about 25%) of reviewed Payment Complaints were filed regarding initial instalments.

**Table 5-2:** Pakistan Post - Complaints regarding initial instalments

Province / Region	Cases reviewed regarding initial instalments	As a % of total cases reviewed during TPE Assignment
Punjab	11	18.3% of 60 cases
Sindh	7	21.2% of 33 cases
KPK	30	35.7% of 84 cases
Balochistan	12	20.7% of 58 cases
AJK	0	0% of 27 cases
G-B	10	50% of 20 cases
Total Cases	70	24.8% of 282 cases

Many beneficiaries are receiving their cash transfers regularly but then there is a gap for some months which compel them to think that their payment is being misappropriated and so they file a complaint.

A beneficiary usually finds that there is an issue of non-payment, after someone checks her Payment Detail on BISP website and finds that (a) a number of MOs have been generated in her name and shown as delivered to her, though she has not received these; and/or (b) the amount for a certain MO as shown on her Payment Detail is different from what she has actually received. There may be many cases where misappropriation continues until someone checks her Payment Detail. Many beneficiaries do not have access to a place where they can check their Payment Detail and therefore monitoring visits by BISP staff to check whether they are receiving MOs are very helpful. Women who are not aware of their beneficiary status may not lodge a complaint at all. The fact that beneficiaries need to guess their eligibility and payment status in comparison with their neighbours implies that individual complaints may take a long time to be triggered and resolved.

**Where were Payment Complaints filed?** Most reviewed complaints (81%) were filed with different BISP offices –of these 10% were filed with BISP staff visiting a beneficiary for



monitoring payments. Beneficiaries consider BISP to be the key stakeholder, and they are comfortable in dealing with BISP staff. Some complaints (15%) were directly filed with different offices of Pakistan Post, however, BISP wasn't informed about the filing, processing, enquiry or results of complaints filed directly with Pakistan Post. Few complaints were filed with other offices (President, Prime Minister, Courts, Police, FIA, Ombudsman, etc.) but all these were forwarded to BISP HQ/ Pakistan Post for redressal.

Distance of an office from their home and their knowledge about where to file a complaint appears to be the major reasons why beneficiaries file their complaints at a particular office. They wanted to file a complaint near their home and/or in many cases this was the only office which they knew about. BISP Divisional Office Zhob is located at Loralai which is 211 Kms from Barkhan town and so it is difficult for the beneficiaries to go there for filing complaints; however, BISP Field Supervisor is easily accessible as he is available at a stationery store of Barkhan town and so the beneficiaries contact him for submitting their complaints avoiding the long distance to Loralai. Dureji is another distant area which is about 280 km from BISP Divisional Office Kalat located at Uthal and there was no other BISP office nearby where the beneficiaries could file their complaints. In this case they had to pool money for sending someone to the Divisional Office for filing their complaints and visit for follow up was very difficult. Setting up of BISP Tehsil Offices has helped as beneficiaries travel time and cost has been reduced. Tehsil offices must be set up in Tehsils where they have not yet started working (especially in Balochistan). BISP Field Supervisors test-check/ monitor the payments to beneficiaries and where required collect the complaints from the beneficiary's doorsteps. This was observed in Punjab, KPK and AJK and has been very helpful in reaching out to those who may otherwise have found it difficult to file their complaint.

The level of understanding among beneficiaries about BISP complaints redressal system is very low. They lack the knowledge about where to file their complaint, but currently wherever they file their complaint (according to their convenience) it has to be forwarded to Pakistan Post for processing and redressal.

**Was Payment Complaint forwarded to Pakistan Post?** A Payment Complaint can only be addressed if it is formally forwarded to the relevant office of Pakistan Post for processing, enquiry and redressal. It was observed that 53% of the reviewed complaints were forwarded formally by BISP Offices to Pakistan Post while 15% were filed by the complainant directly with some office of Pakistan Post. A large number of complaints (22%) were not forwarded to Pakistan Post while 11% were forwarded informally. In cases forwarded informally, BISP maintains that these were forwarded to Pakistan Post for enquiry but Pakistan Post denies the receipt of these cases from BISP. Later during discussion with BISP staff it came out that most of these cases were simply discussed by BISP staff with postal staff and were not formally forwarded and so no action could be taken by Pakistan Post for their redressal.

The reasons for payment cases that were not forwarded to Pakistan Post were analysed and it was found that: (i) Many payment complaints (27 cases) were dealt directly by BISP staff who called the concerned postman and threatened him with dire consequences in case he does not repay the misappropriated amount. In these cases political workers and notables helped BISP and complainant in recovering misappropriated amount from the postman; (ii) Some payment complaints (14 cases) were discussed for resolution/ appropriate action by BISP staff with relevant post office staff on telephone or through a visit to the post office; (iii) in some cases from Balochistan BISP staff considered that there was no use of forwarding cases because the cases referred earlier were not resolved; (iv) Few complaints (5 cases) were not forwarded because the MOs were not even generated by BISP and so

there was no point in forwarding these complaints; and (vi) there was no need to forward cases which were filed during the normal delivery time and the complainants received their MOs immediately after filing a complaint.

**Was an Enquiry conducted by Pakistan Post?** A formal enquiry was conducted by Pakistan Post in most (76%) payment complaints forwarded by BISP or filed directly with some office of Pakistan Post. Informal enquiry was held in 6% cases (postal staff checked and found that the MO was not even generated or was returned as “undelivered” and so there was no need of an enquiry).

**Reasons why an enquiry was not conducted by Pakistan Post?** The province-wise reasons are discussed below:

- **KPK (9 cases):** In four cases the beneficiary received her cash transfer before a formal enquiry could be conducted; In one case from Swat, Pakistan Post did not conduct a formal enquiry but only provided the MO receipt; Joint Enquiry could not be held due to non-availability of BISP staff in 2 cases; Enquiry was not required in one case because the MO had not even been generated; similarly Enquiry was not required in another case because after filing the complaint, the MO was received by the complainant during the normal delivery time.
- **Gilgit-Baltistan (8 cases):** One case of Skardu could not be enquired because the complainant was not even selected as a beneficiary for Phase II based on PSC Scorecard survey; In two cases of Gilgit, Pakistan Post did not conduct an enquiry till the quarterly report was prepared; in one case the postman came and gave her the money and so enquiry was not held; no reason was offered for not enquiring three cases; while in one case the complaint could not be pursued because the MOs in question were generated more than 12 months earlier, and Pakistan Post does not enquire such cases.
- **Punjab (2 cases):** One case relates to a joint complaint filed by many complainants of Faisalabad, Pakistan Post requested BISP to provide copies of complainants’ CNICs - these were not collected by BISP and provided to Pakistan Post; and, the other complaint is pending and enquiry is to be conducted.
- **Balochistan (14 cases):** Joint Enquiry could not be held due to non-availability of BISP staff in 2 cases; In 3 cases the enquiry team could not find the beneficiaries’ house (though it was easily found by the postman and the TPE Team); MO number was not generated by BISP in 2 cases; in 5 cases the DSPS marked the enquiry to an officer but it was not held for many months (till the time we submitted our quarterly report); and in 2 cases the complaint was not even marked for enquiry as there was no regular DSPS in the particular Pakistan Post Office.

**Result of Enquiry by Pakistan Post:** It was observed that most cases were decided based on a statement (which is signed/ has her thumb impression and is duly witnessed) given by the complainant before the enquiry team. In 33 cases, misappropriation was proved and appropriate action taken.

The result of 11 enquiries showed that the MOs that were subject to the enquiry were not even generated by BISP while 19 showed that these were returned back to BISP as undelivered. Spending un-necessary time and effort of BISP and Pakistan Post may have been avoided in case the Payment Detail was checked by staff of BISP or Pakistan Post before accepting the complaint or before forwarding it to Pakistan Post for Enquiry.

In some cases from Balochistan, MOs for the beneficiary were not generated by BISP for almost a year. The Divisional Office forwarded the complaint to Pakistan Post for enquiry and also to BISP HQ. Pakistan Post can do nothing if an MO has not been generated by BISP. The Divisional Office forwarded such complaints to BISP HQ also, but they were not informed about the progress of the case so that they may have conveyed the reason of non-generation to the beneficiary/ complainant. After the gap of about a year, generation of MOs started once again though reasons for this long delay were not conveyed to relevant BISP divisional office or the beneficiary/ complainant.

In many cases, MOs could not be delivered and were returned to BISP (and shown as “Undelivered” on the Payment Detail). It was therefore not necessary to forward such cases to Pakistan Post for enquiry. In such cases, deciding whether to forward or not forward a case to Pakistan Post will result in better complaint management and avoid unnecessary load on Pakistan Post for redressal of non-existent complaints. It may be better to inform a complainant about what actually happened and advise her that the MO would be re-generated by BISP and she would receive her 48 monthly cash transfers of Rs.1,000 each. However, receiving and forwarding a complaint to Pakistan Post is necessary in case the beneficiary suspects that the postman is wilfully returning her MOs to BISP as undelivered.

In some cases, the beneficiary files a complaint because her Payment Detail shows that an MO has been generated but the delivery column is blank. On enquiry it is found that the relevant MO has been delivered (or has been sent back as undelivered) but her Payment Detail has not been updated due to delay in scanning of MOs by Pakistan Post.

**What do the complainants say in their statements?** Generally complainants’ statements before the enquiry team, give the following reasons (Table 5-3) of why the complainant is satisfied and so the enquiry may be closed.

**Table 5-3: Statements Filed by Beneficiaries**

Statement Filed by Beneficiaries	Pb	Sindh	KPK	Baloch	AJK	GB	Total
“Complaint was filed erroneously” or “due to some misunderstanding” or “she did not file the complaint”	18	12	7	6	-	-	43
Beneficiary’s statement during enquiry entirely different from her complaint	2	-	1	-	-	-	3
“Earlier paid to some person other than the actual beneficiary, now recovered and paid to her”	3	7	9	-	-	1	20
“She has received the money and the case may be closed/ complaint withdrawn”	8	10	1	-	9	2	30
	<b>31</b>	<b>29</b>	<b>18</b>	<b>6</b>	<b>9</b>	<b>3</b>	<b>96</b>

It was observed that in many cases, the standard BISP money order delivery procedure was not followed and the postman handed over the money to someone other than the beneficiary in whose name the money order was generated<sup>8</sup>. The beneficiary (and the postman) gave written statements that now the amount has been recovered by the

<sup>8</sup> Instead of the beneficiary, these money orders were earlier paid to her sister, brother, cousin, son, daughter, nephew, sister-in-law, mother-in-law, or, some other woman.

postman and has been paid to her. The postman's admission of delivering the payment to someone other than the beneficiary is in itself a breach of procedure which, in many cases, was not investigated by Pakistan Post.

There is usually a mismatch between the paper trail of statement given before the enquiry team and the position as shown by the Payment Detail from which it appears that complaints are being resolved informally and then complainants' statements are used in order to formally close the complaint file. Therefore during our detailed interviews with the complainants, we probed this and tried to find out what actually happened. Based on our interviews with the 96 beneficiaries/ complainants who provided statements before enquiry team, it was found that: (i) Most beneficiaries (68%) agreed to file a statement favouring the postman after they actually recovered their disputed amount from him; (ii) 7% said that the complaint was actually filed erroneously (and they have already received the disputed amount); (iii) 9% said that they provided a statement as they were pressurized by their family elders or local notables; (iv) 4% maintained that they had not filed this complaint or that the correct grounds of complaint were not enquired; and (v) 11% filed a favourable statement on the postman's promise that in case they file such a statement, he would pay the disputed amount (but the promise was not kept by the postman).

**Did the Complainant recover the disputed amount?** We also probed to find out if the complainant actually received the disputed amount that was the subject of complaint. The following Table shows the analysis based on all 282 payment cases of Pakistan Post that were tracked.

**Table 5-4:** Did the Complainant Recover her Money

	Pb	Sindh	KPK	Baloch	AJK	GB	Total	%
<b>Recovered the amount – or it was not due:</b>								
Yes (as a result of enquiry by PP)	9	7	15	1	9	2	<b>43</b>	<b>15.25</b>
Yes (even before the enquiry was held)	20	16	39	1	12	3	<b>91</b>	<b>32.27</b>
Yes (filed before end of delivery time)	-	2	3	1	-	-	<b>6</b>	<b>2.13</b>
Not Due (Filed erroneously/ denies filing)	6	1	1	3	-	-	<b>11</b>	<b>3.90</b>
Not Due (MO not even generated)	2	-	-	13	-	3	<b>18</b>	<b>6.38</b>
Not Due (MO returned back undelivered)	7	2	2	4	-	3	<b>18</b>	<b>6.38</b>
<b>Could not recover the disputed amount:</b>								
No (postman promised but did not repay)	3	-	-	-	6	-	<b>9</b>	<b>3.19</b>
No (due to various other reasons)	4	5	7	6	-	3	<b>25</b>	<b>8.87</b>
<b>Pending Cases that are to be addressed:</b>								
Case Pending with Pakistan Post	2	-	4	7	-	6	<b>19</b>	<b>6.74</b>
Case Pending with BISP- not even sent to PP	7	-	13	22	-	-	<b>42</b>	<b>14.89</b>
<b>Total Cases Reviewed</b>	<b>60</b>	<b>33</b>	<b>84</b>	<b>58</b>	<b>27</b>	<b>20</b>	<b>282</b>	<b>100</b>

We found that in 67% or 187 cases<sup>9</sup> that were reviewed, the complainant received her money. In 91 cases the complainant recovered her disputed amount from the postman even before the formal enquiry was conducted (the threat of enquiry was sufficient to force the postman to pay her the misappropriated amount).

In 34 cases<sup>10</sup>, the disputed amount was not recovered by the complainant even after completion of the complaint redressal process. In 9 cases the postman promised to pay her in case she submitted a favourable statement before the enquiry team. She submitted a favourable statement but he did not keep the promise. In 25 cases, statements were submitted certifying that the beneficiary has received the amount – but this was informal complaint redressal where actually she may or may not have received the amount<sup>11</sup>.

### 5.3.2 Payments through BSC

**Types of BSC Complaints reviewed:** For process evaluation, nineteen BSC payment complaints were tracked and case studies prepared.

**Table 5-5:** Types of BSC Payment Complaints Reviewed

Nature of Complaint Reviewed	M.P.Khas	Sanghar	Mianwali	Multan	Total
Lost/Damaged BSC	4		2		6
Illegal Withdrawal		3			3
Blocked BSC			3		3
Problem of Withdrawal Limit			1		1
Inactive/ Non-Payment	2		2	2	6
	<b>6</b>	<b>3</b>	<b>8</b>	<b>2</b>	<b>19</b>

Many BSC complaints were regarding deactivation due to finger prints mismatch (Ready for AFIS - Automated Finger Print Identification System). In such cases, after the first instalment, the next instalment was not credited until the beneficiaries got their finger prints verified by obtaining a new CNIC. According to BISP staff, after issuance of BSC to a beneficiary with expired CNIC, the BSC is blocked by NADRA after the withdrawal of first instalment. It was reactivated only after she got a new CNIC. This resulted in a number of complaints.

**Where were BSC Complaints received/ how processed?** BSC complaints were filed with the relevant BISP Divisional/ Tehsil Offices, entered in an excel file and then emailed to Director (Payment) and Director (Field Operation) of BISP HQ and forwarded to bank for appropriate action.

<sup>9</sup> Adding up 43+91+6+11+18+18 = 187 cases

<sup>10</sup> Adding up 9+25 = 34 cases

<sup>11</sup> Example of what came out during interviews with complainants: (i) Money being collected by the landlord on whose land her family is living, the landlord has threatened to dislodge them from his lands in case they pursue the case; (ii) The postman embezzled many MOs and left Pakistan. A notable asked her to submit a favourable statement that she had received her cash transfer; (iii) After enquiry the post master was dismissed but she could recover only partial amount; (iv) Complainant gave a favourable statement so that she continues to receive the future MOs regularly and without any problem; (v) Amount earlier paid by postman to her brother-in-law, she recovered part of the amount; (vi) Did not receive any MO but gave a statement that she has been receiving her instalments; (vii) Received part of the disputed amount from the postman's brother; (viii) Enquiry report not shared by Pakistan Post - she did not receive the disputed amount; (ix) In five cases of KPK, the postman has not returned the money despite enquiry report declaring him guilty and dismissing him from service.

**Redressal of BSC Complaints:** Some complaints were fully or partially resolved while most are pending since a long time. The beneficiaries whose complaints have not been resolved are repeatedly visiting BISP office to learn about the progress.

In three cases from Sanghar, the complaints were partially resolved as after receiving complaints of misappropriation, BISP staff talked to the Franchise and sent the beneficiaries to collect their cash transfer. They received part of the misappropriated amounts but informed BISP that full amount has been recovered as they were afraid that the future payments may be stopped. These complaints were not sent formally for redressal. Though complainants may recover some amount due to such informal redressal of complaints but this fails to address the systemic problem.

Though redressal shouldn't take a long time, but six complaints filed in MPKhas and three in Mianwali regarding BSC damaged/ lost or blocked were forwarded by relevant BISP Tehsil Office to BISP HQ but are pending for almost a year as BSC has not been re-issued/ activated.

Razia of Mianwali lost her BSC in September 2010. She filed a written complaint but her lost BSC was not blocked. BISP continued sending cash transfers although as shown in her Payment Detail these 21 instalments were not being withdrawn. Finally in one transaction of March 2012, by using her lost BSC, Rs.22,000 were illegally withdrawn from her account. She is still waiting for replacement of her lost BSC while the illegal withdrawal during the pendency of her complaint for lost BSC has neither been complained nor investigated.

Shamshad of Mianwali is a serious heart patient. She had to remain in Rawalpindi with her son, for treatment at the Army hospital. She couldn't withdraw her cash transfers and the balance of her account accumulated Rs.29,000. When she came back she was not allowed to withdraw from her account as the withdrawal limit is Rs.25,000. Her complaint is pending for the last many months.

The ratio of unresolved BSC complaints to total beneficiaries in a Tehsil is quite high and resultantly a large percentage of BISP beneficiaries are not getting their monthly cash transfers. E.g. there are 6,891 BSC beneficiaries in Mianwali Tehsil, and till 28<sup>th</sup> November 2012, BISP office has received 2,902 BSC related complaints. This shows that around 42% of the BSC beneficiaries are not getting their regular BISP cash transfers. Similarly in Piplan Tehsil there are 4,016 BSC beneficiaries and till 27<sup>th</sup> November 2012, BISP has received 2,219 BSC related complaints and none of these have been solved. This shows that around 55% of the BSC beneficiaries of this Tehsil are not getting their regular BISP cash transfer.

### 5.3.3 Payments through Mobile Banking

**Types of Mobile Banking Complaints Reviewed:** During process evaluation, 25 payment complaints of mobile banking were tracked and case studies prepared.

**Where were Mobile Banking Complaints received/ how processed?** All reviewed complaints of KPK and Punjab were filed with BISP Divisional/ Tehsil Offices, while the five complainants of Sindh tried to file their complaints with BISP Divisional/Tehsil Office but these were not entertained and they were simply asked to keep on waiting for a text message from the bank. Proper complaint record was available only for cases registered and processed in Punjab. Of the twenty complaints registered, nine complainants from KPK were helped to contact bank helpline and all these complaints were resolved in a few days.

**Table 5-6:** Types of Mobile Banking Complaints Reviewed

Nature of Complaint	Rwp/Isi	Layyah	Larkana	Batagram	Total
Text not received/ deleted	1	3	5		9
SIM Blocked/ Lost		1		1	2
Cash not transferred				5	5
Others	3	1			4
A/c Blocked				3	3
PTA Restriction	1	1			2
<b>Total Cases Reviewed</b>	<b>5</b>	<b>6</b>	<b>5</b>	<b>9</b>	<b>25</b>

**Redressal of Mobile Banking Complaints:** Fifteen reviewed complaints were addressed while ten are still pending. The beneficiaries whose mobile banking complaints have not been resolved are repeatedly visiting BISP offices.

The five pending cases from Sindh are regarding non-receipt or deletion of text message from their mobile phone. The beneficiaries are continuously being advised to keep waiting for the text message. These cases are pending for over a year and there is no chance of redressal as these complaints have not even been registered by the Divisional office for redressal.

Waziran Mai lives in Karor Lal Eisan, in a village on an island about 22 km from Layyah and she has to travel first by boat and then by bus/wagon to reach Layyah. She spends about Rs.150 per visit and has visited repeatedly for follow-up. There is no electricity on her island and no mobile signals. She used to send her son to the city for charging the mobile and for getting any text messages. She couldn't charge her phone and the SIM remained unused for more than three months. As per Telco's policy her SIM was permanently blocked/ de-activated. Her SIM cannot be unblocked because at the time of issue, her phone was not registered in her name, which was obviously not her fault. The case is pending for about a year, while BISP is continuously transferring her instalments to her bank account.

Humaira Saeed lives in Layyah. The number of cell phone given to her by BISP is different from that entered in the bank a/c opening form, which is obviously not her fault. This information on the account opening form has not been corrected, so she cannot receive her text message regarding transfer of instalment and resultantly does not receive BISP payments. The complaint has not been addressed for about a year.

During the last many months, many BISP beneficiaries could not convert to mobile banking due to PTA requirement of SIM registration through authorized dealers only. About 1,200 such complaints are pending in Islamabad and 700 in Layyah for around six months.

Poor signal of mobile service in some areas is an issue. Beneficiaries do not receive mobile signals until they travel some distance to an area where their mobile phones can receive the signals and they can check the text message regarding cash transfer.

Sajida Bibi of Layyah complained that she wasn't receiving text messages regarding transfer of instalments. The Payment Partner's decision on her complaint was "No record found against Sajida Bibi". She is still not receiving text messages, but she goes to the mobile franchise, where the agent checks her bank account and Payment Detail, and, pays her the money in case the computer shows that her bank account has been credited.

### 5.3.4 Payments through BDCs

#### **Observation of BDC Distribution Centres**

Distribution of BDCs started from February 2012 and during Q2 and Q3 of the assignment, 71 BDC Centres spread over all the four provinces, AJK and Gilgit-Baltistan were visited for process evaluation and preparation of Case Studies. Observing the processes at BDC Distribution Centres were necessary because these affect the beneficiaries and lack of adherence may result in an increase in the number of complaints.

**Location of BDC Centres:** BDC Centres are serving as a “one-stop-shop” for the beneficiaries through availability of representatives of BISP, NADRA, Partner Bank and Telcos (where applicable) under one roof. Establishment of BDC Centres at Tehsils and even at sub-Tehsil level (e.g. in Kasur) facilitates easy access of beneficiaries for obtaining their BDCs. Most BDC Centres were located within BISP Divisional/ Tehsil or NADRA Offices. Where BISP or NADRA offices were not available, these centres were set up at other places such as schools and colleges, sports complex and football grounds, local government offices, other government offices and even in an abandoned levies lockup (at Kharan).

**Facilities at BDC Centres:** BDC Centres were observed to assess their accessibility and a number of other parameters. Some important findings are displayed in the following Table.

**Table 5-7:** Observation of BDC Centres

Accessibility, Visibility and Facilities	Pb	Sindh	KPK	Baloch	AJK	GB	Overall
	Number of BDC Centres						%
<b>Number of BDC Centres Observed</b>	<b>17</b>	<b>11</b>	<b>19</b>	<b>17</b>	<b>3</b>	<b>4</b>	<b>71%</b>
Centres that were easily accessible	14	10	19	13	3	3	<b>89%</b>
Centres where banners were displayed	5	1	8	6	4	3	<b>37%</b>
Centres where standees were displayed	5	1	3	6	4	2	<b>30%</b>
Centres where security personnel were present	14	6	12	6	2	3	<b>64%</b>
Centres where waiting area was adequate	10	6	15	10	4	2	<b>71%</b>
Centres where waiting area was shaded	12	6	14	15	4	3	<b>82%</b>
Centres with adequate seating arrangement	10	4	11	11	4	2	<b>62%</b>
Centres where drinking water for beneficiaries was available	13	1	14	10	4	3	<b>67%</b>
Centres with wash room facility for beneficiaries	10	1	15	2	4	3	<b>54%</b>

BDC Centre Shorkot, Punjab: The number of bank and NADRA counters was insufficient to handle the large number of beneficiaries. Only 20 chairs were available for beneficiaries and about a hundred beneficiaries were sitting in the veranda and courtyard on the floor without tents and fans. Almost 50 beneficiaries were sitting outside the office.

BDC Centre Karachi East, Sind: This Centre has been set up in one room of Gulistan-e-Jauhar NADRA office. There is a small veranda/waiting area outside the room where there were 10 chairs for beneficiaries. Next to the veranda, there is a huge courtyard. NADRA counters were near the windows so that women could get their CNICs verified from the database and they were allowed to enter only if found to be eligible beneficiaries. Inside the room, there



was no place for the beneficiaries to sit and all the beneficiaries received their cards while standing. This BDC Centre did not have any drinking water or washroom facility for beneficiaries.

