

PIDE SLUDGE SERIES



RESIDENTIAL CONSTRUCTION PERMIT FROM CAPITAL DEVELOPMENT AUTHORITY, ISLAMABAD

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What is Sludge in the Economy?

Sunstein (2020) defines sludge as:

- Excessive or unjustified frictions that makes it difficult for people to get what they want or to do as they wish to do.
- Frictions that make processes difficult to navigate, such as paperwork burdens that cost time and money, and which may end up frustrating people by depriving them of access to goods, opportunities, and services.

Much sludge consists of work not required at all (permissions etc.), duplicative paperwork and wait-time – waiting in a queue or waiting for a public official to decide.

Why Sludge matters?

- Sludge impedes decision making by making it more difficult for people to navigate through their everyday lives.
- It imposes costs upon the economy in terms of waste of resources, and the opportunity costs incurred. This discourages investments, lowers productivity and therefore constrains GDP growth.
- It can be used to seek rents, which again constrains economy activity and GDP growth.
- It imposes psychological costs as well in the form of frustration, humility, and stigma.

Examples of sludge include; seeking permissions absence of which affects no one, waiting for approvals (bureaucratic red tape), waiting in queues to get a task done, doing manually what is possible digitally at little cost to stakeholders, waiting for court in hearings involving cases that lad in courts and securing attestations/verifications and fulfilling legal requirements (agreements on stamp papers, securing persons to sign as witness on agreements, notarize the legal documents)

Objectives of the Sludge Series

- To highlight the sludge involved in different activities.
- Induce the concerned agencies to work for reducing sludge
- To pin down areas where sludge can be reduced by shortening the process or reduced through digitization

Obtaining Residential Construction Permit, CDA

It takes around 9 months to obtain a construction permit

and cost around 3% of the plot value

Obtaining Construction Permit is a HIGH STRESS

Activity



Capital Development Authority

Assume: 151 Sq.yd Plot at market value Rs. 6

Stress Leve

4

Time Consumed (Days)

Total Time 274

Overhead Time

60

Agency Time

180

Process Time

34

Monetary Cost (PKR)

Total Cost 185,510

Opportunity Cost

55,550

Bribe

75,000

Fee and Money Cost

129,960

Definitions

Opportunity Cost

Income earned if the time consumed in this activity is put on an alternative use. It is measured by multiplying total processing time with the hourly per capita Gross National Income.

Agency Time

The time consumed by the department/agency concerned in processing an activity.

Overhead Time

Part of the day lost due to being involved in this activity for a fraction of the day.

Chart-1:
Obtaining Residential Construction Permit, CDA

Time Consumed (days)	Cost (PKR)	Stress					
Gather Information							
1	1,505	2.5/5					
	•						
	Building Plan						
62	153,976	3/5					
	•						
	Soundness and stability certificate						
3	6,152	3/5					
	•						
	NOC from Sewerage division						
17	4,500	2.5/5					
	Other documents						
6	15,413	3/5					
	•						
	Submit Application in CDA						
2	1,707	3/5					
	*						
	Clearance at Account Section						
55	2,000	3/5					
	ding Inspector's Visit / Report submis						
73	1,202	4/5					
	Collect Certificate						
45	1,556	2.5/5					

The entire process of obtaining a construction permit for a house in Islamabad from the CDA consumes around 9 months and makes the individual and his/her family go through a significant

level of stress (Value: 3/5)

Cutting Sludge

1. Eliminating unnecessary steps

1. The time and money spent on information gathering can be eliminated (for the literate people) if all the required information is posted on the website in a user-friendly manner – the time spent; in making a trip to the CDA office, waiting for the concerned official, and interacting with the official will be saved – a much lesser time and cost will be spent in gathering the information from the CDA's website, if available.

2. NOC from the sewerage division located in a separate building has to be obtained. This can be dealt with within the CDA. The applicant need not be required to make an application and pursue this.

2. Digitization

Submission of Application and Documents to CDA

- 1. The option of submitting the application online and uploading the documents should be available.
- 2. Applications for NOCs required from Civil Aviation Authority and Environmental Protection Agency should be allowed online.
- 3. The fee payable against the construction permit has to be paid physically at the bank. The option of paying online should be available.
- 4. Construction permit when granted has to be collected by the applicant from the CDA. This can be shared electronically with the applicant.
- 5. An attested copy of CNIC should not be required mention of CNIC number in the application form should be enough. The CDA should have the facility to verify particulars of the applicant directly from the NADRA's database.