BDC Centre Karachi Central, Sind: This is located at Haji Murad Ali Goth, Khamosh Colony, Liaquatabad, in a Sindhi medium primary school. This Centre accommodates beneficiaries of BDC Centres Lyari and Karachi West also which have now been closed. Initially there were 5 BDC Centres in Karachi – in Malir, Karachi East (Gulistan-e-Jauhar), Lyari, Karachi Central (Liaquatabad) and Karachi West – however the BDC Centre at Malir had been closed down and its responsibilities were assigned to BDC Centre Karachi East (Gulistan-e-Jauhar) while the ones in Lyari and Karachi West were shut down and their responsibilities were assigned to BDC Centre Karachi Central (Liaquatabad). Thus now there are only two BDC Centres operational in Karachi (Karachi East and Karachi Central) and this was the reason for the increased BDC target at this centre. The BDC Centre is in an old store room which was quite congested. A wooden partition was used to create separate spaces for NADRA and bank counters. It was crowded due to small size of the room and many beneficiaries had to stand in the courtyard. There was only one pedestal fan which was placed in the bank counter area. Beneficiaries and persons accompanying them had to face problems due to absence of drinking water and washroom facilities.

BDC Centre Kila Saifullah, Balochistan: The staff did not come on time and so card distribution process started at 10:30 a.m. Although only 20% have collected their BDCs but only 7 beneficiaries visited the office for collecting their BDCs during the observation time from 9:00 a.m. to 1:00 p.m. Reminders need to be sent to beneficiaries who have not collected their BDCs till now, so that the present staff could be appropriately utilized.

BDC Centre Nokundi, Balochistan: Located in an old room, which needs repair and appeared not to have been cleaned for a long time, though the operations started only about 15/20 days ago. The room could accommodate only four/ five visitors. Drinking water or washroom facility was not available for the beneficiaries. No one was present at the prescribed office opening time and after trying many phone numbers, we were able to contact the bank representative who came and opened the office. There was no guard, BISP or NADRA staff and we were told that the staff is not coming since about a week. One BISP Field Supervisor is responsible for BDC Centres at Noshki, Kharan and Dalbandin, an impossible task. We were informed by the bank representative that most of the BDCs distributed by the Centre were inactive/dummy cards and money wasn't transferred to beneficiaries' account. As there is no ATM/PoS in Nokundi, therefore, a PoS/ Swipe machine has been kept at this BDC centre. Because they couldn't withdraw their cash grant, the beneficiaries, coming from villages located 60/70 km away, would first complain and after repeated visits started insulting the Centre staff. As a result the BDCs were taken back to Quetta for replacement and the BDC Centre has remained closed for the previous eight/ ten days.

**Beneficiaries' Exit Interviews:** Exit interviews were conducted at these BDC Centres with about 550 beneficiaries. Key findings of these exit interviews are given below:

- Only 10% beneficiaries received an intimation letter from BISP asking them to visit the BDC Centres for collecting their BDCs. This ranged from 0% in AJK to 9% in Punjab and 13% in KPK. Due to this reason, instead of planned daily distribution, the number of beneficiaries visiting BDC Centres varied greatly which impacted the smooth working of the staff.

- 91% beneficiaries visiting the BDC Centres were accompanied by someone. The beneficiaries accompanied by someone ranged between 79% in Punjab to 94% in KPK and 100% in Balochistan. Of the accompanied beneficiaries, 70% came with their family members and 29% with their neighbouring beneficiaries.
- 59% beneficiaries had to come with someone else due to cultural reasons and 39% due to distance involved. In KPK, 81% beneficiaries were accompanied by someone due to cultural reasons. Of the interviewed beneficiaries, for a majority i.e., 53% this was a subsequent visit and only 47% were visiting the BDC Centre for the first time to collect their BDC. It was the second visit for 26%, third visit for 11%, fourth or fifth visit for another 11% while 4% had visited more than five times.
- Repeated visits were required due to discrepancy in CNIC (54%), very large crowd on previous visit (26%), no electricity on previous visit (12%), and, absence of NADRA / bank staff on previous visit (7%). The repeated visits due to CNIC discrepancy could have been avoided if the beneficiaries had received BISP letter advising them to go to NADRA office for updating their information and collect a new CNIC.
- Only 29% beneficiaries had opened the BDC envelope provided by bank staff to check whether it contained their BDC, PIN and brochure etc.
- While giving BDC envelope, the bank representative was required to explain the use, safety and outlets of BDC. (a) During exit interview, only 35% beneficiaries said that the process of “how to use their BDC” was explained. 27% were told about the PIN and its safety, while 55% said that they were informed about the outlets where they could use their BDC. (b) During TPE Team’s observation of the process at bank counter it was observed that: how to use BDC was explained to 38% beneficiaries, security of PIN to 33% beneficiaries and places where these could be used to 65% beneficiaries. (c) The difference between exit interview and our observations is probably due to lack of beneficiaries’ understanding i.e. we observed that the bank representative explained these but probably some beneficiaries could not fully understand. This lack of knowledge will result in BDC complaints due to: (i) Exchange of BDCs/ PIN Code; (ii) Damage to BDC/ PIN Code; (iii) BDC Captured by ATM; and (iv) PIN retries exhausted.
- The language (in which the BDC process and outlets was explained) was easily understandable by 90% beneficiaries, however, some beneficiaries could not understand the language in which the process was explained by the bank representatives and this will affect their ability to use a BDC.

CNIC with beneficiary’s picture is a pre-requisite for obtaining BDC. Beneficiaries who do not have a CNIC get a token from NADRA counter of BDC Centre and by showing it at the nearest NADRA Office; they could obtain a new CNIC free of cost. BISP beneficiaries are given priority service at NADRA Offices.

Delay in updating records is one of the reasons necessitating repeated visits. There is a delay in updating record at BISP office with database at NADRA HQ. The staff informed that for some discrepant cases although the beneficiary gets her new CNIC after required modifications but such information/modification does not appear immediately in the record available at NADRA counter as the two records are synchronized after every fifteen days. In such cases beneficiaries are advised to come back after a fortnight.

At some BDC Centres, there were crowd management issues mainly due to beneficiaries who: (i) were from other Tehsils/ districts (and even from different province –a beneficiary from Balochistan was trying to collect her BDC in Sindh); (ii) had some discrepancy in their CNIC (and instead of following BISP’s advice of going to NADRA office for getting a new CNIC they keep on re-visiting BDC Centre); (iii) do not observe the dates given in BISP letter

(usually they come with groups of other beneficiaries – half of whom may be visiting for complaints or to acquire some information); (iv) do not observe the UC-wise arrangement (and come to the Centre whenever they can visit the city); (v) were not screened by BISP staff at the entrance (so that beneficiaries visiting for Pakistan Post complaints, or for getting some information, etc. can go to BISP office instead of BDC Centres); or (vi) were ineligible (but instead of going to BISP Office to learn about their eligibility status they come to BDC Centre to obtain a BDC)

### **Payment through Benazir Debit Cards (BDC)**

**Communication regarding change in mode of payment:** Very few complainants confirmed that they had received BISP’s letter regarding change in mode of delivery of cash transfer from Pakistan Post to BDC. This lack of information resulted in many difficulties for the beneficiaries and BDC Centres staff, such as:

- Crowd management issues as beneficiaries did not receive information about the specific date when they should visit a BDC Centre.
- Many beneficiaries could not receive their BDCs as they did not have the information that their payment mode has changed – they simply thought that their MOs are being misappropriated.
- Many beneficiaries had not received BISP letter so they weren’t informed about the need to address their CNIC discrepancy before going to BDC Centre for collecting BDC.
- At times there is a gap of many months between delivery through Pakistan Post and BDC - beneficiaries couldn’t collect their BDCs as they weren’t informed, and. on the other hand generation of their MOs was stopped by BISP<sup>12</sup>.

**Types of BDC Complaints Reviewed:** BDC Complaints reviewed by us were in three general categories: (i) Complaints regarding PIN Code; (ii) Complaints regarding BDC; and (iii) Beneficiary’s BDC not activated or Bank A/c not credited with cash transfer.

**Table 5-8:** Types of BDC Payment Complaints Reviewed

Nature of Complaints	Pb	Sindh	KPK	Baloch	AJK	GB	Total	%
<b>Requiring Reissue of PIN Code</b>								
Blocked due to multiple retries	7	3	7	-	1	4	22	<b>6.81</b>
No PIN Code / incomplete PIN in envelope	14	15	4	-	10	1	44	<b>13.62</b>
PIN Code Lost	8	5	5	26	2	1	47	<b>14.55</b>
<b>Requiring Replacement of BDC</b>								
Lost BDC	24	10	17	18	4	3	76	<b>23.53</b>
Damaged BDC	3	4	1	1	-	-	9	<b>2.79</b>
Exchanged BDC	8	8	16	-	2	-	34	<b>10.53</b>
BDC Captured by ATM	2	8	6	3	9	1	29	<b>8.98</b>
Non-Issue of BDC - old ID card	4	-	-	3	-	-	7	<b>2.17</b>

<sup>12</sup> It was observed that a number of beneficiaries haven’t received their cash transfers for a long time because they couldn’t collect their BDC while generation of their MOs has been stopped e.g. beneficiaries with CNIC 5150262824204; 5150279175848; 5440003996424; 1610111079418; 1710182583360; 4130802007494; 532026791670; 5320157006234; 5320119692718 haven’t received cash transfers for almost a year.

Nature of Complaints	Pb	Sindh	KPK	Baloch	AJK	GB	Total	%
Non-Issue of BDC – biometric problems	5	-	-	-	1	-	6	<b>1.86</b>
Earlier issued to someone else	-	3	-	-	-	-	3	<b>0.93</b>
Account not activated/ Account not credited	7	6	24	6	-	3	46	<b>14.24</b>
<b>Total Complaints Reviewed</b>	<b>82</b>	<b>62</b>	<b>80</b>	<b>57</b>	<b>29</b>	<b>13</b>	<b>323</b>	<b>100.0</b>

**Complaints requiring replacement of PIN Code:** The reasons why complaints for PIN replacement were filed include PIN Lost, PIN blocked after multiple tries, PIN erased/illegible, and, cases where at the time of issue of BDC to the beneficiary (i) there was no PIN Code in the BDC envelope; or (ii) the PIN Code was incomplete; or (iii) the PIN Code was erased/ illegible. With BISP beneficiaries generally being illiterate, PIN Code lost (30% of reviewed cases) or PIN Code blocked after multiple retries (23% of reviewed cases) are expected, however, complaints regarding “Illegible PIN or Incomplete PIN<sup>13</sup>” (47% of reviewed cases) need immediate attention of BISP and banks.

**Complaints resulting in replacement of BDC:** We tracked cases for lost/damaged/exchanged BDC; BDC captured by ATM after multiple tries; no BDC in the BDC envelope received at BDC Centre; and, CNIC requirement for BDC issue, etc. Some unique cases regarding problem of biometric verification, and, BDC wrongly issued to someone other than the beneficiary were observed.

- Parveen Bibi of Jaranwala has no thumbs since birth. In a Q-1 case study her problem was highlighted – she was an eligible beneficiary but at that time she couldn’t get a CNIC without biometric verification. BISP in consultation with NADRA established protocols for issue of CNIC in cases where biometric verification was not possible. As a result she received her CNIC and started receiving BISP transfers through Pakistan Post. After change in mode of payment to BDC, she couldn’t get a BDC due to the same problem of biometric verification. To address this problem, now BISP has prepared and started circulating “SOPs for amputated beneficiaries”.
- Momina Bibi of Karachi (similarly Ruki Bibi Karachi) was one of the many beneficiaries whose BDC was fraudulently issued to someone else by BDC Centre Malir. The ATM Operations Manager of UBL informed us that BISP Headquarters had emailed a list asking him to block 400-500 cards fraudulently issued from the BDC Centre Malir Halt. This was further corroborated by the staff at the BDC Centre Johar Chowrangi who said that Momina’s card was appearing as ‘received’ in their database, even though she had not collected it. The ATM Operations Manager further claimed that the Bank has not received any instructions from BISP to reissue these cards. Momina Bibi had made at least nine visits to different offices but she was not provided with any definitive response and was simply advised to go and visit some other BISP or Bank office. Momina described the attitude of the Bank and BISP staff as very unhelpful. Though it is clear that these 400-500 beneficiaries did not collect their BDCs, yet BISP/bank has not decided to reissue new cards and as a result these beneficiaries are not getting any cash transfer since long.

<sup>13</sup> Illegible or Incomplete PIN complaints are due to (i) one or two digits missing; (ii) No PIN Code in BDC envelope; (iii) Illegible/smudged/erased PIN; and (iv) blank PIN, etc.

**Complaints regarding “BDC not Activated” or “A/c not Credited”:** As per protocol, BDC is activated and first instalment transferred to beneficiary’s bank account within 48 hours. It was observed that in many cases the first instalment was not credited for many months. This delayed transfer results in beneficiary repeatedly trying to use her BDC for withdrawing an instalment (which has not been credited to her account), and resultantly her PIN is blocked or BDC captured after which she is compelled to file a complaint and has to go through the complaints process un-necessarily. The issue of inactivate/blank cards (observed in Sindh and Balochistan) could be addressed via helpline but in many cases these complaints remain pending months after they are lodged.

**Most Complaints were regarding collection of BDC or initial withdrawal through BDC:** Most of the reviewed BDC complaints were regarding the collection or first withdrawal through BDC and covered cases such as (i) difficulty in collecting her BDC (old CNIC, problem of biometric verification, multiple visits, etc.); (ii) BDC or PIN was lost before or during the first withdrawal (mainly because she gave it to someone else as she could not go to the payment point or did not know how to use the card herself); or (iii) card not activated or amount not transferred to her bank account (due to which she continued to try and finally her BDC was captured), etc. About 49% of the reviewed BDC complaints were regarding the first withdrawal through her BDC.

**Complainants took help from someone to withdraw cash through BDC:** During interviews with complainants we found that nearly 85% had to take help from someone else to withdraw their cash transfer by using their BDC. Obviously for withdrawing cash from PoS, a beneficiary has to depend on the franchisee but this dependence on someone else in case of withdrawal from ATM resulted in many complaints regarding fraudulent withdrawals. The main reasons why she couldn’t use the card herself were (i) insufficient guidance by bank counter staff while issuing her BDC at the BDC Centre; (ii) illiteracy due to which she couldn’t understand how to use the card; and (iii) distance from her home to the nearest PoS/ATM or cultural reasons due to which she couldn’t go to a payment point.

**Repeated visits were required to pursue complaint:** Repeated visits by beneficiary/complainant for addressing minor BDC complaints such as re-issue of PIN or BDC, which could easily be addressed through bank helpline, is unjustified and results in wastage of time and money of beneficiaries. 60% of the complainants informed that they had to visit repeatedly to file and pursue their complaints. Of these 32% had to visit thrice, 18% had to visit for 4 or 5 times while 10% had to visit for more than five times. As about 40% of the reviewed complaints are still in process and have not been addressed/ finalized, therefore, additional visits may be required till these are addressed.

**How many BDC Complaints were resolved?** Of the reviewed complaints, 60% were resolved while 40% were pending till the submission of the relevant quarterly case study reports.

The following Lessons can be drawn from the BDC case studies prepared during this assignment:

- BISP beneficiaries are generally illiterate and so cannot read the IEC material which is provided to them in the BDC envelope at the time of BDC issuance. Beneficiaries do not know how to use the BDC for withdrawing cash transfer from ATM, as usually bank representatives at BDC Centre do not explain the use of BDC. Usually the beneficiary hands over her BDC and PIN Code to someone for withdrawing cash transfer from an ATM.

- While issuing a BDC, bank staff usually does not inform beneficiaries about “all” outlets (a number of 1-Link ATMs as well as many PoS in the Tehsil) where BDCs could be used to withdraw cash. They simply ask the beneficiary to go to a specific branch/ franchise and give the BDC envelope to the bank/ franchise staff. This results in over-crowding at that particular payment point where the BDC may be erroneously returned to some other woman. Exchange of BDCs creates a problem because the BDCs are not personalized and beneficiary’s name or CNIC number is not printed.
- BISP beneficiaries have to take help from someone to withdraw their money from an ATM. When the beneficiary gives her BDC and PIN to someone for withdrawal the bank’s liability ceases, but the beneficiary (and BISP) loses the money if she is defrauded. It was observed that in case of withdrawal from PoS, beneficiary had to show her CNIC as well as BDC. The agent notes the date and amount of withdrawal, and CNIC and BDC number in a register and gets it signed by the beneficiary or she puts her thumb impression. This results in a paper trail which can be used as evidence in case of any complaint of misappropriation. In some cases filed for replacement of BDC or PIN, the actual issue (that an instalment was fraudulently withdrawn from her account through her BDC) was neither highlighted nor investigated.
- In case payment point is far away from beneficiary’s home, she (and/or someone on her behalf) has to spend a lot of time as well as a large amount to go to a payment point in a larger city for withdrawing her cash grant.
- Beneficiaries consider the process of complaints redressal through bank helpline as complicated (especially for illiterate beneficiaries - the typical BISP beneficiaries), however, the staff at many BDC Centres helps them in contacting the bank helpline to resolve their complaint.
- Payment Detail is the most important information for BISP beneficiaries. Till end September 2012, Payment Details showing date-wise deposit and withdrawal of cash transfers through BDCs, could not be accessed. Later this was made available on BISP website however at times it was not updated timely. While transfers of Waseela-e-Rozgar to a beneficiaries account are being shown in a separate payment detail – their withdrawal through BDC is shown in the Payment Detail of Unconditional Cash Transfers<sup>14</sup>. To avoid this confusion, all deposits and withdrawal of a beneficiary (from UCT, CCT, WeR, WeT, etc.) should be in the same Payment Detail but shown in different colour codes (as done presently for unconditional cash transfer, flood payment, etc.).

#### 5.4 KEY RECOMMENDATIONS REGARDING PAYMENT COMPLAINTS

Based on lessons learnt during payment case-work, the following key recommendations emerge regarding delivery of cash transfers. For corrective action these were shared with BISP during our regular feed-back meetings and through quarterly case study reports and

---

<sup>14</sup> e.g. According to Payment Detail of Bibi Aziza, Quetta CNIC 5440162199888, 3 instalments of Rs.3,000 each were deposited in her account; Against this deposit of Rs.9,000, Rs.45,000 have been withdrawn by her on different dates. (Her separate Payment Detail of Waseela-e-Rozgar shows that 6 instalments of Rs.6,000 were deposited and nothing has been withdrawn against these 36,000).

synthesis reports. Feedback provided through the course of the assignment is summarised in Table 5-9, along with areas where BISP has been taking action in response to TPE or other feedback.

#### **5.4.1 Key Recommendations Regarding Pakistan Post**

1. Payment Detail must be seen before filing/ registering/ forwarding a complaint to Pakistan Post to ensure that: (a) MO has been generated by BISP; (b) Standard MO delivery time has passed; and (c) MO has not been returned to BISP as 'Undelivered' and shown as such in the Payment Detail.
2. For transparency and public awareness the following may help in minimizing complaints, or at least in minimizing confusion: (a) BISP Tehsil Offices should display a list of beneficiaries of their area who have been selected as BISP beneficiaries; and (b) Display of beneficiary list (with amount of latest cash grant instalment that has been generated) at BISP Tehsil offices and relevant post office will help in minimizing the possibility of misappropriation of money orders.
3. Complaints should be forwarded/ investigated/ processed in a formal manner. Presently many complaints are decided informally. The informal redressal of complaints provides an immediate fix to the individual complainant but does not promote improved governance within Pakistan Post. Procedure for sending a complaint to Pakistan Post for investigation and redressal must be followed for each payment complaint – even if the earlier complaints have not been addressed. Cases of Non-redressal of earlier complaints by Pakistan Post should be referred to higher authorities of BISP so that they can take these up with the higher authorities of Pakistan Post. In many cases there is a major time lag and sending reminders speed up the processing of a case.
4. In line with BISP guidelines for Pakistan Post (Sub-Annex C2 Enrolment and Payment Process) as well as the standard procedure of Pakistan Post, a money order should be delivered only to the beneficiary in whose name it has been generated. The fact that a postman accepts delivery to someone else, must be investigated by Pakistan Post.

#### **5.4.2 Key Recommendations Regarding BDCs**

1. At BDC Centres which are functioning since many months, the daily turnover is now quite low. BISP staff should mobilize the beneficiaries who have not collected their BDCs till now. For this, reminders may be sent to beneficiaries who have failed to collect their BDC till now so that the resources and staff of BDC Centre may be properly utilized.
2. Beneficiaries should be guided by BISP and bank staff (at the time of getting their BDCs) about how to use their BDC. They must also be advised to keep the BDC and PIN code safe and not to give these to a stranger for withdrawing cash.
3. Instead of directing the beneficiary to go to a payment point and give the BDC envelope to the staff, the bank representative at BDC Centre should inform the beneficiaries about "all" the payment points from where she could withdraw her cash grant.
4. To avoid the time and cost to go to a larger city to withdraw cash, there must be a PoS/ bank agent near main villages. Banks should be asked to comply with BISP's requirement of one PoS per UC or per 1,000 beneficiaries. Till that time it may be useful to ask the beneficiary for her choice about the mode of delivery for payment of her cash transfers.
5. In order to avoid the confusion due to exchange of BDCs, personalized cards showing names and CNIC may be issued. In case these personalized cards are too costly then (at the time of issue at BDC Centre) at least beneficiary's name or CNIC may be written on the BDC by using a permanent marker.

6. Repeated replacement cost of BDCs result in increasing the delivery cost. Currently the partner banks are replacing BDCs free of cost but due to repeated replacements, they may start demanding some replacement cost from BISP.
7. It should be ensured that BDCs issued to beneficiaries are activated and amount transferred to their bank accounts in time (within 48 hours after issue) so that beneficiaries do not keep on trying to withdraw money that has not been transferred.
8. In some cases, the real issue was illegal withdrawal of amount from beneficiary's account through her BDC but the complaint filed was about replacement of BDC/ PIN. BISP staff should help the beneficiary by reviewing her Payment Detail and advising the complainant to file the correct grounds of complaint.
9. It is very important that partner banks adhere to the established protocols and where required provide a new BDC to the complainant so that she can continue to withdraw cash transfers. Any delay in addressing the complaints results in beneficiaries complaining against BISP – as they consider BISP (and not the banks) as their main safety net provider. Due to delay in redressal of complaints, the beneficiaries are forced to think favourably about the previous system of delivery of cash grants through Pakistan Post.
10. In case of BDC lost/ exchanged, the concerned bank must follow the standard procedure of blocking her BDC and issuing a new BDC (instead of asking her to wait for the other woman with whom her BDC has been exchanged).
11. Problems of PIN Code are usually addressed by the bank helpline and BISP or bank staff should help the beneficiaries in calling the helpline for redressal of their complaints. Beneficiaries calling bank helpline should be provided this service free of cost, even in case of a call from mobile phone. There should be no language barrier at the call centres which should have local language speaking attendants. If the bank wants the beneficiaries to register their complaints on helpline, there is an urgent need to reduce the response time of Customer Services Representatives (CSR) by either increasing the number of CSRs or to set up a designated helpline number for BISP beneficiaries.
12. The partner bank should inform and share with BISP Tehsil office on weekly or monthly basis the number of complaints received/processed and resolved. Being the beneficiaries' first/ preferred point-of-contact, BISP Tehsil office should also follow-up the complaint.
13. BISP should regularly reconcile its deposits with the banks because the amounts that have not been withdrawn by the beneficiaries, though lying in her bank account are actually lying with the bank. This regular reconciliation process with partner banks has recently been started.
14. The beneficiary expects that she will get the next instalment after three months and so she wants to withdraw the amount. It was observed in many cases that the beneficiaries tried to withdraw money after three months and as there was no money in their accounts so their BDCs were blocked after repeated tries – and they had to start the process of getting a new BDC or PIN Code unnecessarily. Where instalments have not been credited, instead of registering such complaints, bank or BISP staff should advise the beneficiaries that they will be able to withdraw after BISP has deposited an instalment in their account.
15. BISP MIS should generate reports showing:
  - a. A list of accounts where BDC has been issued but amount has not been credited to her account during the normal time (within 48 hours). These should be discussed with the relevant bank to find out how many BDCs have not been activated because due to this small procedural problem the beneficiaries are unable to withdraw their cash grant. In such cases the beneficiaries keep on trying to withdraw and



resultantly either their BDC is captured or account is blocked necessitating unnecessary visits to BDC Centres to file a complaint and then to follow-up.

- b. A list of accounts where the money keeps lying and has not been withdrawn by the beneficiary. These lists should then be used to confirm from the beneficiary why she has not withdrawn the amount. In this way BISP would be able to help the beneficiaries who are facing some problem or whose complaints have not been addressed.

### 5.4.3 Key Recommendations - General

1. It appears that the present communication sent to beneficiaries regarding complaint redressal is either not received by them or is not understood. Ensuring the delivery of Receiver Women's Guidelines may help the beneficiaries/ complainants.
2. BISP must monitor payments to ensure timely delivery of full amount to beneficiaries. Regular visits by BISP staff to far flung areas help in identifying cases of non-payments, and remedial steps can be taken. This also helps beneficiaries who have a complaint but are unable to visit BISP offices as their villages are located far away.
3. BISP should ensure the provision of acknowledgements to beneficiaries who lodge payment complaints so that the progress could be traced.
4. BISP HQ should take action on complaints forwarded by BISP Tehsil Offices for redressal and also send regular feedback to these offices for informing the beneficiaries about the progress and redressal of their complaints.
5. Payment Detail is the most important tool for beneficiary as well as BISP. Cases of incorrect/ illogical entries in the Payment Detail should be automatically selected by BISP MIS and presented as a report so that these could be investigated by BISP officers.
6. It is important that payment status is regularly updated in the Payments Detail of beneficiary shown on BISP website for minimizing un-necessary complaints
7. As for payment through Pakistan Post, BISP MIS should have the capability to flag cases where two quarterly instalments transferred to beneficiary's bank account remain undrawn by her. Such cases should be tracked and complaints, if any, addressed.
8. BISP CMS should be improved so that it can cater to Payment Complaints. Presently, a module is being developed to include registration and redressal of these complaints in future. Payment Complaints redressal mechanism and system architecture has already been designed based on agreement between BISP and payment partners for different payment modes including smart cards, BDCs, mobile banking and Pakistan Post. BISP is developing a payment complaints redressal module and banks have contributed in designing the system architecture of the module.

**Table 5-9:** Selected TPE feedback to BISP on Payment processes

Sr. No.	Key Recommendations Payment Complaints	Course Correction By BISP in response to or independently of TPE feedback
1.	<b>Regarding Pakistan Post</b>	
1.1	Standard instructions need to be issued to BISP Divisional/ Tehsil Offices for receiving and recording of payment complaints. These payments complaints are not being catered to by the case management system and so it is necessary that the BISP field offices maintain a proper record of these complaints.	BISP Divisional and Tehsil Offices have been directed to maintain record of payment complaints in excel files and these are forwarded to BISP HQ for appropriate action/ redressal of complaints.
1.2	The field offices should be instructed regarding maintaining standardised complaints records. For keeping a complete record of dates of registration of a	Maintenance of standardized complaints record has started. These are being maintained in an excel sheet which is

Sr. No.	Key Recommendations Payment Complaints	Course Correction By BISP in response to or independently of TPE feedback
	complaint, its entry in BISP record, its sending date and to whom it was sent; as well as, dates of reminders and to whom these were sent; and, finally the dates when the complaint was addressed and its results.	forwarded to BISP HQ. However, dates are not being recorded and currently the information regarding payment complaints received from the Tehsil offices spread all over the country is not consolidated and data analysed (as done in the case of the excellent BISP CMS system for grievance redressal).
1.3	Currently BISP CMS can address grievance cases (other than payment cases) and does not cater to payment related complaints. It is, therefore, necessary that a separate payments complaints module be developed for the recording and processing of payments complaints.	A module is being developed to include registration and redressal of payment complaints in future. Payment Complaints redressal mechanism and system architecture has already been designed based on agreement between BISP and payment partners for different payment modes including Pakistan Post, BSCs, BDCs and mobile banking. The partner banks have contributed in designing the system architecture of the module.
1.4	In most payment cases TPE team observed that the beneficiaries did not receive any intimation letter from BISP showing their eligibility status or discrepancy. According to BISP such intimation letters are being sent to beneficiaries. It appears that the present communication sent to beneficiaries regarding their eligibility and regarding complaint redressal is either not received by them or is not understood. The TPE team suggested to BISP that a review of delivery processes for ensuring that letters are delivered to the beneficiaries be undertaken.	BISP ensures that intimation letters are sent to beneficiaries through Pakistan Post, however, interviews with beneficiaries show that these are seldom delivered to the beneficiaries. Action is awaited, although a communication strategy has now been prepared by BISP.
1.5	The TPE team also provided feedback to BISP that many Phase-I beneficiaries who were not selected as beneficiaries in Phase-II due to higher PMT needed to be informed as this would reduce the case load of the payments complaints.	No specific actions were initiated.
1.6	The TPE team suggested to BISP that BISP should ensure that "Receiver Women Guidelines" are delivered to beneficiaries in order to facilitate them. "Sub-annex C-3 of BISP Enrolment and Payment Manual" provides the required information along with all necessary forms such as complaint form, information update form, etc. This also provides her the information about why and how to file a complaint. The present "BISP Enrolment and Payment Manual" cater to delivery through Pakistan Post only. It needs an urgent update so that it can also cater to the electronic delivery systems.	BISP agreed to the recommendation of the TPE team for providing "Receiver Women Guidelines" to the beneficiaries. As BISP has introduced BDC, Mobile Banking and BSCs and this would require review and updating of the Operational manual including the receiver women guidelines, BISP will start implementation on this recommendation after the operational manual is updated according to the new payments mechanism and modalities.
1.7	It was recommended to BISP that complaints should be forwarded/ investigated/ processed in a formal manner (letters/ signatures/ dates/ etc. Informal resolution or verbal solution of complaints, though at times may help the beneficiary, but does not address the organizational issues.	BISP offices try to forward the complaints formally to Pakistan Post.

Sr. No.	Key Recommendations Payment Complaints	Course Correction By BISP in response to or independently of TPE feedback
1.8	It was observed that payment details were not checked and payment complaints filed and forwarded to Pakistan Post even in cases where (i) an MO has not even been generated by BISP; (ii) Standard MO delivery time (between 4 <sup>th</sup> and 7 <sup>th</sup> week after generation) has not passed; and (iii) MO was returned to BISP as 'Undelivered' and shown as such in the Payment Detail. This results in un-necessary burden on the complaint redressal mechanism.	BISP has conducted two training sessions for the field staff, one in February 2012 and then a refresher in April / May 2013. This observation was shared with the field staff and they were explained how critical it is to check the BISP website before entertaining any complaints.
1.9	BISP Tehsil Offices should display a list of beneficiaries (of their area) who have been selected as BISP beneficiaries. Display of beneficiary list (with amount of latest cash grant instalment that has been generated) at BISP Tehsil offices and relevant post office will help in minimizing the possibility of misappropriation of money orders.	BISP has started sharing the lists of the BISP beneficiaries with its field offices. In addition to this, instructions were issued for display of lists of beneficiaries at the BISP Tehsil offices showing the money orders generated. This has been a key requirement of BISP donors.
1.10	The TPE team noted that in some payment cases reviewed by the team, the payments status of the beneficiaries was not updated in their Payment Detail on a regular basis. The updating of beneficiaries payment status on the website helps in minimizing unnecessary complaints. It was observed that some complaints are generated only because the status of generated Mo was not updated in Payment Detail.	Payment Details are now being regularly updated. This is a most important tool for providing information to beneficiaries about the date and amount of MOs generated as well as the date these are paid to a beneficiary.
1.11	Sending general complaints regarding corruption (without any specific details) to Pakistan Post will not trigger their investigation process. Specific complaints sent to Pakistan Post trigger the standard process of enquiry and result in redressal of such complaints.	Instead of sending general complaints, now most payment complaints received by BISP are being forwarded to Pakistan Post for investigation and redressal.
1.12	During interviews with beneficiaries it was found that in many cases, though a formal enquiry had been conducted but actually the case was decided informally. The beneficiary received the misappropriated amount from the postman and she signed a blank paper (or a written statement without knowing what was written) which was used to close the case – and the postman was saved from serious punishment even leading to dismissal from service.	Because a formal statement is signed and witnessed by the beneficiary before the enquiry officer/team, therefore, not much can be done. However, the practice of Joint Enquiries (one person from BISP and one from Pakistan Post) will strengthen the complainant's voice and result in more transparent formal investigations.
1.13	Formation of a Joint Enquiry Team (including representatives of BISP and Pakistan Post) will provide confidence to the beneficiary, strengthen her voice, and, may address the problem of the complainant being persuaded by postal staff to agree to an untrue statement. The social pressures that cause a complainant to make an inaccurate statement may be countered by the presence of a BISP official during the enquiry. In few cases, many months had passed but the joint enquiry had not been held and the case was pending. A time frame needs to be prescribed within which the payments complaints should be finally decided.	BISP has initiated a process of joint inquiry for the investigation and review of the payments complaints submitted by the complainants. According to standard procedure of Pakistan Post such complaints should be decided within a week but this timeline is seldom followed.
1.14	Monitoring mechanisms need to be designed and practiced to ensure that each complaint is addressed	The Payment Complaints module currently being developed by BISP will address this

Sr. No.	Key Recommendations Payment Complaints	Course Correction By BISP in response to or independently of TPE feedback
	<p>within the prescribed timeframe. Reminders sent to Pakistan Post will speed up the complaint redressal process. Reminders will highlight the issue of non-receipt of complaint by the post office (in some cases, according to relevant post office the complaint has not been received though BISP says that the complaint has been forwarded).</p>	<p>problem as the availability of on-line status will help in improving the response time for redressal of complaints.</p>
1.15	<p>In line with BISP guidelines for Pakistan Post as well as the standard procedure of Pakistan Post, a money order could be delivered only to the beneficiary in whose name it has been generated, and, at beneficiary's doorsteps. In some cases it was observed that the postman as well as the beneficiary gave sworn statements during enquiry proceedings that earlier the money order was given by the postman to someone else, but now it has been recovered and given to the correct beneficiary.</p>	<p>In many cases, it is apparent from the Enquiry Report that money was earlier given by the postman to someone other than the intended beneficiary. These cases need to be properly investigated and appropriate action taken against the accused postman.</p>
<b>2.</b>	<b>Key Recommendations Payment Complaints – Benazir Smart Cards (BSC)</b>	
2.1	<p>Presently BISP CMS does not cater to Payment Complaints. Like complaints of Pakistan Post, there was no proper system for recording and handling the complaints of BSCs. Similarly, the payments partners in case of BSCs have also not developed any mechanisms for sharing the information about how they are dealing with BSC complaints. It was recommended that BISP should update the CMS with new capability of dealing with payment complaints (including Smart Card related complaints) and it should be linked with the payments partners MIS based system.</p>	<p>A module is being developed to include registration and redressal of payment complaints in future. Payment Complaints redressal mechanism and system architecture has already been designed based on agreement between BISP and payment partners for different payment modes including Pakistan Post, BSCs, BDCs and mobile banking. The partner banks have contributed in designing the system architecture of the module.</p>
2.2	<p>Many BSC complaints were regarding finger prints mismatch (Ready for AFIS - Automated Finger Print Identification System). In such cases, after the first instalment, the next instalment was not credited until the beneficiaries got their finger prints verified by obtaining a new CNIC. According to BISP staff, after issuance of BSC to a beneficiary with expired CNIC, the BSC is blocked by NADRA after the withdrawal of first instalment. It was reactivated only after she got a new CNIC. This resulted in a number of complaints because after withdrawing the first instalment when the beneficiary couldn't withdraw subsequent instalments, she thought that her cash transfers have been misappropriated. BISP needs to inform such beneficiaries to get their biometric information updated and collect new CNICs.</p>	<p>These beneficiaries can get their BSC after they get a new CNIC</p>
2.3	<p>The TPE team noted that in some payment cases reviewed by the team, the payments status of the beneficiaries was not being regularly updated in their Payment Detail. The updating of beneficiaries payment status on the website helps in minimizing un-necessary complaints.</p>	<p>Payment Details are now being regularly updated as this provides the most important information to the beneficiaries about the status of their deposits and withdrawals.</p>

Sr. No.	Key Recommendations Payment Complaints	Course Correction By BISP in response to or independently of TPE feedback
2.4	<p>It was observed that there was lack of coordination between different BISP tiers and also between BISP and the beneficiaries / complainants. Many BSC complaints were forwarded to BISP HQ and the action taken by BISP HQ was neither communicated to the concerned field office nor to the complainants.</p> <p>BISP HQ should take action on complaints forwarded by BISP Tehsil Offices for redressal and also send regular feedback to these offices for informing the beneficiaries about the progress and redressal of their complaints.</p>	<p>Complaints sent by Tehsil offices are forwarded for redressal.</p> <p>After Payment module is prepared and activated, the entire information will be available on-line and this problem will be addressed.</p>
2.5	<p>The team in some instances observed that regular instalments were not transferred to beneficiaries through BSCs. This delay resulted in payments complaints.</p> <p>In other cases, BISP continues to transfer instalments to beneficiaries without the MIS informing BISP that these instalments are not being withdrawn. In one case instalments were regularly transferred to a beneficiary's account and (as her card was not blocked despite filing a written complaint regarding lost BSC) these were fraudulently withdrawn by someone else.</p> <p>As for payment through Pakistan Post, BISP MIS should have the capability to flag cases where two quarterly instalments transferred to beneficiary's bank account remain undrawn by her. Such cases should be tracked and complaints, if any, addressed.</p>	<p>These issues were thoroughly discussed with the BISP and BISP is in process of finding possible solutions of these problems.</p>
2.6	<p>After October 2012, BISP instalments through BSC are not being regularly transferred to beneficiaries' account, probably because BISP plans to systematically convert the existing BSCs to BDCs.</p>	<p>Beneficiaries getting their transfers through BSC are being systematically shifted to BDCs.</p>
<b>3</b>	<b>Key Recommendations Payment Complaints – Mobile Banking</b>	
3.1	<p>Currently BISP CMS cannot address grievance cases (other than payment cases) and does not cater to payment related complaints. It is, therefore, necessary that a separate payments complaints module be developed for the recording and processing of payments complaints.</p>	<p>A module is being developed to include registration and redressal of payment complaints in future. Payment Complaints redressal mechanism and system architecture has already been designed based on agreement between BISP and payment partners for different payment modes including Pakistan Post, BSCs, BDCs and mobile banking. The partner banks have contributed in designing the system architecture of the module.</p>
3.2	<p>TPE teams noticed the issue of mobile signals in a few of the complaints investigated by them. The beneficiaries living in areas where there is poor mobile signals connectivity have to struggle to retrieve message about the transfer of payments.</p> <p>For example Poor signal of mobile service is a major issue (Kahuta due to its topography; and in many parts of Karor Lal Eisan, Layyah due to distance/ crossing Indus).</p> <p>Beneficiaries living in the valleys surrounded by high</p>	<p>These observations were discussed with BISP and BISP has agreed with the TPE findings. As BISP is in process of replacing all existing payments mechanism with BDCs, therefore at this moment in time no action can be taken on these findings. However, BISP realised that these are key findings and BISP will consider these while taking in other initiatives involving mobile banking or use of local mobile networks.</p>

Sr. No.	Key Recommendations Payment Complaints	Course Correction By BISP in response to or independently of TPE feedback
	<p>hills do not receive mobile signals until they travel some distance to an area where their mobile phones receive the signals and they can check their SMS.</p> <p>The TPE team recommended to BISP that they need to confirm the availability of mobile phone signals before starting mobile phone banking in an area.</p>	
3.3	<p>It was observed in case of Mobile Banking that in some cases, instalments were not being transferred on regular basis and this delay in transfer of cash has triggered payments complaints.</p> <p>In some cases beneficiary's A/c has not been credited despite the passage of a long time, at times for more than a year.</p> <p>As per standard protocols, amount should be credited within 48 hours after activation of the account. The delay in transferring payments triggers complaints and such complaints can be avoided through on time and regular credit of cash into beneficiaries' account.</p>	<p>BISP is trying to ensure that the cash amount is transferred to banks and then to beneficiaries' accounts in the stipulated time-frame.</p>
3.4	<p>The TPE team observed a few cases of linking wrong cell numbers to beneficiaries' account resultantly beneficiaries are not receiving payment.</p> <p>While opening mobile banking account, payments partners need to be very careful while tagging the bank account with the mobile number of the beneficiaries.</p>	<p>BISP has communicated these issues to the concerned payment partners for ensuring that correct mobile numbers are linked to the beneficiaries' accounts.</p>
3.6	<p>The team in some instances observed that regular instalments were not transferred to beneficiaries through Mobile Banking. This delay resulted in payments complaints.</p> <p>In other cases, BISP continues to transfer instalments to beneficiaries without the MIS informing BISP that these instalments are not being withdrawn.</p> <p>As for payment through Pakistan Post, BISP MIS should have the capability to flag cases where two quarterly instalments transferred to beneficiary's bank account remain undrawn by her. Such cases should be tracked and complaints, if any, addressed.</p>	<p>Action is awaited.</p>
3.7	<p>The TPE team noted that in some payment cases reviewed by the team, the payments status of the beneficiaries was not being regularly updated in their Payment Detail. The updating of beneficiaries payment status on the website helps in minimizing un-necessary complaints.</p>	<p>Payment Details are now being regularly updated as this provides the most important information to the beneficiaries about the status of their deposits and withdrawals.</p>
3.8	<p>In some cases it was observed that due to non-availability of mobile sets at the time of registration of a beneficiary for mobile banking, her account was opened but a mobile set was not issued. At times this problem persisted even after she had filed a complaint. It should be ensured that mobile set is handed over to the beneficiaries along with the SIM.</p>	<p>BISP is in the process of systematic shifting from Mobile banking to BDC and the complaints will then be addressed automatically.</p>
3.9	<p>Currently mobile connections could not be given to beneficiaries due to PTA restriction on SIM registration through authorized dealers only due to this restriction the complaints of about 1,200 beneficiaries of Rawalpindi, Islamabad and 700 from Layyah are</p>	<p>BISP is in the process of systematic shifting from Mobile banking to BDC and the complaints will then be addressed automatically.</p>

Sr. No.	Key Recommendations Payment Complaints	Course Correction By BISP in response to or independently of TPE feedback
	pending for about six months.	
<b>4</b>	<b>Key Recommendations Payment Complaints – Benazir Debit Cards</b>	
4.1	<p>Currently, there is no standardised system and process for handing the BDC complaints. It was also observed that there is no clarity of the BISP staff in dealing with the BDC complaints and the complaints handling varies from one office to another depending upon the level of knowledge, understanding and capacity of the field offices.</p> <p>The complainants are not being issued any complaint / reference number for the future follow up. BISP should ensure the provision of acknowledgement slips to beneficiaries who lodge complaints so that the progress could be traced by the beneficiary.</p>	<p>Maintenance of standardized complaints record has started. These are being maintained in an excel sheet which is forwarded to BISP HQ. However, dates are not being recorded and currently the information regarding payment complaints received from the Tehsil offices spread all over the country is not consolidated and data analysed (as done in the case of excellent BISP CMS system for grievance redressal).</p>
4.2	<p>BISP beneficiaries are generally illiterate and so cannot read the IEC material which is provided to them in the BDC envelope at the time of BDC issuance.</p> <p>Beneficiaries do not know how to use the BDC for withdrawing cash transfer from ATM, as generally bank representatives at BDC Centre do not explain the use of BDC, and, no training is provided. Usually the beneficiary hands over her BDC and PIN Code to someone for withdrawing cash transfer from an ATM.</p> <p>Beneficiaries must be guided by bank staff (at the time of issuing ) about how to use their BDC. They must also be advised to keep the BDC and PIN code safe and not to give these to a stranger for withdrawing cash.</p>	<p>BISP has directed the partner banks to ensure that bank staff properly explains to the beneficiaries about how to use the BDC. BISP has developed a user friendly manual / orientation material containing pictorial description and narratives on using BDCs for distribution to the beneficiaries.</p> <p>BISP is also in process of getting financial assistance from the State Bank of Pakistan aiming at improving the financial literacy of the BISP's beneficiaries. The State Bank has received funding from DFID for improving financial literacy in Pakistan.</p> <p>BISP is also working on exploring other options for enhancing the capacity of the beneficiaries in better use of BDCs. One of the options is to identify comparatively educated and confident beneficiaries who would be trained as master trainers and would then give orientation to other beneficiaries of their area on the use of BDCs.</p>
4.3	<p>The TPE team observed that while issuing a BDC, bank staff usually does not inform beneficiaries about “all” outlets (a number of 1-Link ATMs as well as many PoS in the Tehsil) where BDCs could be used to withdraw cash. They simply ask the beneficiary to go to a specific branch/ franchise and give the BDC envelope to the bank/ franchise staff. This results in BDC complaints due to over-crowding at that particular ATM or Franchise.</p> <p>The TPE recommended to BISP that instead of directing the beneficiary to go to a specific bank branch and give the BDC envelope to the bank manager, the bank representative at BDC Centre should inform the beneficiaries about “all” the places from where she could withdraw her cash grant.</p>	<p>BISP has directed the payment partners and instructed them to provide a complete list of ATMs and POs to the beneficiaries while issuing BDCs to them.</p> <p>Many banks have started issuing a list of all ATMs and POS in the Tehsil to the beneficiaries. This list is now included in the BDC Envelope provided to a beneficiary.</p>
4.4	Due to a large crowd at the ATM/PoS, sometimes the BDC is erroneously returned to some other woman.	BISP has instructed its field offices and the partner banks for ensuring that

Sr. No.	Key Recommendations Payment Complaints	Course Correction By BISP in response to or independently of TPE feedback
	<p>Exchange of BDCs creates a problem because the BDCs are not personalized and beneficiary's name or CNIC number is not printed. It is difficult to retrieve the card once it is exchanged or lost.</p> <p>In order to avoid the confusion due to exchange of BDCs, personalized cards showing names and CNIC may be issued. In case these personalized cards are too costly then (at the time of issue at BDC Centre) at least beneficiary's name or CNIC may be written on the BDC by using a permanent marker.</p>	<p>beneficiaries name and CNIC number are written on the BDCs with a permanent marker at the time of issuance of BDCs at the BDC centre.</p> <p>BISP is also in discussion with the partner banks for exploring the options for printing the name and CNIC number of the beneficiaries on the BDCs to be issued.</p>
4.5	<p>Usually BISP beneficiaries have to take help from someone to withdraw their money from an ATM. When the beneficiary gives her BDC and PIN to someone for withdrawal the bank's liability ceases, but the beneficiary (and BISP) loses the money if she is defrauded.</p> <p>It was observed that in case of withdrawal from a bank agent (PoS/franchise), beneficiary had to show her CNIC as well as BDC. The agent notes the date and amount of withdrawal, and CNIC and BDC number in a register and gets it signed by the beneficiary or she puts her thumb impression. This results in a paper trail which can be used as evidence in case of any complaint of misappropriation.</p> <p>Beneficiaries should be guided by BISP and bank staff (at the time of getting their BDCs) about how to use their BDC. They must also be advised to keep the BDC and PIN code safe and not to give these to a stranger for withdrawing cash.</p>	<p>BISP has directed the partner banks to ensure that bank staff properly explains to the beneficiaries about how to use the BDCs.</p> <p>They also advise them to keep their BDC and PIN codes separately and not to give these to a stranger.</p>
4.6	<p>In case ATM and PoS is far away from beneficiary's home, she (and/or someone on her behalf) has to spend a lot of time as well as a large amount to go to a PoS or an ATM in a larger city for withdrawing her cash grant.</p> <p>Many complainants during interview, said that they prefer post office delivery system (compared to BDC) because they used to receive payment at their door step which saved a lot of time, effort and cost.</p> <p>To avoid the time and cost to go to a larger city to withdraw cash, there must be a PoS/ bank agent near main villages. Banks should be asked to comply with BISP's requirement of one PoS per UC or per 1,000 beneficiaries. Till that time it may be useful to ask the beneficiary for her choice about the mode of delivery for payment of her cash transfers.</p>	<p>BISP has initiated dialogues with the partner banks for enhancing the beneficiaries' accessibility to ATM/ POS so that minimum time and money is spent in reaching an ATM/ POS for withdrawing cash. The partner banks are being asked to increase the number of PoS to bring these in line with the desired number of one per UC or one per 1,000 beneficiaries.</p>
4.7	<p>It is very important that partner banks adhere to the established protocols and where required provide a new BDC to the complainant so that she can continue to withdraw cash transfers.</p> <p>Complaints must be addressed in time. Due to delay in redressal of complaints, the beneficiaries are forced to think favourably about the previous system of delivery of cash grants through Pakistan Post. Any delay in addressing the complaints results in beneficiaries</p>	<p>BISP taken this issue very seriously and has tried to improve communication and coordination between banks, BISP and the beneficiaries. Now BISP Tehsil office staff maintains an excel file in which the name, CNIC, address, contact number and nature of complaint is maintained. This information is sent weekly to the Director (Field Operations) of BISP and to the relevant</p>



Sr. No.	Key Recommendations Payment Complaints	Course Correction By BISP in response to or independently of TPE feedback
	complaining against BISP – as they consider BISP (and not the banks) as their main safety net provider.	bank. Dates of receiving the complaint, forwarding the complaint, sending reminders or redressal of the complaint are not entered on the excel sheet.
4.8	<p>Beneficiaries consider the process of new PIN code generation through bank call centre as complicated (especially for illiterate beneficiaries - the typical BISP clients). Inactive cards are activated immediately if the helpline is contacted, however, in many reviewed cases the cards were activated after some delay. Staff at many BDC Centres helps the complainants in contacting the bank helpline to resolve their complaint.</p> <p>Beneficiaries calling bank helpline should be provided this service free of cost, even in case of a call from mobile phone. There should be no language barrier at the call centres which should have local language speaking attendants.</p> <p>If the bank wants the beneficiaries to register their complaints on helpline, there is an urgent need to reduce the response time of Customer Services Representatives (CSR) by either increasing the number of CSRs or to set up a designated helpline number for BISP beneficiaries.</p>	Bank and BISP staff at BDC Centres tries to help the beneficiaries/ complainants in calling the bank helpline for immediate redressal of their grievances.
4.9	<p>In many cases, contrary to standard practice (amount credited to beneficiary's account within 48 hours), the amount is not credited to beneficiary's account for many months and during this period her BDC is blocked due to repeated tries.</p> <p>It should be ensured that BDCs issued to beneficiaries are activated and amount transferred to their bank accounts in time (within 48 hours after issue) so that beneficiaries do not keep on trying to withdraw money that has not been transferred.</p>	BISP is trying its best to ensure that money is transferred into beneficiaries' account within 48 hours after the issuance of BDCs.
4.10	<p>Payment Detail is the most important information for BISP beneficiaries. Till end September 2012 Payment Details showing date-wise deposit and withdrawal of cash transfers through BDCs, could not be accessed. Later this was made available on BISP website however at times it was not updated timely.</p> <p>While transfers of Waseela-e-Rozgar to a beneficiaries account are being shown in a separate payment detail – the withdrawal through BDC is shown in the same Payment Detail as Unconditional Cash Transfers<sup>15</sup>. To avoid this confusion, all deposits and withdrawal of a beneficiary (from UCT, CCT, WeR, WeT, etc.) should be in the same Payment Detail but shown in different colour codes (as done presently for unconditional cash transfer, flood payment, etc.).</p> <p>Payment Detail is the most important tool for</p>	Payment Details are now being regularly updated as this is most important tool for providing information to beneficiaries. BISP is striving to ensure that up-to-date and correct information is available on the web-site.

<sup>15</sup> e.g. According to Payment Detail of Bibi Aziza, Quetta CNIC 5440162199888, 3 instalments of Rs.3,000 each were deposited in her account; Against this deposit of Rs.9,000, Rs.45,000 have been withdrawn by her on different dates. (Her separate Payment Detail of Waseela-e-Rozgar shows that 6 instalments of Rs.6,000 were deposited and nothing has been withdrawn against these 36,000).

Sr. No.	Key Recommendations Payment Complaints	Course Correction By BISP in response to or independently of TPE feedback
	beneficiary as well as BISP. Cases of incorrect/ illogical entries in the Payment Detail should be automatically selected by BISP MIS and presented as an exclusion report so that these could be investigated by BISP officers.	
4.11	BISP field staff must test-check some BDC payments to ensure timely delivery of full amount to beneficiaries. Regular visits by BISP staff to far flung areas help in identifying cases of non-payments, and remedial steps can be taken. This also helps beneficiaries who want to file complaints but are unable to visit BISP offices as their villages are located far away.	BISP has initiated and is regularly following the process of spot checking/ monitoring of payments and this is being done by Director Field operation through the staff at BISP field offices.
4.12	The Beneficiaries Verification Certificate circulated to BISP Tehsil Offices to facilitate beneficiaries with biometric verification problems [e.g. whose thumb(s) could not be verified due to: i) age, ii) accident, iii) physical disability, iv) work or v) some other reason(s)] to get their BDC should be filled and pursued by BISP staff so that women with “thumb impression”/ biometric verification problems could get their CNIC. The SOP for amputees prepared by BISP needs to be circulated to BISP Tehsil Offices to facilitate beneficiaries with biometric verification problems to get their BDC should be filled and pursued by BISP staff so that women with “thumb impression”/ biometric verification problems could get their CNIC/ BDCs.	Earlier, Beneficiaries Verification certificates were circulated which helped in providing CNICs to beneficiaries who had some biometric identification. Now SOPs for amputees have been prepared and these will be circulated to all BISP Offices to help the affected beneficiaries in issuing of CNIC and BDC.
4.13	Coordination and communication between banks and BISP regarding handling and processing of BDCs related complaints needs to be improved. The beneficiaries are lodging complaints both at bank and at BISP offices but due to lack of coordination and communication between banks and BISP, the processing of these complaints are delayed. The partner bank should inform and share with BISP Tehsil office on weekly or monthly basis the number of complaints received/processed and resolved. Being the beneficiaries’ first/ preferred point-of-contact, BISP Tehsil office should also follow-up the complaint.	BISP has taken this issue seriously and has tried to improve communication and coordination between banks, BISP and the beneficiaries. Now BISP is holding regular monthly meetings with the partner banks for discussing the status and progress on the payments complaints.
4.14	BISP MIS should generate reports showing: <ul style="list-style-type: none"> <li>• A list of accounts where BDC has been issued but amount has not been credited to her account during the normal time (within 48 hours). These should be discussed with the relevant bank to find out how many BDCs have not been activated because due to this small procedural problem the beneficiaries are unable to withdraw their cash grant. In such cases the beneficiaries keep on trying to withdraw and resultantly either their BDC is captured or account is blocked necessitating unnecessary visits to BDC Centres to file a complaint and then to follow-up.</li> <li>• A list of accounts where the money keeps lying and has not been withdrawn by the beneficiary. These lists should then be used to confirm from the</li> </ul>	BISP has initiated the process of spot checking the payments using the field staff and this process has just been started

Sr. No.	Key Recommendations Payment Complaints	Course Correction By BISP in response to or independently of TPE feedback
	beneficiary why she has not withdrawn the amount. In this way BISP would be able to help the beneficiaries who are facing some problem or whose complaints have not been addressed.	
4.15	BISP should regularly reconcile its deposits with the banks because the amounts that have not been withdrawn by the beneficiaries, though lying in their bank account are actually lying with the bank.	This regular reconciliation process with partner banks has recently been started.
4.16	Conveying a wrong message decreases goodwill of the programme among the community. The beneficiary expects that she will get the next instalment after three months and so she wants to withdraw the amount. It was observed in many cases that the beneficiaries tried to withdraw money after three months and as there was no money in their accounts so their BDCs were blocked due to repeated tries – and they had to start the process of getting a new BDC or PIN Code unnecessarily. Where instalments have not been credited, instead of registering such complaints, bank or BISP staff should advise the beneficiaries that they will be able to withdraw after BISP has deposited an instalment in their account.	Subject to availability of funds, BISP transfers quarterly instalments regularly to BISP beneficiaries.
4.17	Currently BISP CMS can address grievance cases (other than payment cases) and does not cater to payment related complaints. It is, therefore, necessary that a separate payments complaints module be developed for the recording and processing of payments complaints.	A module is being developed to include registration and redressal of payment complaints in future. Payment Complaints redressal mechanism and system architecture has already been designed based on agreement between BISP and payment partners for different payment modes including Pakistan Post, BSCs, BDCs and mobile banking. The partner banks have contributed in designing the system architecture of the module.





## **6.0 CONCLUSIONS: THE WAY FORWARD**

---



## 6.0 CONCLUSIONS: THE WAY FORWARD

This chapter returns to the bigger picture with respect to BISP processes. In order to implement the Process Evaluation, the TPE team framed the cash transfer part of BISP as a chain of processes beginning with beneficiary identification and ending with the actual delivery of payment. This framing of BISP processes then led to observations and case studies along the chain, the results of which have been documented and communicated to BISP through real-time feedback meetings, quarterly compilations of case studies, and syntheses of case studies. The preceding chapters of the present final report have provided analytical summaries of processes and TPE findings for each process which was observed over the course of the evaluation. As has been noted earlier, TPE findings have already impacted on the quality of BISP work through timely course-correction in design and implementation. There have been recommendations for immediate field-level action, interaction with partner organisations, as well as suggested changes in the Operational Manual.

The TPE also provided the opportunity, however, of reflection on the bigger picture relating to BISP and its processes. One way of understanding the programme is, indeed, through its various processes and sub-processes and the linkages between them. The programme has evolved since its inception, and even through the course of the Process Evaluation. It is likely to change further in response to TPE findings, other efficiency-enhancing innovations and priorities. This chapter outlines, on the basis of TPE findings, the broad parameters of future change in process design and implementation. Section 6.1 provides an overview of the evolution of BISP and proposes a framework for looking ahead. Sections 6.2 to 6.4 look at generic processes – identification, registration/enrolment, and payment – and draw out key lessons learnt and implications for the way forward.

### 6.1 BISP and the Process Evaluation

BISP modalities have evolved since its inception in October 2008. In fact, there have been important changes, reforms and evolution even since the beginning of the Process Evaluation. Since October 2008 the programme has radically changed its method of targeting between Phase 1 and Phase 2. The earlier method of beneficiary identification by parliamentarians was replaced in Phase 2 by the Poverty Scorecard Census which was observed from its Test Phase onwards by the PE. The method and system of registration also changed during the course of Phase 2, when the central database was made more interactive and extended to BISP offices down to the Tehsil level through a comprehensive Case Management System (CMS). Although the CMS had been initiated, in principle, at the outset of the PE observation period, in fact it took time for it to be established. This allowed observations on how a technological innovation actually gets rolled out in the specific institutional and social context of Pakistan. Finally, the payment modalities underwent a transition with pilots using mobile phone banking and Smart Cards, and then a policy decision to move decisively from the baseline Pakistan Post money order system to the Benazir Debit Card (BDC). The PE was able to observe successive phases and variations in these payment processes.

There were broader changes too in the programme which need to be noted for an understanding of the scale of reform undertaken, but were not of direct concern to the PE. Management structures were further professionalized with the induction of an independent board to maintain oversight on the big picture. BISP began innovative experiments alongside but often in close linkage with its main cash transfer component, in education,

health, employment and life insurance. Progress was made towards the vision of becoming a comprehensive social protection system, as well as a platform for other social policy interventions and programmes. There was a streamlining of the BISP poverty database with protocols for data sharing and partnerships with other social policy interventions. It is useful to keep these broader changes in view when thinking about the way forward. The remainder of this section will keep this broader perspective on its radar while focusing primarily on observations, insights and implications of the main areas of concern of the TPE itself: namely, efficiency and effectiveness of processes relating to the identification of cash transfer beneficiaries and the disbursement of payments.

### 6.1.1 How we may want to think about way forward

The BISP output which is of primary interest to the TPE is the efficient and accurate delivery of cash to intended beneficiaries. The TPE is one of several possible instruments used – including Spot Checks, impact evaluations, and independent research studies – to document and analyse programme performance. Its focus has been on processes, their effectiveness, and their actual implementation. While during the course of the TPE processes and sub-processes were well-defined, as shown above, BISP is a particularly responsive programme in Pakistan which has undergone a number of important reforms and changes, and is likely to go through more such efficiency-improving reforms and changes. The precise processes which the TPE engaged with, therefore, may give way to other processes.

If processes have undergone change, and if they are likely to change again, how might the lessons of the TPE be of use and relevance going forward? The TPE examined issues relating to three main BISP processes: targeting, grievance complaints, and payment and related complaints. In the case of targeting, the main process observations related to the conduct of the Poverty Scorecard Census, with additional observations on data entry systems. Grievance and payment complaints were observed through tracking individual cases through BISP (including the CMS) and partner organization systems, as well as triangulation through direct interviews with complainants. Additional observations at the BDC distribution centres added to the analysis of the payment process.

Generic forms of these three processes – namely beneficiary identification, beneficiary registration, and payment disbursement – as well as attendant complaint and beneficiary interaction processes are likely to be key features of any well-functioning cash transfer programme. For the remainder of this chapter we will treat our TPE data collection and analysis as contributing to the understanding of these three types of generic processes:

- Beneficiary identification
- Beneficiary registration
- Payment disbursement

## 6.2 Identification

Phase 2 of BISP cash transfer signalled a shift from beneficiary identification based on mobilization by parliamentarians to the Poverty Scorecard Census and the proxy means test. The programme is committed to the list of beneficiaries thus generated for a period of 48 months after which fresh identification - which is likely to entail some turnover – is planned.



### 6.2.1 Lessons learnt

While detailed feedback and recommendations have been provided in real time, and summarized in the chapter on targeting, a number of broader lessons learnt are highlighted here.

#### a) Poverty survey and the census method

It was found in the Pilot Phase as well as the Roll-Out that a door-to-door census-based Poverty Scorecard Survey was the most effective way for ensuring coverage. There were issues in the conduct of the census relating to precise adherence to the Operational Manual as well as other relatively minor faults and discrepancies, given the scale of the exercise. Some problems arose from the capacity and supervision of partner organizations, while others related to the expectations and assumptions implicit in the design. It was assumed, for example, that reliable maps will be available for use by supervisors and enumerators, but these were found only exceptionally, through no fault of the partner organizations. The key finding is that in a complex and diverse society like that of Pakistan, and one with many dimensions of social marginality and exclusion, the census method proved to be an effective instrument for cutting across barriers and reaching the intended population. The census method also proved to be an effective instrument for generating public awareness and interest in the programme.

#### b) Value in focusing on possible/expected problems of exclusion

The Operational Manual, its prescribed census method, trainings and TPE feedback paid particular attention to possible and expected problems of exclusion. Special efforts were made to anticipate various questions regarding settlement patterns, durability of settlements, social norms and power relations governing the position of so-called nomadic and homeless populations, and the expected correlation between physical and social marginality. BISP and partner organizations, to a great extent, internalized the concern about minimizing errors of exclusion in their Operational Manual and on-the-ground approach. The TPE nevertheless found further scope for improvement in this regard. It was found that the focus on possible and expected exclusion and the pre-emptive attention to likely sources of exclusion or incomplete coverage proved to have powerful synergies with the census method and its insistence on universal outreach.

#### c) Issues in contracting, sub-contracting, and multiple layers, control, and incentives

The targeting exercise was almost entirely implemented through a series of partnerships with survey teams, data managing organizations and other government, private sector and NGO contractors and sub-contractors, including of course the TPE team. The wide range of partnerships was inevitable given that the scale of the exercise was unprecedented in Pakistan, and no organization had the prior capacity to undertake the census by itself. Even the Population Census Organization (PCO) which conducts the national population census, uses partners in other government departments such as education, to actually implement the census. In the event, the targeting process enhanced the capacity not only of partner organisations to conduct the PSC but also developed capacity within BISP for managing and coordinating complex partnerships. There was lesson-learning, in particular, about the tension between the requirements of a standardized census across the country and the tendency of partner organisations to engage multiple layers of sub-contracting. Trainings, interactions and adherence to the

Operations Manual, therefore, were key factors in ensuring success. Lessons were also learnt about how the census workload needed to be managed, and how various quality assurance controls and incentives could contribute to this.

**d) Use of technology and its limitations in real time**

At one level the targeting process involved the use of modern technology – supervisors were even equipped with GPS devices for recording household coordinates for future reference. Modern technology was particularly in evidence in the process of data entry and corrections, and TPE observations gave an overall positive picture in this regard. There were also limitations in the use of modern technology in real-time situations. GPS coordinates which might have been helpful in conducting resurveys of previously omitted households, or for correction surveys for dealing with incomplete survey forms, were generally not used for this purpose. The main reason was the lack of expertise in both recording the coordinates in the first instance, and then in using available coordinates for locating households. The main lesson, therefore, was that technological innovations were very helpful when they were used as part of a well-organised process, but were of little value on their own.

**e) Survey and re-survey – distinct issues**

The TPE in combination with the pilot phase allowed observations not only of the initial targeting census but also of re-surveys of households with incomplete forms. It was clear that the survey and re-survey faced distinct issues. Individuals had become more aware about the nature of the survey. Although the precise formula for the calculation of the poverty score was not known, there were signs that individuals thought it might be possible to manipulate the information provided to ensure identification. Re-surveys were also more challenging due to the fact that unlike the initial census round in which door-to-door enumeration was used, the latter exercise required identifying particular households which were scattered among many which did not need to be re-surveyed.

### 6.2.2 Going forward

There was a major shift between Phase 1 and Phase 2 of BISP in the process of beneficiary identification. Although the Phase 2 process using the Poverty Scorecard Census is a state-of-the-art method with sound implementation in Pakistan, beneficiary identification would remain a continuous process in some ways, and the lessons from the TPE will remain valid.

**a) Exclusion and inclusion error correction a continuous task**

Although the scorecard is an accurate method for identifying intended beneficiaries, exclusion and inclusion errors are inevitable despite best efforts. This is because even the proxy means test model itself predicts household income with error. Although the programme has made a policy decision to rely on the scorecard as the method for identifying beneficiaries, and is committed to retaining the Phase 2 beneficiary lists for a period of 48 months, additional criteria have been brought into play already. Households with borderline poverty scores but extraneous characteristics such as illness, disability or the non-availability of a bread-winner can appeal for inclusion. Further such categorical criteria may be added to reduce errors, particularly those of exclusion. Beneficiary identification can be a continuous process also if the programme remains committed to correcting errors in existing forms as well as in ensuring coverage of any

households which may not have been covered in the census. Moreover, with a time lapse since the census, there may be significant changes in household composition and identity as new households get formed and some older ones disappear. New policies and priorities for the programme, even within the 48 month period, may lead to demands for new forms of data and identification.

#### **b) Survey, resurvey and assumptions about data reliability**

The existing database is a valuable resource which will require constant attention and investment to retain its value for beneficiary identification as well as other possible social policy roles such as tracking households and individuals, implementation of education, health and nutrition programmes, or targeting other public resources. The process of targeting through the scorecard has generated capacity within BISP as well as a range of partner organizations for undertaking design, coordination and implementation of complex social policy-related data collection. This capacity will also need to be constantly renewed and updated.

Lessons from the TPE about issues in survey and re-survey will be helpful in improving and updating beneficiary identification. A number of ideas might be considered in deciding on the future course of policy and operations with respect to beneficiary identification:

- Use of the existing database for launching fresh surveys and re-surveys
- Dedicated surveys and survey instruments to reduce costs and improve accuracy
- Wider usage of categorical criteria for inclusion and exclusion
- Use of selected parallel verification exercises using community-based wealth and poverty rankings
- Statistical audits of beneficiary households to verify information provided to PSC enumerators

### **6.3 Registration**

The main transition within BISP with respect to registration was the introduction and maturing of an integrated Case Management System (CMS). The TPE focused primarily on one part of the registration process – namely the handling of grievance cases. In terms of BISP goals, the registration process must ensure the efficient enrolment of eligible individuals as actual beneficiaries. Well-functioning registration processes, therefore, will ensure that all of those who are eligible are enrolled as beneficiaries in the least costly and time-consuming manner. While the TPE focus was on grievance case handling – initially through manual systems and later through the CMS – its lessons are relevant to future policy and operations for dealing with the continuing gap between the number of eligible individuals and those actually enrolled.

#### **6.3.1 Lessons learnt**

The key lessons learnt can be summarized under two headings: acknowledgement that processes take time to evolve into full functionality, and the limitations of mostly ‘demand-driven’ enrolment.

#### **a) Evolving process towards full CMS**

While the CMS has emerged as the central registry of eligible and beneficiary households the key partnership which has endured all transitions is the one with NADRA for the verification of household and individual identity and information. A vast majority of grievance cases too relate to discrepancies in addresses and CNIC details – both of which arise in the process of NADRA verification. The partnership with NADRA is likely to remain important even as the CMS further develops in response to programme requirements.

The change from a mostly manual grievance redress system to the database-driven CMS represented a significant achievement for the programme. While the BISP had already developed procedures for handling grievance complaints before the introduction of the CMS there was also a great deal of variation across offices in the actual handling of complaints. The key issue resolved by the CMS is that it allows various levels in the organization to provide interactive input into a grievance case. Even the introduction and establishment of the CMS itself, however, was subject to an evolutionary process with local variations. An important lesson for future programme design and implementation is that even very well-planned and executed technological and system innovations take time to get established and the journey towards standardization depends on individual leadership, local organizational culture as well as the social environment in the area being served.

#### **b) Still 'demand-driven' to great extent**

While the TPE found progressive improvements in the efficiency and timeliness of grievance complaint handling, particularly since the introduction of the CMS, a significant gap which remains in terms of the objectives of BISP is the relatively large proportion of eligible cases which remains un-registered. The TPE was limited in its scope in this regard, because it was only examining grievance cases. In other words, those eligible beneficiaries who did not become grievance cases were not examined. There could be many possible reasons for an eligible case to not have triggered a complaint or grievance. Many eligible women might have remained uninformed that they could become beneficiaries if they approached BISP and NADRA to remove discrepancies from their data. Others might have attempted to register complaints or grievance but may have been deterred by perceived difficulties in administrative processes. The TPE found that grievance cases were usually facilitated by relatives or other intermediaries who assisted poor and often illiterate women to pursue their cases. Women who might have been the least able to pursue grievance complaints, perhaps because they did not have strong social networks, are likely to have been from among the poorest and most marginalized.

### **6.3.2 Going forward**

The lessons for registration, going forward, can be classified under two sub-headings: making the grievance handling system more responsive, and then moving from responsive to pro-active registration.

#### **a) More responsive system**

The TPE has offered a range of recommendations in real time as well as in the chapter in this report on grievance cases on possible ways of making the system even more responsive. Since a vast majority of grievance cases are to do with NADRA-related discrepancies, complainants can be facilitated further if there were greater coordination between BISP and NADRA field operations and presence. Other ways of making the system more responsive and user-friendly will be to provide greater and more targeted information to potential and actual grievance cases, keeping in mind the patterns of social intermediation in the delivery of information.

#### **b) From responsive to pro-active**

The CMS has greatly improved the efficiency with which grievance cases are handled. The gap between the eligible women and actual beneficiaries will also be filled more quickly by further attempts at making the system more user-friendly and responsive. This gap will need to be addressed more robustly with a pro-active as well as responsive approach to registration. In other words, rather than only waiting for potential grievance cases to be lodged with the CMS, BISP will need to actively seek out eligible non-beneficiaries, analyse patterns and reasons for non-registration and non-complaint, and take measures for encouraging eligible women to come forward to register as beneficiaries.

The main innovation, moving forward, will be to implement research-driven initiatives for comprehensive registration. While the TPE did not cover non-complainants, grievance case studies do provide a great deal of insight into the processes (both at the level of individuals, families and communities, as well as within BISP) for the lodging of a grievance case and its handling. Those insights should be used to identify the most excluded population segments for pro-active engagement with the programme through dedicated registration drives.

Finally, the future evolution of the CMS requires it to become a more dynamic system of data entry and updating rather than simply a one-off register. There needs to be the possibility, if policy requires, of new registration as well as active deregistration in the case of important changes in individual and household circumstances.

## **6.4 Payment**

The final process in the cash transfer – payment to the beneficiary – is both the simplest but also the most sensitive. Compared to other processes which are based on complex tasks such as data collection, compilation, form-checking, poverty score calculation, verification of beneficiary details and registration, the payment process is a relatively straightforward logistic exercise. At the same time, however, this is the most sensitive process since it is at this stage where actual cash is delivered to the beneficiary. It is, therefore, not surprising that the payment process has seen a great deal of experimentation, pilot interventions, and policy decisions regarding modality. The PE, correspondingly, engaged with the multiple modalities of payment, particularly the handling of payment-related complaints.

### **6.4.1 Lessons learnt**

The TPE examined cases from across payment modalities – Pakistan Post, Benazir Smart Cards, mobile banking, and Benazir Debit Cards. Smart cards and mobile banking can be regarded as pilot modalities since BISP is already undergoing a comprehensive switchover to

the BDC. Pakistan Post money orders represented the baseline system which has been used in other previous cash transfers too. Debit cards, in the meanwhile, have also been introduced in other cash transfers such as compensation to flood affectees. The key lessons relate to similarities and differences across modalities. Across modalities it was found that payment processes as well as payment-related complaints involved some degree of social intermediation as well as informal redress. There were important differences too, however, in the complaint handling processes of the two main systems – PP and BDC.

#### **a) Social intermediation and informal redress**

Across payment modalities it was found that payment processes as well as payment complaints involved some degree of social intermediation. The PP money order modality is supposed to deliver the cash directly to the beneficiary at her doorstep. While this was, indeed, the case in many cases, it was also found that there were many variations from this prescribed process. Postal workers were willing to hand over payments to other members of the family as long as some proof of identity linking that individual with the beneficiary could be provided. There were cases too of postal workers delivering payments not at the doorstep to individual beneficiaries, but to a number of beneficiaries who had been gathered at one place in the community. The BDC modality is based on the premise that the individual woman beneficiary would personally make a trip to the nearest ATM or PoS to herself withdraw cash. This too was often found not to be the case, with multiple variations.

Social intermediation was also common in the lodging of complaints and their pursuance, with male family members or other more educated individuals (male or female) from the community facilitating access to the complaint system. This means, that as with the lodging of grievance cases, those who face extreme forms of social marginality and isolation – i.e. the most needy of the beneficiaries – were also precisely those who were the least able to complain or pursue their complaints. In the case of payment complaints (as in grievances) the TPE did nevertheless find many cases of extremely marginalized individuals who had come forward and engaged with the system.

Another persistent pattern in payment complaints, particularly those relating to Pakistan Post, was the frequent reliance on informal negotiation and redress in parallel with the formal process of complaint handling. Typically, a missed or non-payment complaint where embezzlement was suspected, would be ‘closed’ with a statement from the complainant withdrawing her complaint or dissociating herself from it. This was usually done after the postal worker agreed to pay the beneficiary part or all of her due amount.

#### **b) Key differences in process of complaint handling between PP and BDC**

The two main modalities – Pakistan Post and BDC – used existing systems of complaint handling for dealing with BISP cases. The PP system of money orders has a more institutionalized legal framework with a comprehensive paper trail, and system of accountability. There is also a well-functioning system of investigation and sanction, though in effect, most cases were resolved through informal redress.

For BDCs the existing system for dealing with lost/missing BDC and PINs was extended to BISP beneficiaries. This system, however, is primarily designed for financially literate bank customers and assumes that a customer will personally access the ATM or PoS. It

also assumes that the PIN will not be shared. In the case of BISP beneficiaries, however, it was common for women to hand over their BDC and PINs to intermediaries, and many cases of non-payment arose from lapses due to this intermediation. In contrast with PP which has an elaborate system for tracking payments (at least formally speaking) the BDC complaint management system is geared up towards cancelling and reissuing the ATM card and PIN.

While the PP system may have generated more complaints, and relied on informal redress to resolve complaints, BDC may have resulted in fewer complaints but less user-friendly and transparent complaint handling.

#### 6.4.2 Going forward

The TPE focused on payment complaints which were lodged with BISP, PP or banks. Detailed recommendations have already been offered in the chapter on payments about how the payment complaint handling processes might be further improved. Going forward, the main concern arising is that we have little information about payment related issues and cases which are not lodged as formal complaints in any of the BISP or partner organization systems. It is important to reiterate that for an evaluation of the effectiveness of the programme in meeting its outputs, the internal monitoring system needs to address the issue of beneficiary actually receiving payment from the exclusive focus on system withdrawal. The payment monitoring mechanism currently provides accurate and timely information on whether and when the system recorded a payment as having been made – in other words, in the withdrawal of cash from the BISP. Whether and to what extent that cash actually reached the beneficiary is not known directly. Only when a payment complaint is lodged does the monitoring system become cognizant of the possibility that the withdrawn amount might have been embezzled.

The broadening of the focus to include actual beneficiary receipt of money will require attention in the following areas:

- Systematic data on non-withdrawal and returns
- Use of TPE insights alongside beneficiary spot-check or other direct audit
- Continuous third-party monitoring for beneficiary satisfaction
- Addition of financial literacy component

#### 6.5 The Real Value of Process Evaluation - Feeding the Findings into BISP Policies, Design and Processes

The TPE had a close engagement with all BISP cash transfer processes related to targeting, data entry, registration, and payment during a crucial evolutionary period of the programme. The observations, analysis and recommendations of the TPE have already fed into course correction and changes in design and operations, and have also provided BISP management with insights into improving coordination with and capacity of various partner organisations. The detailed working knowledge of the programme and its multiple processes collected during the course of the TPE and documented in its various reports including this final report can be an important resource for further streamlining and improvements in a programme which is already acknowledged as among leading social protection interventions in the developing world.







## Annexure

---



## A1 TARGETING SAMPLE BREAKDOWNS

GHK's shadowing exercise was divided into two parts, one consisting of the shadowing of first time interviews, and the other consisting of shadowing of the survey of incomplete forms (SIF). The breakdown of number of interviews shadowed is given in the following table.

**Table A1-1: Breakdown of Interviews Shadowed**

Cluster	A	B
First Time Interviews	350	943
SIF	1184	525*
<b>Total</b>	<b>1534</b>	<b>1468</b>

\* Includes 62 households shadowed in five districts of Karachi, which were analysed separately in the Cluster B final report, for reasons explained therein.

For Cluster A, first time interviews took place in FATA according to the following breakdown:

**Table A1-2: Cluster A – First Time Interviews**

Agency	Tehsil	No. of Households
Bajaur	Khar	34
	Utmankhel	74
	Total	108
Khyber	Bara	28
	Jamrud	48
	Landi Kotal	23
	Total	99
Kurram	Sadda	62
	Total	62
Mohmand	Deni Khel	1
	Pandyalai	12
	Prang Ghar	68
	Total	81
<b>Grand Total</b>		<b>350</b>

All of the interviews took place in rural areas, given that the urban population in FATA is negligible. The breakdown of interviews in the Cluster A SIF was as follows.

**Table A1-3: Cluster A – Survey of Incomplete Forms**

Province	District	Total Households	Urban Households	Rural Households
Punjab	Attock	26	5	21
	Gujranwala	95	42	53
	Gujrat	36	12	24
	Kasur	73	33	40
	Sialkot	53	19	34
	Lahore	227	179	48
	Rawalpindi	106	63	43
	Total	616	353	263
KPK	Abbotabad	35	24	11
	Charsadda	36	11	25
	Dera Ismail Khan	53	0	53
	Haripur	31	8	23
	Lower Dir	58	7	51
	Mansehra	69	14	55

Province	District	Total Households	Urban Households	Rural Households
	Mardan	70	16	54
	Peshawar	98	31	67
	Swat	44	15	29
	<b>Total</b>	<b>494</b>	<b>126</b>	<b>368</b>
GB	Ghizer	3	0	3
	Gilgit	4	1	3
	Hunza/Nagar	6	0	6
	Skardu	9	5	4
	<b>Total</b>	<b>22</b>	<b>6</b>	<b>16</b>
AJK	Kotli	52	3	49
<b>Grand Total</b>		<b>1184</b>	<b>488</b>	<b>696</b>

Similarly, first time interviews for Cluster B took place at the following locations:

**Table A1-4: Cluster B – First Time Interviews**

District	Tehsil	Number of Households	
		Rural	Urban
Rahim Yar Khan	Khanpur	74	21
	Liaquatpur	93	5
	Rahimyar Khan	99	39
	Sadiqabad	85	21
Hafizabad	Hafizabad	49	22
	Pindi Bhattian	39	12
Sheikhupura	Ferozewala	44	13
	Muridke	39	15
	Sharaqpur	17	3
	Sheikhupura	91	40
	Safdar Abad	23	5
<b>Total</b>		<b>653</b>	<b>196</b>

While the Cluster B SIF shadowing took place at the following locations:

**Table A1-5: Cluster B – Survey of Incomplete Forms**

Province	District	Total Households	Urban Households	Rural Households
Sindh	Badin	42	29	13
	Hyderabad	225	168	57
	Larkana	87	16	71
	Qambar Shahdadkot	51	19	32
	Shaheed Benazirabad	58	44	14
	<b>Total</b>	<b>463</b>	<b>276</b>	<b>187</b>

## A2 CHECKLIST 3: POVERTY SCORECARD CENSUS

GHK researcher to shadow a team filling out the poverty scorecard and note against the following checklist (in addition to any other observations). *Please use one form for each interview shadowed.*

1. Name of GHK Field Researcher:				
2. Name of GHK Provincial Coordinator:				
3. Name of PO:				
4. Province:				
5. District:				
6. Tehsil / Town:				
7. Union Council:				
8. Village / Mohalla/ Colony Name				
9. Date:				
10. Name of PO Enumerator:				
11. Gender of PO Enumerator:	Male=1		Female=2	
12. Qualification of PO Enumerator	FA/FSc or equivalent=1	BA/BSc or equivalent=2	MA/MSc or equivalent=3	Other=9 (specify)
13. Printed Number of Form 1 (Poverty Scorecard) that the PO Enumerator is Filling	Printed Number		Deleted =1	Not deleted=2
14 New form number will be written starting with X				
15. Time that PO Enumerator begins household interview:	_____ Hrs. _____ Minutes _____ .a.m /p.m			

### Questions for the Enumerator (to be filled at a convenient time before or after the shadowing)

16. Questions about items in the kit. Does the enumerator have the following?		
Item	Yes=1	No=2
16.a GPS device		
16b Bag		
16c Does the bag have the BISP logo on it?		
16d Badge/Name tag		
16e Does the badge/name tag have a BISP logo?		
16f Black ballpoint pen		
16g Household listing showing which households are to be visited that day		
16h Mobile phone with at least one day's worth of credit on it		
16i At least enough poverty scorecards for the day		
16j Drinking Water		
16k Umbrella		
16l Other (specify). Only note "other" if it is something issued by the PO, not a personal item.		

### Observations during Shadowing

#### GPS

	Yes=1	No=2
17. Were the GPS coordinates of the house noted on the form before the interview began?		
If Yes, go to Q. 18. If no, go to Q. 19.		
	Enumerator=1	Other (specify)=9

<b>18.</b> If Yes, who took the GPS reading?				
	Yes, by Supervisor=1	Yes, by District Team Leader =2	No=3	Don't know=4
<b>19.</b> If no GPS reading is on the form, will such a reading be taken later?				
If no, go to Q. 20. Otherwise, go to next section, Team Composition.				
	No GPS available for resurvey=1	Nobody on the survey team knows how to use GPS=2	Security considerations (Locals will not allow)=3	Other (specify)=9
<b>20.</b> If no GPS reading is to be taken, why is it not being done?				

**Team Composition**

	Accompanied by Supervisor = 1	Accompanied by District Team Leader = 2	Accompanied by both = 3	Not Accompanied = 4
<b>21.</b> Are the enumerators that you are shadowing accompanied by the Supervisor/ District Team Leader at this moment?				
			Yes =1	No =2
<b>22.</b> Was the enumerator recognized by local people?				

**Type of Household**

	Regular=1	Nomadic=2	Religious minority=3	Poorest group/caste in community=4
<b>23.</b> What "type" of household is this?				

**Agreement of Household Members**

	Yes, readily=1	Yes, with difficulty=2	No=3
<b>24.</b> Did the household where you are currently visiting agree to the interview?			

**If "Yes, readily" or "Yes, with difficulty", go to next section (Venue of Interview). If "No", go to Q.25**

	High income level (don't need the transfer)=1	Expressed suspicions about the programme=2	Expressed ignorance of the programme=3	Suitable Respondent not available=4	Other (specify)=9
<b>25.</b> If the household did not agree to participate, what was the reason?					

If suitable respondent not available, go to Q. 26, otherwise go to Q. 27

	Yes, after discussion with household=1	Yes, after discussion with supervisor=2	No=3
<b>26.</b> If suitable respondent not available, did enumerator set another time/date for the interview?			

**Venue of Interview**

	At the doorstep of the house=1	In a room inside the house=2	In a courtyard within the house=3	In a common guest-house (autaqa or mehmaan khana)=4	In a public area=5
<b>27.</b> Where is the interview being conducted?					

**If at doorstep, go to Q.28. If in a public area, go to Q.29. For other options, go to next section.**

	Respondent was hostile=1	Team was pressured for time=2	Gender issues (male enumerators may not be allowed to enter premises)=3	Other (specify)=9
<b>28.</b> If at the doorstep, why did the enumerators not go in?				

	Community was hostile = 1	Key respondents were all in the public area and not at home = 2	Gender issues (male enumerators may not be allowed to enter dwelling areas)=3	Other (specify)=9
<b>29.</b> If in a public space, why did the enumerators not go into the dwelling area or into houses?				

**Introduction to Household**

	Yes, as a representative of BISP =1	Yes, as a representative of the PO=2	Yes, referring to both PO and BISP=3	Casual or no introduction =4
<b>30.</b> Does the Enumerator introduce himself/herself to the household				
		Yes =1	Yes, but is not clear=2	No=3
<b>31.</b> Does the Enumerator explain the purpose of the visit?				
<b>32.</b> Comments (if not clear, what was missing in the introduction				

	Yes=1	Not clear if HH was informed=2	Did not know=3
<b>33.</b> Does the Respondent appear to have been informed of the resurvey in advance?			
	Yes, during the Introduction =1	Yes, in the middle or end of the interview=2	No, it was never mentioned=3
<b>34.</b> Does the Enumerator explain that the respondent is required to sign the interview form in the end?			
<b>35.</b> Does the Enumerator explain that a part of the form (the receipt) will be returned to the household?			
	Good (Polite and clear)=1	Fair (lacking in either politeness or clarity)=2	Poor (Impolite and/or unclear)=3
<b>36.</b> Please rate the Introduction			

	Yes=1	No=2
<b>37.</b> Did the enumerator carefully note down the full address? (reference section B of Poverty Scorecard)		

**Choice of Respondent**

	Yes =1	No =2
<b>38.</b> Did the Enumerator ensure that the respondent was over 18 and appears competent to answer questions on household assets (interviews head of household, or asks some lead questions to determine if household member seems competent)		

**Note:** The exception allowed is if the household is entirely composed of people below 18.

In normal circumstances, if an adult is not available to answer questions, the enumerator should preferably return at another time.

In exceptional circumstances the enumerator may decide to go ahead and interview a minor, if he/she judges that the minor seems competent to answer questions. But this must be pointed out to the supervisor.

**Scorecard Filling**

	Yes =1	No =2
<b>39.</b> Did the Enumerator follow the order of the Targeting Form when asking questions		
<b>40.</b> Comments: If not how did they change the order and why was the order changed?		

	Yes =1	No =2
<b>41.</b> Did the Enumerator verify the CNICs of all adult household members		
<b>42.</b> Did Enumerator probe to ensure listing of all household members		
<b>43.</b> Comments: If no to Q. 42 why was this not done?		

**Note:** BISP guidelines require enumerators to get as many CNIC numbers as possible

	Yes =1	No =2
<b>44.</b> Did he/she allow respondents to express themselves without interrupting or trying to influence responses?		
<b>45.</b> Did he/she use some observation while noting household assets?		
<b>46.</b> Do you think that the interviewer was:		
<b>46a.</b> Polite		
<b>46b</b> Asking questions clearly		
<b>46c</b> Allowing respondents to take time and express themselves		
<b>46d</b> Able to maintain a pleasant, friendly manner		
<b>46e</b> Trying to ensure accuracy (for example, by cross-checking information on assets through discreet observation or by cross checking number of family members)		
	Only one respondent=1	Only household members present =2
	A few (2 to 3) outsiders joined=3	More than 3 outsiders joined=4

<b>47.</b> How many people participated in this interview?				
	Asked the question again concentrating on one informant =1	Insisted on a consensus=2	Did not seem to have a preferred methodology=3	There were no multiple responses=4
<b>48.</b> How did the enumerator deal with multiple responses				
	Yes, and interview was terminated =1	Yes, but the enumerator salvaged the situation and interview was completed =2	No=3	
<b>49.</b> Did the atmosphere turn hostile or become unpleasant at any time during the interview?				

**If yes go to Q.50. If no, go to Q.51.**

	Respondent objected to a question or set of questions=1	Respondent didn't want to disclose information in front of others =2	Respondent objected to the signature condition=3	Other reason (specify)=9
<b>50.</b> If yes, why did the atmosphere deteriorate?				
	Yes =1	Had form signed but did not return receipt=2	No, enumerator did neither=3	



<b>51. Did the Enumerator make the respondent sign the form?</b>					
		Yes=1	No=2	If no, why not? (specify)=9	
<b>52. Did the Enumerator give back the receipt of the scorecard to the respondent?</b>					
			Yes =1	No =2	
<b>53. Before leaving, did the enumerator make sure that the form was complete and all the boxes were ticked?</b>					
		Well conducted, and respondent seemed satisfied =1	Interview was just ok, respondent did not seem very satisfied =2	Interview was not very well done, and respondent seemed unsatisfied=3	Interview very badly done and respondent seemed very unsatisfied=4
<b>54. Please rate the interview as a whole</b>					
		Very well =1	Just ok =2	Not very well=3	Not well at all, or badly=4
<b>55. Please ask the enumerator how he/she thought the interview went</b>					
<b>56. Time that PO Enumerator ends household interview:</b>			_____ Hrs. _____ Minutes ____ a.m/p.m		
<b>57. Time spent for filling the score card (Q.56 minus Q.15)</b>			Minutes		

**Additional Observations by GHK Field Staff:**

**Note any interesting incidents, or any comments that the respondents may have made that may be relevant.**


## **A3 SAMPLE OF GRIEVANCE CASE STUDY**

Nature of Case	CNIC Update
Complainant/ Beneficiary	Husna
Wife of	Muhammad Rajib
Complainant, if not beneficiary herself	
Address	Village Andal Panhwar Pakha, Post Office Pakha, Tehsil Dadu. District Dadu
CNIC Number	4120147705048
PSC form number	9775022
Draft Case Study Date	10 <sup>th</sup> February 213

### **1. Profile of the beneficiary/complainant**

Husna, w/o Muhammad Rajib, is a 38 year old woman who is a resident of Village Andal Panhwar Pakha, Post Office Pakha, Tehsil and District Dadu. Husna is an illiterate woman and has 6 children: 4 boys and 2 girls. Husna told us that two of her sons are studying in school: one is in 9<sup>th</sup> grade and the other is in 2<sup>nd</sup> grade while the other two sons do not go to school yet. She does not send her girls to school. Her husband works as a construction labour and earns Rs.700 daily. Husna further told us that she also makes braids (*paranday*) and the price of one pair of braids is Rs.15. She usually makes 2 pairs in one day. Husna said that her mother in law, father in law, brother in law and his wife and their son also live in this house. No one else in the house earns money except her and her husband. The house they live in has a total area of 200 sq. yards and it is newly constructed. There are four rooms along with a kitchen and a bathroom in the house. They obtain water using a hand pump and have access to electricity and gas. There is also a proper drainage system for the house. Husna's house is situated in the colony which has 40 houses and this area is considered urban. The residents of the area belong to the Qaisrana, Chandio, Ansari and Panhwar castes. Husna further said that it takes 10 to 15 minutes to reach school and the nearest hospital and main road are about 1.5 km and 1 km away respectively.

### **2. Relationship with BISP**

Husna was not a beneficiary in the Parliamentarian Phase of BISP. According to her the PSC survey was held in her area in January 2011. The survey team came to her house and gave her an acknowledgement slip. Husna believes that she is eligible for the BISP cash transfer scheme. She was told by her neighbours that she must check her name in the beneficiary's list. Husna did not know about the BISP scheme and did not have any information about the providers of the BISP cash transfers. She had just heard from other people that BISP was Benazir's Scheme. She said that she did not have any information about the eligibility criteria of BISP but she believed that this money should go to poor people and widows. She told the TPE team that her husband did not have a permanent job (he is a daily wage worker) so she considered herself poor. She also said that when she got money through BISP she spent it on groceries for the house.

### **3. How did the complaint emerge?**

The PSC survey was held in January 2011 in her area. At the time of the survey Husna did not have her own CNIC and she used her husband's CNIC to fill the form. She was told by the enumerators that she should get her own CNIC made. One month after the survey in

February 2011 she went to the NADRA office in Dadu to get her CNIC made but returned unsuccessfully. Then she went to the NADRA office again in March 2011 but in vain because she was told that the NADRA office was not making cards due to a card filter problem. She went to the NADRA office for the third time in June 2011 when she was told that if she paid Rs.1,000 she would get her card early so she paid that amount. Finally, she got a CNIC after 20 days on 1<sup>st</sup> July 2011. She got the CNIC but did not receive cash transfers yet, however the other women in her area had received cash transfers twice or thrice. In the meanwhile she heard from people that Mumtaz, an agent in her village, sent beneficiary complaints to the BISP office. In February 2012 her husband went to Mumtaz and requested him to send their complaint to the BISP office. Mumtaz told Husna's husband to give him copies of his and his wife's CNICs and he would send these to the higher authorities and they would get the cash transfers for him.

## 4. Processing of the complaint

### 4.A Provider's version

The Assistant Complaint (AC) at the BISP Divisional Office Larkana received this complaint on 18<sup>th</sup> May 2012 via post. At the time of the PSC survey Husna did not have a CNIC so it was necessary to update her CNIC for her to get the cash transfers. The AC entered her card into the CMS for update and forwarded its detail to the Assistant Director (AD). After fetching all the data, the AD verified and approved the data and then forwarded it to the Divisional Director (DD) with remarks. The DD also fetched and verified the data and finally approved this request on the same day. Husna's CNIC was updated as a result of this whole process.

### 4.B Client's version

Husna's complaint was registered in May 2012 at the BISP office by her relative, Mumtaz, who is also an agent in the area. Husna had heard about the complaint registration procedure from other people and then her complaint was registered by Mumtaz. Husna told the TPE team that she could not visit the BISP office due to cultural and financial constraints. Her complaint along with a copy of her CNIC was posted to the BISP Divisional Office Larkana by Mumtaz in May 2012 and it cost her Rs.100. While her complaint was resolved in May she did not get any cash transfer in June 2012 whereas the other beneficiaries received their cash transfers. Then her husband went to the post office along with a photo copy of Husna's CNIC and received the first instalment of Rs.3,000. She subsequently received another instalment through the BDC. She was satisfied with the complaint registration/ resolution mechanism of BISP as they resolved her problem. She did not say anything about the attitude of the BISP office staff because she did not visit there herself but she said they did not charge any money to register her complaint.

## 5. What We Learnt?

- In this case Husna did not have her CNIC so at the time of survey in January 2011 she used her husband's CNIC to fill the form. She was told by the surveyors that she should get her own CNIC made but they did not guide her about the procedure of updated her CNIC at the BISP office
- Husna did not receive a discrepancy letter informing her of the procedure to follow in order to start receiving her cash transfers

- Husna had just heard from other people about the complaint registration because BISP did not provide her any guidelines about how to register complaints
- This complaint was registered through the post by an agent (who is also Husna's relative) because the beneficiary could not visit the BISP Divisional Office Larkana due to cultural and financial problems. She did not receive any intimation from BISP about the status of her case or when her complaint would be resolved
- The BISP Divisional Office Larkana received Husna's complaint through post on 18<sup>th</sup> May 2012 along with her and her husband's CNIC copies. The Divisional Director (DD) approved this complaint on the same day after fetching and verification of data. Husna's CNIC was updated on the same day, as per the AC at the Divisional Office. She received her first instalment of Rs.3,000 from the post office after submitting her CNIC copy, even though her CNIC had been updated at the BISP office
- According to Husna's payment details on the BISP website, as checked on 25<sup>th</sup> February 2013, one Pakistan Post payment of Rs.3,000 was generated for her on 30<sup>th</sup> June 2012 (even though this payment stands delivered to her) and another payment of Rs.3,000 was withdrawn by her through the BDC on 1<sup>st</sup> August 2012

## 6. Recommendations

- BISP should provide eligibility and discrepancy letters to beneficiaries on time, as per standard procedure, so that they may know of their status in the programme and take appropriate action to remove any discrepancy on their forms
- BISP should provide acknowledgement slip to beneficiaries at the time of receiving their complaints and should also inform the beneficiary if her complaint has been resolved
- BISP should update the payment details on its website to reflect the latest and most accurate information

## A4 SAMPLE OF PAYMENT CASE STUDY

Nature of Case	BDC not issued due to non-verification by biometric machine (she has no thumbs)
Complainant/ Beneficiary	Parveen Bibi
Wife of:	Munshi
Address	Chak No. 107 RB, Kartar Garh, Tehsil Jaranwala, District Faisalabad.
CNIC Number	33104-5996038-4
PSC form number	18342158
Date Study Finalized	28 June 2012

### 1. Receiver Woman / Complainant's Profile and Background

Parveen Bibi is 56 years old BISP beneficiary living with her family in Tehsil Jaranwala. Parveen Bibi has four children, of which three are school going. Her husband works as a sweeper in a Textile Mill at Khurianwala Faisalabad and earns Rs.7,000 per month. However, he would be retired soon. The family has no other source of income.

She lives in a semi-pucca house which comprises two rooms, open kitchen and a washroom. The street which goes to her house has soling with open drains.

### 2. Receiver Woman / Complainant's Relationship with BISP

Parveen Bibi mentioned that her PSC survey was undertaken in November 2010 at a grocery shop in her locality. After filling the PSC form the survey team issued her a survey receipt and advised her to keep it safe for future reference. She further added that the survey team had also mentioned to her that she will get 'money' on these forms.

After becoming the BISP beneficiary, she did not receive any letter from BISP confirming her eligibility in the programme. She came to know from other neighbouring receiver women that she needs to check her status based on survey receipt. After her eligibility was confirmed, she started receiving BISP Money Orders (MOs) from the area postman till June 2012.

Parveen Bibi further mentioned that she came to know from BISP Tehsil Office and from neighbouring beneficiaries of her village about the change in mode of payment to Benazir Debit Card (BDC).

Parveen Bibi is unaware of the BISP eligibility criteria and how she got selected. She considers that the programme is owned by Pakistan People's Party (PPP) and was quite hopeful for its continuation. While mentioning about the usage of the BISP cash grant, she informed that she used the previous BISP instalments of Rs.22,000 on paying the demand notice for natural gas supply to her house and she also purchased a ceiling fan for her children and spent on their food and education.

#### **VERY IMPORTANT:**

The case of Parveen Bibi was identified during TPE team's field visit to BISP Tehsil Office Jaranwala. Due to its uniqueness and in order to facilitate such beneficiaries, the case was shared with BISP management (during routine fortnightly feedback meeting), who took a very quick decision and developed "BISP Beneficiaries Verification Certificate" given in

Figure 1. This certificate will soon be circulated to all BISP Tehsil Offices in order to verify beneficiaries whose thumb(s) could not be verified due to: (i) age; (ii) accident; (iii) physical disability; (iv) work; or (v) some other reason. The certificate will require filling the relevant information of the beneficiary, duly testified by some local person essentially from the beneficiary's locality and having valid CNIC. The BISP Assistant Director of concerned Tehsil will put his/her signatures and stamp on the certificate verifying that the information regarding BISP beneficiary and the person testifying are both correct. After necessary verifications, the AD will give a receipt to the beneficiary only for submission at the NADRA counter to by-pass Thumb Verification on the NADRA system for obtaining BDC.

**Figure 1:** BISP Beneficiaries Verification Certificate

**ضروری ہدایات برائے فارم**

بی آئی ایس پی کا نمائندہ یہ فارم صرف اس مستحق خاتون سے پُر کرائے گا جس کے انگٹھوں کے نشان عمر، حادثہ، جسمانی معذوری، کام کی نوعیت یا کسی اور وجہ سے، نادرا تصدیق نہیں کر پارہا۔ تو اس صورت میں آپ (اسٹنٹ ڈائریکٹر بی آئی ایس پی) اس فارم کو پُر کرنے کے بعد خود تصدیق کرے گا یہ متعلقہ خاتون، بی آئی ایس پی اصل مستحق خاتون ہے

بی آئی ایس پی کا نمائندہ فارم پُر کرنے سے پہلے خاتون کا ریکارڈ، بی آئی ایس پی کے ڈیٹا میں اور اس کے اصل شناختی کارڈ کی مدد سے چیک کرے گا تا کہ خاتون کی طرف سے دی گئی معلومات کی تصدیق ہو سکے۔

بی آئی ایس پی کا نمائندہ فارم پُر کرنے کے بعد خاتون کے اصل شناختی کارڈ کی کاپی اس فارم کے ساتھ منسلک کرے گا اور اسے اپنے ریکارڈ کا حصہ بنائے گا۔

بی آئی ایس پی کا نمائندہ فارم کے نیچے لگی رسید کو پُر کر کے متعلقہ مستحق خاتون کے حوالے کرے گا تا کہ وہ یہ رسید نادرا کے کاؤنٹر پر جمع کروا کے مزید کارروائی میں شامل ہو سکے۔

### 3. How did the Complaint Emerge?

In March 2012, when other beneficiaries from Chak 107 RB started going to BDC Centre at the BISP Tehsil Office to get BDC, Parveen Bibi also went to the office along with her eldest son. However, due to presence of a large number of beneficiaries at the BDC Centre, she returned back home. She travelled 46 kms to BISP Tehsil Office after spending Rs.80 for the round trip by bus. She went to the office again, however, this time while entering the office; the security guards present at the main door misbehaved with her and she was asked to go back home and return after six months to get her BDC.

Parveen Bibi mentioned that when she went to the BISP Tehsil Office for third time in April 2012, she got a chance to get inside the office, where she went to the NADRA counter to get Token Number for obtaining BDC. However, when the NADRA official noted that she both her thumbs were amputated, the official gave her a NADRA reference slip and advised her to visit nearest NADRA office for her record verification. The official explained to her that in order to get BDC Token Number, the system needs to verify the beneficiaries thumb impression and without verification the system cannot issue a token number.

Parveen Bibi took the receipt (which she had obtained from NADRA counter) to the NADRA office, where the staff have helped by registering her as "Amputated" and applied for her CNIC without thumb verification. Parveen Bibi received her new CNIC from NADRA in May 2012 which she took to the NADRA counter at BISP Tehsil Office. However, she once again

faced a refusal from the NADRA staff mentioning that “NADRA did not receive any instructions to process BDC beneficiary request without thumb verification and that system will not allow doing so”. Parveen Bibi returned back home disappointed and did not know where to go for getting her problem solved.

#### 4. Processing of the Complaint

##### a. Providers' Version

When Parveen Bibi's previous case (when she was not being given a CNIC) was identified by the TPE Team, BISP took very quick action and prepared protocols for dealing with women whose thumbs were amputated due to various reasons. She got her CNIC after these instructions were prepared and conveyed to NADRA. However, when she got a CNIC and went to get her BDC, she had to face similar constraints once again as according to NADRA staff they do not have any instructions for biometric verification of beneficiaries with amputated thumbs.

BISP staff and NADRA staff at BDC Centre showed their inability to help her in any way and not even forwarded the case to their higher ups even for information.

##### b. Client's Version

Parveen Bibi was born with no thumbs and she can't use her hands properly. She mentioned that she would otherwise have worked as a house maid to earn some money for her children. It was observed that despite her disability, she is quite lively and not disappointed with life. She performs all domestic chores and looks after her children. She went to BISP Tehsil Office time and again along with her eldest son to get BDC; however every time she returned back home disappointed. She believes that when her children will be able to earn, they will wash away all miseries of her life. According to Parveen Bibi, they do not have any other source of income.

Parveen Bibi was hopeful for the resolution of her problem. She hoped and believes that BISP will at least continue sending her cash grant in future through Pakistan Post. Her last payment through money order was generated in June 2012 which has not been delivered according to her Payment Detail.

#### 5. What We Learnt?

- This is a unique case where BDC was not issued because she could not be verified through biometric machine as she has no thumbs.
- As mentioned by Parveen Bibi, the attitude of BISP staff was harsh.
- On one hand she couldn't get her BDC as she could not be biometrically verified and on the other hand BISP stopped her cash transfers through Pakistan Post since June 2012.
- Since April 2012, there has been no action in her case by either BISP or NADRA counter at BDC Centre who have not even forwarded this unique case to their higher ups for obtaining some direction. It is important to note that this beneficiary was the motivating force due to which BISP prepared new rules for obtaining CNIC by BISP beneficiaries who could not be biometrically verified (as they have no thumbs/ hands).
- She crossed a major obstacle with BISP's helps but has to stop once again due to another obstacle. She hopes that BISP will help us in removing this obstacle, or at least, keep on sending cash transfers through money orders.

## 6. Recommendations

- The Beneficiaries Verification Certificate (for verifying beneficiaries who have problems like no thumbs) should be circulated to BISP Tehsil Offices as soon as possible in order to facilitate the beneficiaries like Parveen Bibi to get back into the process of receiving BDC.
- BISP should also prepare similar instructions so that BDC could be issued to beneficiaries who could not be biometrically verified.
- Until her complaint is addressed (by suitably changing the system) she should not be penalized, and her cash grants should continue to be generated through money orders.



## A5 GRIEVANCE CASE CHECKLISTS

### A5.1 Checklist 2A1: Provider's Version – BISP Office - for a specific Case

Interview with the BISP official for the specific case that is being reviewed:  
Grievance Case

<b>Case Number</b>						
1. Name of the interviewee:						
2. Designation:						
3. BISP Office status:						
Divisional=1		Tehsil=2		Provincial/Regional=3		BISP HQ=4
4. When was the complaint registered?						
_____ Date _____ Month _____ Year						
5. Who registered the complaint?						
Beneficiary herself=1				On her behalf=2		
6. Where was the Complaint filed?						
BISP Tehsil Office=1		BISP Divisional Office=2		BISP Provincial/ Regional Office=3		BISP Head Quarters =4
BISP helpline-5						
Online application=6			Others=9			
If Others, Please give detail:						
7. What was the reason in your view to file the complaint in this office?						
Nearest to complainant's house = 1		Staff was very helpful = 2			Others=9	
If Others, Please give details:						
8. How was the complaint filed?						
Visit by Receiver Woman=1	Visit by family member on her behalf=2	Visit by notable on her behalf=3	Online application/ email=4	Letter =5	Telephone =6	By other means=9
If case of "by other means", Please give details						
9. In what format was the complaint filed?						
				CMS = 1		Manual = 2
Please give reasons if the complaint was filed manually:						
10. Did you issue some acknowledgment for filing the Complaint?						
				Yes=1		No = 2
11. If yes, what type of acknowledgement?						
CMS ID=1				Others=9		
If Others, please give detail						
12. Nature of the grievance against which complaint was registered.						
Missing CNIC =1	CNIC update =2	Eligibility appeal =3	Name/address change = 4	Duplicate household =5	Missing household =6	Quality of service =7
Others=9, Please specify:						
13. Details of Complaint:						
14. What documents did the complainant submit?						
Written Complaint/ application/ Stamp Paper=1	Copy of CNIC=2		Copy of PSC survey slip=3	Payment Record/ Payment=4	Any letter from BISP =5	Others=9
If Others, give detail						

15. Was some complaint record maintained besides CMS registration?	Yes=1	No = 2
16. If yes, how was it maintained?		
Maintained a separate file for each case =1	A manual register was maintained =2	
17. When did the supervisor (AD) acted upon the complaint?		
Date _____ Month _____ Year _____		
18. What action was taken by AD, please describe?		
19. When did the approver (Director) acted upon the complaint?		
Date _____ Month _____ Year _____		
20. What action taken by the Director (Approver), please describe?		
21. What was the result of this complaint?		
22. If resolved, approximately what time was taken between filing and decision of this complaint?	_____ months _____ days	
23. Any suggestion by the BISP staff for improving the complaint redressal mechanism?		

**Additional Observations by Case Officers:**

## A5.2 Checklist 2Z1: Receiver Woman/ Complainant

### Grievance Case

(Interview with the Receiver Woman/ Complainant)

1. Case Number			
2. Unique Case Number:	Cluster	Province/ Region	
3. BISP Divisional Office			
4. District			
5. Tehsil			
6. Name of Case Officer:			
7. Name of Provincial Coordinator:			
8. Date of Interview:	(dd-mm-yy)		
9. Time:	From to (Hr. Min.)(am /pm)		
10. Contact Cell Number/ (Relationship)			
11. CNIC Number of beneficiary			
12. Survey Form Number		PMT Score	

#### SECTION 1 – Beneficiary’s Profile:

13. Name of Receiver Woman/ Complainant:					
14. Address: (street, mohalla, village, city, Tehsil)					
15. Wife / Widow / Daughter of:	of				
16. Marital Status	Married=1	Widow=2	Divorced=3	Separated=4	Unmarried =5
17. Age	Years				
18. Literacy level	Illiterate=1	Up to Primary=2	Up to Matric=3	above=4	
19. Children	Total	Male	Female		
20. Children living with the beneficiary	Total	Male	Female		
21. Any IMPORTANT / RELEVANT information about children (marital status, schooling, employment, etc.)					
22. What is the source of household income?					
23. What does she do for a living?					
24. Who else live in the same house?					
25. Any other Beneficiary in the household:					
26. What sort of a house is she living in? (plot size; katcha/ pucca; owned/ rented; old/new; number of rooms, kitchen, bathroom; water source, drainage, electricity, gas, etc.)					
27. Area Profile/ Neighbourhood Observations: (rural/urban area; accessibility; distance from nearest Tehsil HQ/ main road; communications; education, health, etc)					

**SECTION 2 – Beneficiary’s Relationship with BISP:**

28. Were you a beneficiary under BISP Phase I (Parliamentarian Phase)		Yes=1	No=2
29. When was the PSC survey held?		Year _____ Month _____	
30. Did PSC survey team/ enumerator come to visit your place?		Yes=1	No=2
31. If no, where was the PSC Survey Held?			
32. Who filled your PSC form?			
Family member=1	Local influential=2	Political worker=3	Survey Organization =4
Don't know=5			
33. Did you get your PSC survey acknowledgment slip?		Yes=1	No=2
34. Do you consider yourself a BISP beneficiary?		Yes=1	No=2
35. Who informed you that you are a BISP beneficiary?			
BISP Letter=1	BISP Staff =2	Family member=3	Internet Café=4
Local influential=5		Political worker=6	
Other =9			
If “others”, give details			
36. Do you know what BISP is?		Yes=1	No=2
37. If Yes, what do you think BISP is?			
Government scheme=1	NGO scheme=2	PPP scheme=3	Benazir scheme=4
Other=9			
Others=9, please specify:			
38. How did you know about BISP?			
Newspaper=1	TV=2	Radio=3	Printed material=4
Inter-Personal=5		Other=9	
Others			
39. Was some IEC material/flyer provided to you?		Yes=1	No=2
		Other=9	
Please specify what material provided			
40. Do you know about the BISP beneficiary eligibility criterion?		Yes=1	No=2
41. What do you think is the eligibility criterion?		PMT=1	I am Poor=2
		Other=9	
Please give detail (Quotation)			

How do you plan to use BISP cash grant?

**SECTION 3 – How did the Grievance/ Complaint Emerge?**

42. Why did she start thinking that there is some problem for which a Complaint has to be filed?

43. Nature of the grievance against which complaint is being registered.

Missing CNIC =1	CNIC update =2	Eligibility appeal =3	Name/ address change = 4
Duplicate household =5	Missing household =6	Quality of service =7	Others = 9

If Others, Please specify:

Details of Complaint:

44. How did you learn about BISP complaint system?

Newspaper=1	TV=2	Radio=3	Printed/IEC material=4	Inter-Personal=5	Internet=6	Other=9
-------------	------	---------	------------------------	------------------	------------	---------

Others=9, Please specify:

45. Complainant name (if not the beneficiary or on behalf of beneficiary)

46. Relationship with the beneficiary	Family Member=1	Relative=2	Neighbour =3	Political worker=3\4	Social worker=5	Others=9
---------------------------------------	-----------------	------------	--------------	----------------------	-----------------	----------

47. (If complainant is not the beneficiary,) Why you did not register your complaint personally?

Cultural problems=1	Busy=2	Handicapped=3	Financial problems=4	Long distance=5	Other=9
---------------------	--------	---------------	----------------------	-----------------	---------

Others=9, please specify:

48. When was the complaint filed?

49. Where did you file the Complaint?

BISP Tehsil Office=1	BISP Divisional Office=2	BISP Provincial/ Regional Office=3	BISP Head Quarters =4
BISP helpline-5	Online application=6	Others=9	

If Others, Please give detail

**SECTION 4B – Processing of the Complaint (Client’s Version):**

50. What was the reason to file your complaint in this particular complaint office?		
Nearest to my house = 1	Staff was very helpful = 2	Others=9

If Others, Please give details

51. How did you file the Complaint?						
Visit by Receiver Woman=1	Visit by family member on her behalf=2	Visit by notable on her behalf=3	Online application/ email=4	Letter =5	Telephone =6	By other means=9

If case of “by other means”, Please give details

52. Who entertained your complaint at first attempt?				
BISP AC=1	BISP AD=2	BISP helpline=3	Online application/email=4	Others=9

53. What documents did you submit with your complaint?					
Written Complaint/ application/ Stamp Paper=1	Copy of CNIC=2	Copy of PSC survey slip=3	Payment Record/ Payment=4	Any letter from BISP =5	Others=9

If Others, Give detail:

54. Did you receive some acknowledgment for filing the Complaint?	Yes=1	No = 2

55. If yes, what type of acknowledgement?

CMS ID=1	Others=9

If Others, please give detail

56. How far from your house is the Complaints Office where you filed your complaint?	_____ km	_____ hrs _____ mns
--	----------	---------------------

How did you go to the Complaints Office?

57. Approximately what does it cost per person per round trip (travel, food, etc)?	Rs. _____
--	-----------

58. Did you visit the Complaints Office repeatedly for lodging (or for Knowing the progress of) this Complaint?	Yes=1	No=2	Other=9

If yes, how many visits were needed for filing and processing of this complaint? Why?

59. What was the result of your Complaint?

60. If resolved, approximately what time was taken between filing and decision of your complaint?	_____ days _____ months
---	-------------------------

61. Are you satisfied with the complaint registration/ resolution mechanism?		
Fully Satisfied =1	Satisfied=2	Not Satisfied=3
Please give reasons		

62. Are you satisfied with the attitude of/ and treatment by the staff of the Complaints Office?		
Fully Satisfied =1	Satisfied=2	Not Satisfied=3
Please give reasons		

63. Were you asked for some sort of payment/fee for assistance? By whom?								
No =1	Commercial agent =2	Local Influential= 3	Political worker= 4	BISP staff =5	Bank staff=6	Bank Franchise =7	Mobile Franchise =8	Others=9
If yes, have you paid or agreed to pay?						Yes=1	No=2	

64. If yes, what amount was paid? To whom?      Rs. _____
---

**Additional Observations by Case Officers:**

## A6 PAYMENT CASE CHECKLISTS

### A6.1 Checklist 2A2: Provider's Version – BISP Office – for a specific Case

Interview with the BISP official for the specific case that is being reviewed

#### 2. Payment Case

<b>Unique Case Number</b>				
<b>EMPTY</b>				
24. Name of the interviewee:				
25. Designation/ Telephone:				
26. BISP Office status:	Divisional=1	Tehsil=2	Provincial/ Regional=3	BISP HQ=4

#### SECTION 4A – Provider's version:

27. When was the complaint registered?	Date _____ Month _____ Year _____					
28. Who registered the complaint?	Beneficiary herself=1		Someone else on her behalf=2			
29. Nature of this <u>Payment</u> Complaint?						
<b>Mode of Payment</b>	<b>Nature of Complaint</b>					
Pakistan Post (Money Order)						
Benazir Debit Card						
Benazir Smart Card						
Mobile Banking						
Details of Complaint:						
30. Where was the Complaint filed? (or) From where was this complaint received by your office?						
BISP Tehsil Office=1	BISP Divisional Office=2	BISP Provincial/ Regional Office=3	BISP Head Quarters =4	BISP Helpline=5		
District GPO=6	DPMG Office=7	PMG Office=8	Bank Helpdesk in BISP Office=10	Bank Helpline=11		
Bank Branch=12	Mobile Franchise=13	Bank Agent (POS)=14		Others=9		
If Others, Please give detail:						
31. What documents did the complainant submit?						
Written Complaint/ application/ Stamp Paper=1	Copy of CNIC=2	Copy of PSC survey slip=3	Payment Detail=4	Any letter from BISP =5	Others=9	
If Others, give detail						
32. Date of Receipt of this Complaint			_____ date _____ month _____ year			
33. How was this complaint filed? (or) How was this complaint received by your office?						
Visit by Receiver Woman=1	Visit by family member on her behalf=2	Visit by notable on her behalf=3	Online application/ email=4	Letter =5	Telephone =6	By other means=9
If case of "by other means", Please give details						
34. Did you issue some acknowledgment for filing the Complaint?				Yes=1	No = 2	
35. If yes, what type of acknowledgement?						



Please give details:			
36. What record was maintained at your office for this Payment Complaint??			
Separate file for each case =1	Entered in a manual register =2	Entered in a computer sheet 3	Others = 9
Please give detail:			

**Forwarding of Payment Complaints to Payment Agencies for redressal/ investigation:**

37. Was this complaint forwarded (officially) for redressal/ investigation?		Yes = 1	No = 2
38. If NO, then how was this complaint handled by your office? How was it addressed?			
Please give details:			
39. Where was <u>this</u> complaint forwarded for redressal/ investigation? (multiple answers possible)			
BISP Divisional Office =1	BISP HQ =2	Payment Agency (Pakistan Post) =3	Payment Agency (Bank) =4 Mobile Company =5 Others=9
Please give details:			
40. When and How was <u>this</u> Complaint forwarded for investigation?			
	Date (dd,mm,yy)	How was it forwarded (letter, fax, etc)	
a. To BISP Divisional Office/ HQ			
b. To Payment Agency (Pakistan Post)			
c. To Payment Agency (Bank)			
d. To Mobile Company			
Please give details:			
41. What was sent to the Payment Agency/ Mobile Company in connection with this Complaint?			
Copy of complaint by the receiver woman=1	Copy of the complaint along with CNIC=2	Affidavit of the receiver woman =3	Others=9
If Others, please give detail			
42. Were any reminders sent to Payment Agency/ Mobile Company for knowing about progress of the complaint or its result?		Yes=1	No-2
Pl give details:			
43. In case of Payment complaints regarding money orders was a Joint Enquiry (by BISP and Postal Staff) conducted?		Yes=1	No-2
If Yes, Pl give details (members of joint enquiry committee; when held; where held; who attended; what happened; result):			
44. Did you receive any feedback regarding processing of this Complaint		Yes = 1	No = 2

**Receiving back the Payment Complaint AFTER redressal/ investigation by Payment Agency**

45. Date of receipt of this Complaint from Payment Agency after investigation	_____ date _____ month _____ year
46. What was the result of this complaint? How was it addressed by the Payment Agency?	

47. Was any document (e.g. enquiry report, etc) provided by the Payment Agency?	Yes=1	No=2
If Yes, please give details:		
48. If resolved, approximately what time was taken between filing and decision of this complaint?	_____ months _____ days	
49. Any suggestion by the BISP staff for improving the complaint redressal mechanism?		

**Additional Observations by Case Officers:**

## A6.2 Checklist 2C: Provider's Version - Payment Agency – for a Specific Case

**Interview with the complaint handler at the Payment Agency for the specific case that is being reviewed**

<b>Unique Case Number</b>	
<b>Empty</b>	

1. Name of the interviewee:	
2. Designation/ Telephone:	
3. Office of Payment Agency:	

### SECTION 4A – Provider's version:

4. When was the complaint registered?	_____ Date _____ Month _____ Year					
5. Who registered the complaint?	Beneficiary herself=1		Someone else on her behalf=2			
6. Nature of this Payment Complaint?						
Mode of Payment	Nature of Complaint					
Pakistan Post (Money Order)						
Benazir Debit Card						
Benazir Smart Card						
Mobile Banking						
Details of Complaint:						
7. Where was the Complaint filed? (or) From where was this complaint received by your office?						
BISP Tehsil Office=1	BISP Divisional Office=2	BISP Provincial/ Regional Office=3	BISP Head Quarters =4	BISP Helpline=5		
District GPO=6	DPMG Office=7	PMG Office=8	Bank Helpdesk in BISP Office=10	Bank Helpline=11		
Bank Branch=12	Mobile Franchise=13	Bank Agent (POS)=14		Others=9		
Please give detail/ any additional information:						
8. What documents did the complainant submit with her complaint? OR What documents were sent with the complaint by the BISP Office from where this complaint was sent to you for redressal/ investigation?						
Written Complaint/ Application/ Stamp Paper=1	Copy of CNIC=2	Copy of PSC survey slip=3	Payment Detail=4	Any letter from BISP =5	Others=9	
If Others, give detail						
9. Date of Receipt of this Complaint			_____ date _____ month _____ year			
10. How was this complaint filed? (or) How was this complaint received by your office?						
Visit by Receiver Woman=1	Visit by family member on her behalf=2	Visit by notable on her behalf=3	Online application/ email=4	Letter =5	Telephone =6	By other means=9
If case of "by other means", Please give details						
11. Did you issue some acknowledgment for filing the Complaint?					Yes=1	No = 2
12. If yes, what type of acknowledgement?						

13. What record was maintained at your office for this Payment Complaint?			
Separate file for each case =1	Entered in a manual register =2	Entered in a computer sheet 3	Others = 9
Please give detail:			

**IN CASE OF PAYMENT COMPLAINTS REGARDING OTHER PAYMENT PARTNERS PLEASE GO TO QUESTION 23**

**IN CASE OF PAYMENT COMPLAINTS REGARDING PAKISTAN POST (Please complete Q.15 to Q.23 also)**

XXXXXXXXXXXXXXXXXXXX

**Forwarding Payment Complaints for redressal/ Investigation**

14. Where was this complaints forwarded by your office for investigation?				
Forwarded to relevant DPMG=1	Forwarded to relevant District GPO=2	Marked to an officer of Pakistan Post for enquiry =3		Others=9
If Others, please give detail:				
15. Date of forwarding the complaint to Post Office under your jurisdiction				_____ (dd, mm, yy)
16. In connection with this complaint, what was sent to the Post Office under your jurisdiction?				
Complaint by the receiver woman=1	Complaint by the receiver woman with copy of her CNIC=2	Certificate/ Affidavit of the receiver woman that she did not receive the money=3		Others=9
If Others, please give detail				
17. In case this complaint was marked to an officer of Pakistan Post for enquiry, please give designation/ BS of persons to whom the complaint was marked and the time allowed for completion of enquiry				
Name of Officer:				
Designation and Basic Scale:				
Days in which to complete enquiry:				
In case of enquiry by an official of Pakistan Post, was the Complainant called for enquiry?				
Where did she came for attending the enquiry?				
How many hours were spent by the complainant in connection with the enquiry?				
Was the enquiry completed in one visit of the complainant?				
18. In case the complaint was investigated by "Joint Enquiry" conducted by Pakistan Post and BISP staff, please give details (members of joint enquiry committee; when held; where held; who attended; what happened; result)				

**On receiving back the Complaint (after investigation) from the post office where this was sent for enquiry**

19. Date of receiving back the complaint from Post Offices where it was sent for enquiry		_____ (dd, mm, yy)		
20. What were the results of this complaint after investigation?				
21. Was any document provided with the result of enquiry by the enquiry officer?		Yes=1	No=2	
22. In case of Yes, What documents were provided with their response?				

Enquiry Report = 1	Confirmation by the receiver woman that she has received the money=2	Affidavit of the receiver woman certifying that she has received the money.=3	Other=9
Please give details:			
23. Was this payment complaint sent to some other office for investigation?		Yes=1	No=2
24. If Yes, Please give details (sent to which office; how was it processed there; when was it received back; and, what was the result?)			
25. How was this complaint processed/ investigated by your office?			
26. What were the results of processing/ investigation of this complaint?			
27. Was the Payment Complaint resolved?		___ months ___ days	
28. If resolved, approximately what time was taken between filing and decision of this complaint?		___ months ___ days	
29. Date when this Complaint was resolved		___ date ___ month ___ year	
30. In case the Complaint was filed in this office by the Receiver Woman, was the result conveyed to her?		Yes=1	No=2
How was it conveyed:			
31. In case this Complaint was received from some BISP office, was the result conveyed to that office?		Yes=1	No=2
32. If Yes, date when that office was informed?		___ (dd-mm-yy)	
33. How was the result conveyed to the BISP office from where this Complaint was received?			
34. Any suggestion by staff of Payment Agency for improving the complaint redressal mechanism?			

**Additional Observations by Case Officers:**

### A6.3 Checklist 222: Receiver Woman/ Complainant Payment Case – Pakistan Post (Interview with the Receiver Woman/ Complainant)

1. Unique Case Number:	Cluster	Province/ Region	
BISP Divisional Office			
District			
Tehsil			
2. Name of Case Officer:			
3. Name of Provincial Coordinator:			
4. Date of Interview:	_____ (dd-mm-yy)		
5. Time:	From _____ to _____ (Hr. Min.)(am /pm)		
6. Contact Cell Number/ (Relationship)			
7. CNIC Number of Beneficiary			
8. Survey Form Number		9. PMT Score	

#### SECTION 1 – Beneficiary’s Profile:

10. Name of Beneficiary:					
11. Address: (street, mohalla, village, city, Tehsil)					
12. Wife / Widow / Daughter of:	_____ of _____				
13. Marital Status	Married=1	Widow=2	Divorced=3	Separated=4	Unmarried =5
14. Age	_____ Years				
15. Literacy level	Illiterate=1	Up to Primary=2	Up to Matric=3	above=4	
16. Children	Total _____	Male _____	Female _____		
17. Children living with the beneficiary	Total _____	Male _____	Female _____		
18. Any <b>IMPORTANT / RELEVANT</b> information about children (marital status, schooling, employment, etc.)					
19. What is the source of household income?					
20. What does she do for a living?					
21. Who else live in the same house?					
22. What sort of a house is she living in? (plot size; katcha/ pucca; owned/ rented; old/new; number of rooms, kitchen, bathroom; water source, drainage, electricity, gas, etc.)					
23. Area Profile/ Neighbourhood Observations: (rural/urban area; accessibility; distance from nearest Tehsil HQ/ main road; communications; education, health, etc)					

#### SECTION 2 – Beneficiary’s Relationship with BISP:

24. Were you a beneficiary under BISP Phase I (Parliamentarian Phase)	Yes=1	No=2
25. When was the PSC survey held?	_____ Year	_____ Month
26. Did PSC survey team/ enumerator come to visit your place?	Yes=1	No=2
27. If no, where was the PSC Survey Held?		
28. Who filled your PSC form?		
Family member=1	Local influential=2	Political worker=3
Survey Organization =4	Don’t know=5	

29. Did you get your PSC survey acknowledgment slip?				Yes=1	No=2

30. Do you consider yourself a BISP beneficiary?				Yes=1	No=2

31. Who informed you that you are a BISP beneficiary?						
BISP Letter=1	BISP Staff =2	Family member=3	Internet Café=4	Local influential=5	Political worker=6	Other =9
If "others", give details						

32. Do you know what BISP is?				Yes=1	No=2

33. If Yes, what do you think BISP is?			
Government scheme=1	NGO scheme=2	PPP scheme=3	Benazir scheme=4
Others=9, please specify:			

34. How did you know about BISP?				
Newspaper=1	TV=2	Radio=3	Printed material=4	Inter-Personal=5
Others=9				

35. Was some IEC material/flyer provided to you?		Yes=1	No=2

Please specify what material provided			
---------------------------------------	--	--	--

36. Do you know about the BISP beneficiary eligibility criterion?		Yes=1	No=2

37. What do you think is the eligibility criterion?		PMT=1	I am Poor=2

Please give detail (Quotation)			
--------------------------------	--	--	--

38. How do you plan to use BISP cash grant?			
---	--	--	--

39. Do you stay at home on the expected date when the postman will bring your money order?		Yes =1	No =2

If No, then how do you receive the payment of your money orders?			
--	--	--	--

40. Do you collect the money directly from the post office (i.e. not through a postman)?		Yes =1	No =2

41. In case you get it directly from the Post Office, How far is this Post Office from your house?		_____ km	_____ Hrs _____ Mns
--	--	----------	------------------------

**SECTION 3 – How did the Grievance/ Complaint Emerge?**

42. Why did she start thinking that there is some problem for which a Complaint has to be filed?			
--	--	--	--

43. What was the nature of Payment Complaint filed by you?			
Non-Payment by the Postman=1	Partial Payment = 2	Poor Quality of Service = 3	Others=9
Others=9, Please specify:			

44. Details of Complaint:			
---------------------------	--	--	--

--

45. How did you learn about BISP complaint system?					
Newspaper=1	TV=2	Radio=3	Printed/IEC material=4	Inter-Personal=5	Internet=6
Others=9, Please specify:					

46. Complainant name (if not the beneficiary or on behalf of beneficiary)						
47. Relationship with the beneficiary						
Family Member=1	Relative=2	Neighbour=3	Political worker=3\4	Social worker=5	Others=9	

48. (If complainant is not the beneficiary,) Why you did not register your complaint personally?				
Cultural problems=1	Busy=2	Handicapped=3	Financial problems=4	Long distance=5
Others=9, please specify:				

49. When was the complaint filed?			
50. Where did you file the Complaint?			
BISP Tehsil Office=1	BISP Divisional Office=2	BISP Provincial/ Regional Office=3	BISP Head Quarters =4
Unit Office (GPO) = 5	(Regional Office)DPMG = 6	(Circle Office) PMG = 7	BISP helpline=8
Others=9	Online application =10		
If Others, Please give detail			

**SECTION 4B – Processing of the Complaint (Client’s Version):**

51. What was the reason to file your complaint in this particular complaint office?		
Nearest to my house = 1	Staff was very helpful = 2	Others=9
If Others, Please give details		

52. How did you file the Complaint?						
Visit by Receiver Woman=1	Visit by family member on her behalf=2	Visit by notable on her behalf=3	Online application/ email=4	Letter =5	Telephone =6	By other means=9
If case of “by other means”, Please give details						

53. Who entertained your complaint at first attempt?				
BISP AD=1	BISP AC=2	PMG staff=3	Pakistan Post staff=4	Others=9

54. What documents did you submit with your complaint?					
Written Complaint/ application/ Stamp Paper=1	Copy of CNIC=2	Copy of PSC survey slip=3	Payment Record/ Payment=4	Any letter from BISP =5	Others=9
If Others, Give detail:					



55. Did you receive some acknowledgment for filing the Complaint?		Yes=1	No = 2
56. If yes, what type of acknowledgement?			
Complaint Number on a strip of Paper=1	Letter from the Complaint Office=2	Others=9	
If Others, please give detail			

57. How far from your house is the Complaints Office where you filed your complaint?	_____ km	___ hrs ___ mns
58. How did you go to the Complaints Office?		
59. Approximately what does it cost per person per round trip (travel, food, etc)? Rs. _____		

60. Did you visit the Complaints Office repeatedly for lodging (or for knowing the progress of/ or for taking part in the enquiry of) this Complaint?		Yes=1	No=2
61. If yes, how many visits were needed for filing and processing of this complaint? Why?			

62. What was the result of your Complaint?	

63. If resolved, approximately what time was taken between filing and decision of your complaint?	_____ days _____ months
---	-------------------------

64. Are you satisfied with the complaint registration/ resolution mechanism?		
Fully Satisfied =1	Satisfied=2	Not Satisfied=3
Please give reasons		
65. Are you satisfied with the attitude of/ and treatment by the staff of the Complaints Office?		
Fully Satisfied =1	Satisfied=2	Not Satisfied=3
Please give reasons		

66. Were you asked for some sort of payment/fee for assistance? By whom?						
No =1	Commercial agent =2	Local Influential=3	Political worker=4	BISP staff =5	Postal staff=6	Others=9
67. If yes, have you paid or agreed to pay?						
Yes=1				No=2		
68. If yes, what amount was paid? To whom? Rs. _____						

**Additional Observations by Case Officers:**

### A6.4 Checklist 2Z3: Receiver Woman/ Complainant

#### Payment Case – Benazir Debit Card (BDC)

(Interview with the Receiver Woman/ Complainant)

1. Unique Case Number:	P	Cluster	Province/ Region	Number	BISP Divisional Office	District	Tehsil
2. Name of Case Officer:							
3. Name of Provincial Coordinator:							
4. Date of Interview:	_____ (dd-mm-yy)						
5. Time:	From _____ to _____ (Hr. Min.)(am /pm)						
6. Contact Cell Number/ (Relationship)							
7. CNIC Number of Beneficiary							
8. Survey Form Number						9. PMT Score	

#### SECTION 1 – Beneficiary's Profile:

10. Name of Beneficiary:					
11. Address: (street, mohalla, village, city, Tehsil)					
12. Wife / Widow / Daughter of:	_____ of _____				
13. Marital Status	Married=1	Widow=2	Divorced=3	Separated=4	Unmarried =5
14. Age	_____ Years				
15. Literacy level	Illiterate=1	Up to Primary=2	Up to Matric=3	above=4	
16. Children	Total _____	Male _____	Female _____		
17. Children living with the beneficiary	Total _____	Male _____	Female _____		
18. Any <b>IMPORTANT / RELEVANT</b> information about children (marital status, schooling, employment, etc.)					
19. What is the source of household income?					
20. What does she do for a living?					
21. Who else live in the same house?					
22. What sort of a house is she living in? (plot size; katcha/ pucca; owned/ rented; old/new; number of rooms, kitchen, bathroom; water source, drainage, electricity, gas, etc.)					
23. Area Profile/ Neighbourhood Observations: (rural/urban area; accessibility; distance from nearest Tehsil HQ/ main road; communications; education, health, etc)					

#### SECTION 2 – Beneficiary's Relationship with BISP:

24. Were you a beneficiary under BISP Phase I (Parliamentarian Phase)	Yes=1	No=2
25. When was the PSC survey held?	_____ Year	_____ Month
26. Did PSC survey team/ enumerator come to visit your place?	Yes=1	No=2
27. If no, where was the PSC Survey Held?		
28. Who filled your PSC form?		
Family member=1	Local influential=2	Political worker=3
	Survey Organization =4	Don't know=5

29. Did you get your PSC survey acknowledgment slip?	Yes=1	No=2

30. Do you consider yourself a BISP beneficiary?	Yes=1	No=2

31. Who informed you that you are a BISP beneficiary?						
BISP Letter=1	BISP Staff =2	Family member=3	Internet Café=4	Local influential=5	Political worker=6	Other =9
If "others", give details						

32. Do you know what BISP is?	Yes=1	No=2

33. If Yes, what do you think BISP is?			
Government scheme=1	NGO scheme=2	PPP scheme=3	Benazir scheme=4
Others=9, please specify:			

34. How did you know about BISP?				
Newspaper=1	TV=2	Radio=3	Printed material=4	Inter-Personal=5
Others=9				

35. Was some IEC material/flyer provided to you?	Yes=1	No=2

Please specify what material provided		
---------------------------------------	--	--

36. Do you know about the BISP beneficiary eligibility criterion?	Yes=1	No=2

37. What do you think is the eligibility criterion?	PMT=1	I am Poor=2

Please give detail (Quotation)		
--------------------------------	--	--

38. How do you plan to use BISP cash grant?		
---	--	--

39. Benazir Debit Card Number			
-------------------------------	--	--	--

40. What is your current Mode of Payment?	Pakistan Post	Mobile Banking	BDC	BSC

41. Did you previously receive any payment from Pakistan Post?	Yes=1	No=2

42. When did you shift from Pakistan Post to current mode of payment?	Date:
---	-------

43. Did you receive any BISP letter for change in your payment mode?	Yes=1	No=2

If no, how did you learn that you are being shifted to new payment mechanism?		
---	--	--

44. When did you collect your BDC and from where?		
---	--	--

45. Have you collected your first payment through BDC?	Yes=1	No=2

46. Where do you draw your cash grant through BDC?	ATM=1	Bank Agent (POS)=2	Mobile Phone Franchise=3	Others = 9
If Others, Please explain				
47. How far is the place where you draw your cash grant?			_____ km	____ hrs ____ mns
48. Who accompanied you to collect the money through BDC and what how much did it cost?				
49. How do you know that your cash grant has been transferred to your account?				
50. Do you know how to use the BDC Card?	Yes =1		No =2	
51. Who withdraws the money from ATM?	Yourself-1		Other person=2	
52. In case, anyone other than beneficiary, does he/she know your PIN?	Yes =1		No =2	
53. Is BDC in your possession?	Yes =1		No =2	

**SECTION 3 – How did the Grievance/ Complaint Emerge?**

54. Why did she start thinking that there is some problem for which a Complaint has to be filed?
--

55. What was the nature of Payment Complaint filed by you?				
Non-Payment by the Bank=1	Partial Payment = 2	PIN lost=3	BDC captured by ATM=4	BDC damaged=5
Money illegally drawn=6	BDC blocked=7	BDC lost=8	Others=9	Poor Quality of Service =10

If Others, Please specify:
56. Details of Complaint:

57. How did you learn about BISP complaint system?					
Newspaper=1	TV=2	Radio=3	Printed/IEC material=4	Inter-Personal=5	Internet=6
Others=9, Please specify:					

58. Complainant name (if not the beneficiary or on behalf of beneficiary)						
59. Relationship with the beneficiary	Family Member=1	Relative=2	Neighbour =3	Political worker=3\4	Social worker=5	Others=9

60. (If complainant is not the beneficiary,) Why you did not register your complaint personally?
--

Cultural problems=1	Busy=2	Handicapped=3	Financial problems=4	Long distance=5
Others=9, please specify:				

61. When was the complaint filed?			
62. Where did you file the Complaint?			
BISP Tehsil Office=1	BISP Divisional Office=2	BISP Provincial/ Regional Office=3	BISP Head Quarters =4
Bank help desk in BISP office=5	Bank helpline=6	BISP helpline=7	Online application=8
Others=9	Directly approach to Bank=10		
If Others, Please give details			

**SECTION 4B – Processing of the Complaint (Client’s Version):**

63. What was the reason to file your complaint in this particular complaint office?						
Nearest to my house = 1	Staff was very helpful = 2	Others=9				
If Others, Please give details						
64. How did you file the Complaint?						
Visit by Receiver Woman=1	Visit by family member on her behalf=2	Visit by notable on her behalf=3	Online application/ email=4	Letter =5	Telephone =6	By other means=9
If case of “by other means”, Please give details						

65. Who entertained your complaint at first attempt?				
BISP AC=2	Bank Manager/ Representative=3	BISP helpline staff=4	POS=5	Others=9
Please give detail:				

66. What documents did you submit with your complaint?					
Written Complaint/ application/ Stamp Paper=1	Copy of CNIC=2	Copy of PSC survey slip=3	Payment Record/ Payment=4	Any letter from BISP =5	Others=9
If Others, Give detail:					

67. Did you receive some acknowledgment for filing the Complaint?	Yes=1	No = 2
68. If yes, what type of acknowledgement?		

69. How far from your house is the Complaints Office where you filed your complaint?	_____ km	___ hrs ___ mns
70. How did you go to the Complaints Office?		
71. Approximately what does it cost per person per round trip (travel, food, etc)? Rs. _____		

72. Did you visit the Complaints Office repeatedly for lodging (or for Knowing the progress	Yes=1	No=0
---	-------	------

of) this Complaint?						
73. If yes, how many visits were needed for filing and processing of this complaint? Why?						
74. What was the result of your Complaint?						
75. If resolved, approximately what time was taken between filing and decision of your complaint?	_____ days _____ months					
76. Are you satisfied with the complaint registration/ resolution mechanism?						
Fully Satisfied =1	Satisfied=2	Not Satisfied=3				
Please give reasons						
77. Are you satisfied with the attitude of/ and treatment by the staff of the Complaints Office?						
Fully Satisfied =1	Satisfied=2	Not Satisfied=3				
Please give reasons						
78. Were you asked for some sort of payment/fee for assistance? By whom?						
No =1	Commercial agent =2	Local Influential=3	Political worker=4	BISP staff =5	Postal staff=6	Others=9
79. If yes, have you paid or agreed to pay?					Yes=1	No=2
80. If yes, what amount was paid? To whom?				Rs. _____		

**Additional Observations by Case Officers:**

## A6.5 Checklist 2Z5: Receiver Woman/ Complainant Payment Case – Mobile Banking

### (Interview with the Receiver Woman/ Complainant)

1. Unique Case Number:	P	Cluster	Province/ Region	Number	BISP Divisional Office	District	Tehsil
2. Name of Case Officer:							
3. Name of Provincial Coordinator:							
4. Date of Interview:	_____ (dd-mm-yy)						
5. Time:	From _____ to _____ (Hr. Min.)(am /pm)						
6. Contact Cell Number/ (Relationship)							
7. CNIC Number of Beneficiary							
8. Survey Form Number						9. PMT Score	

### SECTION 1 – Beneficiary’s Profile:

10. Name of Beneficiary:					
11. Address: (street, mohalla, village, city, Tehsil)					
12. Wife / Widow / Daughter of:	_____ of				
13. Marital Status	Married=1	Widow=2	Divorced=3	Separated=4	Unmarried =5
14. Age	_____ Years				
15. Literacy level	Illiterate=1	Up to Primary=2	Up to Matric=3	above=4	
16. Children	Total _____	Male _____	Female _____		
17. Children living with the beneficiary	Total _____	Male _____	Female _____		
18. Any <b>IMPORTANT / RELEVANT</b> information about children (marital status, schooling, employment, etc.)					
19. What is the source of household income?					

20. What does she do for a living?
21. Who else live in the same house?
22. What sort of a house is she living in? (plot size; katcha/ pucca; owned/ rented; old/new; number of rooms, kitchen, bathroom; water source, drainage, electricity, gas, etc.)
23. Area Profile/ Neighbourhood Observations: (rural/urban area; accessibility; distance from nearest Tehsil HQ/ main road; communications; education, health, etc)

**SECTION 2 – Beneficiary’s Relationship with BISP:**

24. Were you a beneficiary under BISP Phase I (Parliamentarian Phase)	Yes=1	No=2
---	-------	------

25. When was the PSC survey held?	Year _____	Month _____
-----------------------------------	------------	-------------

26. Did PSC survey team/ enumerator come to visit your place?	Yes=1	No=2
---	-------	------

27. If no, where was the PSC Survey Held?
---

28. Who filled your PSC form?
-------------------------------

Family member=1	Local influential=2	Political worker=3	Survey Organization =4	Don't know=5
-----------------	---------------------	--------------------	------------------------	--------------

29. Did you get your PSC survey acknowledgment slip?	Yes=1	No=2
--	-------	------

30. Do you consider yourself a BISP beneficiary?	Yes=1	No=2
--	-------	------

31. Who informed you that you are a BISP beneficiary?						
BISP Letter=1	BISP Staff =2	Family member=3	Internet Café=4	Local influential=5	Political worker=6	Other =9

If “others”, give details
---------------------------

32. Do you know what BISP is?	Yes=1	No=2
-------------------------------	-------	------

33. If Yes, what do you think BISP is?			
Government scheme=1	NGO scheme=2	PPP scheme=3	Benazir scheme=4

Others=9, please specify:
---------------------------

34. How did you know about BISP?				
Newspaper=1	TV=2	Radio=3	Printed material=4	Inter-Personal=5



Others=9					
35. Was some IEC material/flyer provided to you?		Yes=1	No=2		
Please specify what material provided					
36. Do you know about the BISP beneficiary eligibility criterion?		Yes=1	No=2		
37. What do you think is the eligibility criterion?		PMT=1	I am Poor=2		
Please give detail (Quotation)					
38. How do you plan to use BISP cash grant?					
39. What is your current Mode of Payment?		Pakistan Post	Mobile Banking	BDC	BSC
40. Did you previously receive any payment from Pakistan Post?		Yes=1	No=2		
41. When did you shift from Pakistan Post to current mode of payment?		Date:			
42. Did you receive any BISP letter for change in your payment mode?		Yes=1	No=2		
If no, how did you learn that you are being shifted to new payment mechanism?					
43. When did you collect your Mobile Phone and SIM and from where?					
44. Are you collecting your payment through Mobile Banking?		Yes=1	No=2		
45. Where do you draw your cash grant through Mobile Banking?		Agent (POS) =1	Mobile Phone Franchise=2	Others = 9	
If Others, Please explain					
46. How far is the place where you draw your cash grant?		_____ km	_____ hrs	_____ mns	
47. Who accompanies you to collect the cash grant and what how much did it cost?					
48. How do you know that your cash grant has been transferred to your account?					
49. Do you know how to use your mobile phone?		Yes =1	No =2		
50. Who helped you and did you pay any money for drawing cash grant at POS/ Franchise?					

51. Is Mobile Phone in your possession?	Yes =1	No =2
---	--------	-------

**SECTION 3 – How did the Grievance/ Complaint Emerge?**

52. Why did she start thinking that there is some problem for which a Complaint has to be filed?

53. What was the nature of Payment Complaint filed by you?

Non-Payment by franchise =1	Partial Payment = 2	Poor Quality of Service = 3	SIM lost=4	Payment Verification Message Deleted=5
Money illegally drawn=6	Mobile Phone damaged=7	Mobile Phone lost=8		Others=9

If Others, Please specify:

54. Details of Complaint:

55. How did you learn about BISP complaint system?

Newspaper=1	TV=2	Radio=3	Printed/IEC material=4	Inter-Personal=5	Internet=6
-------------	------	---------	------------------------	------------------	------------

Others=9, Please specify:

56. Complainant name (if not the beneficiary or on behalf of beneficiary)

57. Relationship with the beneficiary	Family Member=1	Relative=2	Neighbour =3	Political worker=3\4	Social worker=5	Others=9
---------------------------------------	-----------------	------------	--------------	----------------------	-----------------	----------

58. (If complainant is not the beneficiary,) Why you did not register your complaint personally?

Cultural problems=1	Busy=2	Handicapped=3	Financial problems=4	Long distance=5
---------------------	--------	---------------	----------------------	-----------------

Others=9, please specify:

59. When was the complaint filed?

60. Where did you file the Complaint?

BISP Tehsil Office=1	BISP Divisional Office=2	Bank=3	Mobile franchise =4
Bank helpline=5	BISP helpline=6	Bank help desk in BISP office=7	Others=9

If Others, Please give details

**SECTION 4B – Processing of the Complaint (Client’s Version):**

61. What was the reason to file your complaint in this particular complaint office?		
Nearest to my house = 1	Staff was very helpful = 2	Others=9

If Others, Please give details

62. How did you file the Complaint?						
Visit by Receiver Woman=1	Visit by family member on her behalf=2	Visit by notable on her behalf=3	Online application/ email=4	Letter =5	Telephone =6	By other means=9

If case of “by other means”, Please give details

63. Who entertained your complaint at first attempt?			
BISP AC=2	Bank Manager/ Representative=3	BISP helpline staff=4	Others=9

64. What documents did you submit with your complaint?					
Written Complaint/ application/ Stamp Paper=1	Copy of CNIC=2	Copy of PSC survey slip=3	Payment Record/ Payment=4	Any letter from BISP =5	Others=9

If Others, Give detail:

65. Did you receive some acknowledgment for filing the Complaint?	Yes=1	No = 2
---	-------	--------

66. If yes, what type of acknowledgement?

67. How far from your house is the Complaints Office where you filed your complaint?	_____ km	_____ hrs _____ mns
--	----------	---------------------

68. How did you go to the Complaints Office?

69. Approximately what does it cost per person per round trip (travel, food, etc)?	Rs. _____
--	-----------

70. Did you visit the Complaints Office repeatedly for lodging (or for Knowing the progress of) this Complaint?	Yes=1	No=0
---	-------	------

71. If yes, how many visits were needed for filing and processing of this complaint? Why?

72. What was the result of your Complaint?

73. If resolved, approximately what time was taken between filing and decision of your complaint?		_____ days _____ months	
74. Are you satisfied with the complaint registration/ resolution mechanism?			
Fully Satisfied =1		Satisfied=2	
Not Satisfied=3			
Please give reasons			
75. Are you satisfied with the attitude of/ and treatment by the staff of the Complaints Office?			
Fully Satisfied =1		Satisfied=2	
Not Satisfied=3			
Please give reasons			
76. Were you asked for some sort of payment/fee for assistance? By whom?			
No =1	Commercial agent =2	Local Influential=3	Political worker=4
BISP staff =5	Postal staff=6	Others=9	
77. If yes, have you paid or agreed to pay?			No=2
			Yes=1
78. If yes, what amount was paid? To whom? Rs. _____			

**Additional Observations by Case Officers:**

## A6.6 Checklist 7: Structured Interview with BISP Assistant Director

<b>Case Study Number</b>			
1. Name of BDC Centre:			
2. Name of the Case Officer:			
3. Name of Provincial / Regional Coordinator:			
4. Tehsil:			
5. District:			
6. BISP Division:			
7. Province / Region:			
8. Date:			
9. Interview Time:		From:	To:
10. Name/ Designation of BISP Officer interviewed:			
<b>Interview with BISP AD:</b>			
11. What was the projected date conveyed by BISP management for issuance of BDC?			
12. What was the actual start date?			
13. If started late, what was the reason?			
14. Name of POs involved in BDC distribution process?		NADRA=1	Bank=2
			Mobile Co=3
15. Number of BISP counters established for issuance of BDC?			
16. Number of NADRA counters established for issuance of BDC?			
17. Number of BANK counters established for issuance of BDC?			
18. Number of MOBILE PHONE counters established for issuance of BDC? (where applicable)			
19. What is the daily target set by BISP management for distribution of BDCs?			
20. What is the arrangement to cope with load shedding for continuous smooth operation?			
BISP Generator=1	NADRA Generator=2	UPS=3	None=4
			Other = 9
21. Were all necessary arrangements completed before BDC distribution started?		Yes=1	No=2
22. How was the beneficiary informed about change in Payment Mode?			
BISP letter=1	Public Announcement=2	Through Local notables=3	Other=9
If Other, please give detail			
23. How many distribution points are working in this District for issuance of BDC?			
24. How many distribution points are working in the jurisdiction of this BISP Tehsil office for the issuance of BDC?			
25. Total number of BDCs issued till date by this BDC Centre?			
26. Average number of BDC issued per day?			
27. In case BDC distribution centre is located in BISP Office, Average number of beneficiaries who visit BISP office daily other than for collection BDC? Reason for visit?			

<b>28.</b> Is there any prescribed procedure by BISP for BDC related complaint redressal?	Yes=1	No=2
<b>29.</b> If yes, please describe:		
<b>30.</b> If no, then how BISP staff is handling and recording the complaints regarding BDC?		
<b>31.</b> If the beneficiary does not have BISP letter for change in payment mode then how BISP staff entertains the beneficiary?		
<b>32.</b> If the beneficiary comes to collect her BDC at an office other than her relevant BISP Tehsil Office, then how does BISP deal with her?		
<b>33.</b> Was the BISP staff provided with some orientation/ training regarding the issuance of BDC?	Yes=1	No=2
<b>34.</b> What are the problems which the BISP staff is currently facing for the issuance of BDC and what measures are being taken for their solution?		
<b>35.</b> Any recommendations for the betterment of the system:		
<b>36.</b> Comments by the Case officer:		
<b>37.</b> Comments by the Provincial/Regional Coordinator:		

### A6.7 Checklist 7A: Structured Observation at BDC Distribution Centre

Case Number						
1. Name of BDC Centre						
2. Name of the Case Officer:						
3. Name of Provincial / Regional Coordinator:						
4. Date:						
5. Observation Time:			From:		To:	
<b>Location of BDC Centre</b>						
6. Where is the BDC Centre located?	BISP Tehsil Office=1		BISP Div Office=2		NADRA Office=3	Other Place=9
	In case of other place give detail					
7. Accessibility of BDC Centre:	Easy=1		Difficult=2		Very Difficult=3	
	Any comment regarding accessibility?					
8. Is BDC Centre conspicuously located?	Yes = 1			No = 2		
9. Are BDC Banners displayed?	Yes = 1			No = 2		
10. Are BDC Standees displayed?	Yes = 1			No = 2		
11. Was BDC Centre opened in time?	Yes = 1			No = 2		
12. Did NADRA staff arrived on time	Yes = 1			No = 2		
13. Did Bank staff arrived on time	Yes = 1			No = 2		
Reason if Centre was not opened OR staff did not arrive in time:						
<b>Position outside the BDC Centre when you arrived:</b>						
14. How many beneficiaries were present when you reached the BDC Centre?						
i. Number						
ii. Gender		Male = 1		Female = 2		
15. Were there any security personnel outside the BDC Centre?		Yes = 1			No = 2	
16. If Yes		Number:	Men		Women	
17. These security personnel belong to?		Police=1	Private Security Agency=2		BISP=3	
Other=9						
18. Are the beneficiaries asked to make a Queue/line?		Yes = 1			No = 2	
19. Have the beneficiaries made a Queue/line?		Yes = 1			No = 2	
20. Is someone checking the beneficiaries' letters (Intimations letters from BISP to collect their cards) and then letting them inside the BDC Centre?		Yes = 1			No = 2	
21. Staff present at BDC Centre						
	BISP Rep=1	NADRA Rep=2	Bank Rep=3	Mobile Company Rep=4	No one=6	Arrived late (More than 30 minutes)=7
Number						
Gender						
<b>Facilities for beneficiaries</b>						

<b>22. Where are the beneficiaries waiting for collecting their BDC? (multiple options may be ticked)</b>			
On the road=1	In the Courtyard=2	Under a tree=3	In a tent=4
In a verandah=5	In a separate room=6	In the same room=7	Other=9
Comments:			
<b>23. Is there a separate waiting area for beneficiaries waiting for BDC?</b>	Yes = 1	No = 2	
<b>24. How many beneficiaries can be easily accommodated in the waiting area?</b>			
<b>25. Is the waiting area sufficient for the beneficiaries present at the centre?</b>	Yes = 1	No = 2	
<b>26. Is the waiting area shaded?</b>	Yes = 1	No = 2	
<b>27. Is the seating arrangement (number of seats) sufficient?</b>	Yes = 1	No = 2	
<b>28. If No, where are the beneficiaries sitting?</b>			
<b>29. Does the waiting area have fans?</b>	Yes = 1	No = 2	
<b>30. Does the waiting area have air coolers?</b>	Yes = 1	No = 2	
<b>31. Is drinking water available for the beneficiaries?</b>	Yes = 1	No = 2	
<b>32. What is the source of drinking water?</b>	Water Cooler=1	Hand Pump=2	Tap Water=3
Other=9			
<b>33. Is washroom facility available for the beneficiaries?</b>	Yes = 1	No = 2	
<b>Situation observed where NADRA is verifying beneficiaries' data:</b>			
<b>34. Are there separate rooms for NADRA and Bank?</b>	Yes = 1	No = 2	
<b>35. How many Counters have been set up for NADRA</b>			
<b>36. How many beneficiaries were present in the room where NADRA is verifying beneficiaries' data?</b>			
<b>37. Were they in a queue/line?</b>	Yes = 1	No = 2	
<b>38. Is there sufficient seating arrangement in the room?</b>	Yes = 1	No = 2	
<b>Situation observed where BANK is issuing BDCs:</b>			
<b>39. Which Bank is BISP's Payment Partner at this BDC Centre?</b>			
<b>40. How many Counters have been set up for BANK</b>			
<b>41. How many beneficiaries were present in the room where Bank is issuing BDCs?</b>			
<b>42. Were they in a queue/line?</b>	Yes = 1	No = 2	
<b>43. Is there sufficient seating arrangement in the room?</b>	Yes = 1	No = 2	
<b>Situation observed where MOBILE COMPANY is issuing SIMs/Phones:</b>			
<b>44. Which Telco is BISP's Payment Partner at this BDC Centre?</b>			
<b>45. How many Counters have been set up for Telco</b>			
<b>46. How many beneficiaries were present in the room where Telco is issuing BDCs?</b>			
<b>47. Were they in a queue/line?</b>	Yes = 1	No = 2	
<b>48. Is there sufficient seating arrangement in the room?</b>	Yes = 1	No = 2	



<b>To be filled at the end of observation time:</b>		
<b>49.</b> Did you see some commercial agents roaming outside for facilitating beneficiaries?	Yes = 1	No = 2
<b>50.</b> During the observation visit, for how many times/ hours there was no electricity due to load shedding? Times:	Hrs: _____	Mins: _____
<b>51.</b> Is a generator present at BDC Centre?	Yes = 1	No = 2
<b>52.</b> Was it used during load shedding?	Yes = 1	No = 2
<b>53.</b> If no, what were the reasons? (out of order, no fuel, no budget for fuel, etc.)		
<b>54.</b> Did the NADRA computer have a UPS?	Yes = 1	No = 2
<b>55.</b> Was UPS used during load shedding?	Yes = 1	No = 2
<b>56.</b> Did the Bank computer have a UPS?	Yes = 1	No = 2
<b>57.</b> Was UPS used during load shedding?	Yes = 1	No = 2
<b>58.</b> During the observation period, how many times/ period the connectivity was lost? Times:	Hrs: _____	Mins: _____
<b>Beneficiaries who came with BDC Complaints during the Observation Period</b>		
<b>59.</b> During the observation period, how many persons came with some complaint regarding there BDC Card?		
<b>60.</b> What were the reasons of their complaints?		
Card lost		
Card damaged		
PIN forgotten		
PIN lost		
No money in the ATM		
Add others		
<b>Comments by the Case officer:</b>		
<b>Comments by the Provincial/Regional Coordinator:</b>		
<b>Additional Information</b>		

## A6.8 Checklist 7B-1: Structured Observation of each beneficiary (BISP Counter)

**IMP: Fill one for each Beneficiary appearing at BISP Counter/Desk**

1. Name of BDC Centre (City, Tehsil)					
2. Name of Observer:					
3. Date:					
4. Observation Time:		From:	To:		
<b>Beneficiary Identification:</b>					
5. Name of Beneficiary:					
6. CNIC Number					
7. Did someone accompany the beneficiary?		Yes = 1	No = 2		
8. Did BISP Rep welcome the beneficiary with greetings?		Yes = 1	No = 2		
9. What did the beneficiary present to BISP Counter?					
CNIC=1	Beneficiary Eligibility Letter=2	Intimation Letter for updating their CNIC=3	Intimation Letter for collecting BDC from BDC Centre=4	BISP cash grant money order receipt=5	
Any other:					
10. Did BISP employee see her documents to verify if she is eligible for a BDC?		Yes = 1	No = 2		
11. Did BISP employee guide her about the process to obtain her BDC?		Yes = 1	No = 2		
12. Did BISP employee guide her to the NADRA Room/Counter to obtain her BDC?		Yes = 1	No = 2		
13. Attitude of BISP Rep?		Excellent=1	Good=2	Fair=3	Poor=4
14. Time taken at BISP Desk?		(Minutes) _____			

## A6.9 Checklist 7B-2: Structured Observation of each beneficiary (NADRA Counter)

IMP: Fill one for each Beneficiary appearing at NADRA Counter/Desk

<b>Case number:</b>					
1. Name of BDC Centre (City, Tehsil)					
2. Name of Observer:					
3. Date:					
4. Observation Time:					From: _____ To: _____
<b>Beneficiary Identification:</b>					
5. Name of Beneficiary:					
6. CNIC Number					
7. Did someone accompany the beneficiary?					Yes=1 _____ No=2 _____
8. Did NADRA Rep welcome beneficiary with greetings?					Yes=1 _____ No=2 _____
9. What did the beneficiary present to NADRA Counter?					
CNIC=1	Beneficiary Eligibility Letter=2	Intimation Letter for updating their CNIC=3	Intimation Letter for collecting BDC from BDC Centre=4	BISP cash grant money order receipt=5	
10. Did NADRA Rep see the document presented?					Yes=1 _____ No=2 _____
11. After the beneficiary's thumb impression is verified by the bio-metric device, was a reference slip (with unique ID) printed and given to Beneficiary?					Yes=1 _____ No=2 _____
12. If No, what was the reason?					No Electricity=1 _____ No Generator=2 _____ No Fuel for Generator=3 _____
13. Did NADRA Rep guide the beneficiary to the next (bank) desk in case her CNIC is OK?					Yes=1 _____ No=2 _____
14. Did NADRA Rep guide the beneficiary in case there is some discrepancy in her CNIC?					Yes=1 _____ No=2 _____
15. If Yes, did NADRA Rep guide the beneficiary to visit NADRA office for obtaining a new CNIC?					Yes=1 _____ No=2 _____
16. Did NADRA Rep inform the beneficiary about the nature of discrepancy?					Yes=1 _____ No=2 _____
17. In case of Yes, What was the discrepancy?					Old CNIC=1 _____ Expired CNIC=2 _____ Thumb impression not clear=3 _____
18. Was the language easily understandable by the beneficiary?					Yes=1 _____ No=2 _____
19. Was the beneficiary comfortable during the process?					Yes=1 _____ No=2 _____
20. Did the beneficiary seem satisfied?					Satisfied=1 _____ Satisfied to some extent=2 _____ Not Satisfied=3 _____
21. Attitude of NADRA Rep?					Excellent=1 _____ Good=2 _____ Fair=3 _____ Poor=4 _____
22. Attitude of beneficiary with NADRA Rep?					Excellent=1 _____ Good=2 _____ Fair=3 _____ Poor=4 _____
23. Time taken at NADRA Desk?					_____ (Minutes)

### A6.10 Checklist 7B-3: Structured Observation of each beneficiary (BANK Counter)

IMP: Fill one for each Beneficiary appearing at BANK Counter/Desk

1. Name of BDC Centre (City, Tehsil)				
2. Name of Observer:				
3. Date:				
4. Observation Time:	From:	To:		
<b>Beneficiary Identification:</b>				
5. Name of Beneficiary:				
6. CNIC Number				
7. Did Bank Rep welcome beneficiary with greetings?	Yes=1	No=2		
8. Did the beneficiary present the reference slip (with unique ID) given by NADRA Rep?	Yes=1	No=2		
9. Did Bank Rep enter the unique number in the bank database to generate a virtual account of the beneficiary?	Yes=1	No=2		
10. Did Bank Rep ask the beneficiary to sign/affix thumb impression on the bank form/register?	Yes=1	No=2		
11. Did the beneficiary open the packet provided by the bank?	Yes=1	No=2		
12. What information material is included in the packets given by the bank representative?	BDC Brochure=1	BCD Card Jacket=2	BDC PIN=3	
13. Did Bank Rep explain the process of using the BDC?	Yes=1	No=2		
14. Did Bank Rep explain the PIN system of the BDC, and the need to keep it safe?	Yes=1	No=2		
15. Did Bank Rep inform about the outlets where the BDC can be used?	Yes=1	No=2		
16. Was the language easily understandable by the beneficiary?	Yes=1	No=2		
17. Was the beneficiary comfortable during the process?	Yes=1	No=2		
18. Did the beneficiary seem satisfied?	Satisfied=1	Satisfied to some extent=2	Not Satisfied=3	
19. Attitude of Bank Rep?	Excellent=1	Good=2	Fair=3	Poor=4
20. Attitude of beneficiary with Bank Rep?	Excellent=1	Good=2	Fair=3	Poor=4
21. Time taken at Bank Desk?	_____ (Minutes)			

### A6.11 Checklist 7C: Exit Interview of beneficiary leaving the BDC Distribution Centre

<b>Case Number</b>				
1. Name of BDC Centre (City, Tehsil):				
2. Name of Interviewer:				
3. Date:				
4. Interview Time:		From:	To:	
<b>Personal Information of the beneficiary:</b>				
5. Name:				
6. Wife of/ Widow of/ Daughter of: _____ of				
7. CNIC:				
8. Address:				
9. Age:				
10. Contact Number/ (Relationship):				
<b>BISP Intimation for Coming to the BDC Centre:</b>				
11. Did you receive a letter from BISP asking you to update your CNIC?		Yes=1	No=2	
12. If Yes, did you visit NADRA office for removal of your CNIC discrepancy?		Yes=1	No=2	
13. If Yes, was a new CNIC prepared by NADRA?		Yes=1	No=2	
14. Did you receive a letter from BISP asking you to come to BDC Centre for collecting BDC?		Yes=1	No=2	
15. What is the date on your letter "for visiting the BDC Centre" for your BDC?				
16. What have you brought with you for collection of BDC?				
CNIC=1	Beneficiary Eligibility Letter=2	Intimation Letter for updating their CNIC=3	Intimation Letter for collecting BDC from BDC Centre=4	BISP cash grant money order receipt=5
<b>Reaching the BDC Centre:</b>				
17. Distance covered to reach the BDC Centre?		_____ km	_____ hrs _____ mns	
18. How did you reach the BDC Centre?				
19. Approximately what amount did you spent to reach the BDC Centre?				Rs: _____
20. Did someone accompany you to the BDC Centre?		Yes=1	No=2	
21. If Yes, who accompanied you?				
Family Member (Father, Husband, Son)=1	Neighboring Beneficiary=2	Local Notable=3	Community Activist=4	
Other=9				
22. Why did someone accompany you?				
Cultural Problems=1	Distance Involved=2	Financial Problem=3	Handicapped / Disabled=4	
Other=9				
23. Was it easy to find the BDC Center?		Yes=1	No=2	
24. How did you find the BDC Center?				
Guided By=1 (_____)	Used to come here earlier also as it is located in BISP premises=2	Saw the banner=3	Other=9	
25. Is this your first visit to BDC Centre to collect your		Yes=1	No=2	

BDC?					
26. If No, how many visits have been undertaken?		Number: _____			
27. Why wasn't your BDC given to you on earlier visits?					
CNIC Discrepancy=1	Very Large crowd of beneficiaries=2	No Electricity=3	No NADRA Rep=4	No Bank Rep=5	
Other=9					
<b>Facilities for beneficiaries:</b>					
28. Where did you wait for collecting your BDC					
On the Road=1	In a Compound / Courtyard=2	Under a Tree=3		In a Tent=4	
In a verandah=5	In a Separate room=6	In the Same room=7		Other=9	
29. Is there a separate waiting area for beneficiaries waiting for BDC?		Yes=1		No=2	
30. Is the waiting area sufficient for the beneficiaries present at the centre?		Yes=1		No=2	
31. Is the waiting area shaded?		Yes=1		No=2	
32. Is the seating arrangement sufficient?		Yes=1		No=2	
33. If No, where did you sit?					
34. Does the waiting area have fans?		Yes=1		No=2	
35. Were the fans working?		Yes=1		No=2	
36. Does the waiting area have air coolers?		Yes=1		No=2	
37. Was the air cooler working?		Yes=1		No=2	
38. Is drinking water available?		Yes=1		No=2	
39. What is the source of drinking water?		Water cooler=1	Hand pump=2	Tap water=3	
Other=9					
40. Is washroom facility available?		Yes=1		No=2	
41. Did you receive your BDC? IF THE ANSWER IS YES – GO TO next question. IF THE ANSWER IS NO – GO TO Q52.		Yes=1		No=2	
<b>Re BISP Desk / Counter:</b>					
42. Did BISP employee guide you about the process to obtain BDC?		Yes=1		No=2	
43. Did BISP employee guide you to the NADRA Room/Counter to obtain your BDC?		Yes=1		No=2	
44. What was the attitude of BISP Rep?		Excellent=1	Good=2	Fair=3	Poor=4
<b>Re NADRA Desk / Counter:</b>					
45. Was there some discrepancy in your CNIC?		Yes=1		No=2	
46. Did NADRA Rep guide you in case there was some discrepancy in your CNIC?		Yes=1		No=2	
47. Did NADRA Rep inform you about the nature of discrepancy?		Yes=1		No=2	
48. What was the discrepancy?		Old CNIC=1	Expired CNIC=2	Thumb impression not clear=3	
49. Did NADRA Rep guide you to visit NADRA office for		Yes=1		No=2	

obtaining a new CNIC?						
50. Was the reference slip (with unique ID) printed and given to the beneficiary to show at the NADRA centre for a new CNIC or for removal of discrepancy?	Yes=1			No=2		
51. Was the language easily understandable by you?	Yes=1			No=2		
52. Are you satisfied with the dealing of NADRA Rep?	Satisfied=1		Not satisfied=2		Satisfied to some extent=3	
53. What was the attitude of NADRA Rep?	Excellent=1	Good=2	Fair=3	Poor=4		
<b>(In Case She Did Not Receive Her BDC Then The Exit Interview Will Finish At This Point)</b>						
54. Was the reference slip (with unique ID) given to you to show at the bank counter?	Yes=1			No=2		
55. Did NADRA Rep guide you to the Bank Counter?	Yes=1			No=2		
56. Are you satisfied with the dealing of NADRA Rep?	Satisfied=1		Not satisfied=2		Satisfied to some extent=3	
57. What was the attitude of NADRA Rep?	Excellent=1	Good=2	Fair=3	Poor=4		
<b>Re Bank Desk / Counter:</b>						
58. Did Bank Rep ask you to sign/affix thumb impression on the bank form/register?	Yes=1			No=2		
59. Did the beneficiary open the packet provided by the bank?	Yes=1			No=2		
60. What information material is included in the packets given by the bank representative?	BDC Brochure=1	BDC Card Jacket=2		BDC PIN=3		
61. Did Bank Rep explain the process of using the BDC?	Yes=1			No=2		
62. Did Bank Rep explain the PIN system of the BDC, and the need to keep it safe?	Yes=1			No=2		
63. Did Bank Rep inform about the outlets where the BDC can be used?	Yes=1			No=2		
64. Was the language easily understandable?	Yes=1			No=2		
65. Are you satisfied with the dealing of Bank Rep?	Satisfied=1		Not satisfied=2		Satisfied to some extent=3	
66. What was the attitude of Bank Rep?	Excellent=1	Good=2	Fair=3	Poor=4		
<b>In case the beneficiary came in connection with BDC Complaint:</b>						
67. What were the reasons for your BDC complaint?						
	Card lost=1	Card damaged=2	PIN forgotten=3	PIN lost=4	No money in the ATM=5	
	Add others=9					

68. Detail of her complaint;
<b>Comments by the Case officer:</b>
<b>Comments by the Provincial/Regional Coordinator:</b>







**ICF GHK**

Clerkenwell House, 67 Clerkenwell Road,  
London, EC1R 5BL, United Kingdom  
Tel: +44 (0) 20 7611 1100 Fax: +44 (0)20 3368 6960  
E-mail: [khatib.alam@ghkint.com](mailto:khatib.alam@ghkint.com)  
Internet: <http://www.ghkint.com>