Table-1: Steps and Time Consumed in Obtaining Residential Construction Permit from CDA

		Description		Time (minutes)					
No	Step			Travel	Waitin	Transa ction /Proce ss	Total	Overhead Time (Minutes)	Agency Time
		Visit CDA		45			45	(williates)	
1	Gather	Meet official to gather information			30	30	60	480	
_	Information	Finish the day		45			45	(1 day)	
		Copy of allotme	nt letter	45	10	5	60		
			Visit-Architect	45			45		
			Brainstorm		30	360	390		
			Finish the day	45			45		
			Visit-2-Architect						
			for plan	45			45		
		Building Plan	Hire-Architect			180	180	14400	
		(6 copies)	Finish the day	45			45	(30 days)	
		, , , , ,	Design by Architect			14400	14400		
			Visit-3	45			45		
			Collect building plan		20	30	50		
			Finish the day	45			45		
	2	Attested CNIC	CNIC copy	45	5	10	60	240	
		Сору	Attestation	120	45	5	170	(1/2 day)	
	Prepare Documents	Indemnity	Collect stamp paper	10	20	10	40		
			Print affidavit	1	10	10	20		
2		Bond	Witnesses attestation	90	15	480		1680	
			Notarize affidavit		10	10	20	(3.5 days)	
		Forms signed by architect, engineer, and owner	Visit CDA	45			45		
			Fil the form			30	30		
			Finish the day	45			45		
			Visit National Bank	45			45		
		Pay order	Ask for pay order		60	15		240 (1/2 day)	
			Finish the day	45			45	(1/2 day)	
		Soundness	Visit Engineer	45			45	1440	
		and Stability	Get certificate		30	240		1440 (3 days)	
		Certificate	Finish the day	45				(5 00)5/	
			Visit NCI	45					
			Apply for NOC		60	240			
		NOC from	Finish the day	45				4800	3360
		sewerage division	Visit-2 NCI	45				(10 days)	(7 days)
			Collect NOC (after 7 days)		30	60		(10 days)	(. 22/2/
			Finish the day	45					
		Visit CDA		45			45		
3	Visit-2 CDA	Submit Application for construction permit			30	90	120	640 (1.3 days)	
		Finish the day	45			45			
4		Visit-3 CDA		45				14400	12000

1	Clearance	NOC from EM1DTE		30	240			
		Finish the day						
		Visit-5 CDA	45					
5	5 Building Pursue the Application so that it may forwarded to building inspector			30	120		4800 (10 days)	1440 (3 days)
) a	Finish the day	45				3	
6	6 Building Inspector's visit				60	60		1440 (3 days)
7	Report Submis	sion by Field-Officer					28800 (60 days)	3360 (7 days)
		Visit CDA	45			45		
8	Visit-6 CDA	Collect approval certificate		30	45	75	14400 (30 days)	7200 (15 days)
		Finish the day	45			45	(50 days)	(15 days)
				34	180	60		

Color Legend



Table-2: Monetary and Opportunity Cost in Obtaining Residential Construction Permit from CDA

					Cost		Opportunit
No	Step	D	Travel	Fee	Total	y Cost	
		Visit CDA		500		500	151.5
1	Gather Information	Meet official to gather information				0	202.0
	imormation	Finish the day		500		500	151.5
		Copy of allotment le	tter	500		500	202.0
			Visit-Architect	500		500	151.5
			Brainstorm			0	1313.0
			Finish the day			0	151.5
			Visit-2-Architect for plan	500		500	151.5
		Building Plan	Hire-Architect		10000	100000	606.0
		(6 copies)	Finish the day	500		500	151.5
			Design by Architect			0	48480
			Visit-3	500		500	151.5
	Prepare		Collect building plan			0	168.3
2	Documents		Finish the day	500		500	151.5
		Attested CNIC	CNIC copy	500	10	510	202.0
		Сору	Attestation			0	572.3
			Collect stamp paper	500	150	650	134.7
		Indoor Board	Print affidavit		100	100	67.3
		Indemnity Bond	Witnesses attestation	1000		1000	0.0
			Notarize affidavit		200	200	67.3
		Forms signed by	Visit 2: CDA	500		500	151.5
		architect, engineer, and owner	Fill the form			0	101.0
			Finish the day	500		500	151.5
		Pay order	Visit National Bank Ask for pay order	500	8500	500 8500	151.5 0.0
			Fin the day	500		500	151.5
		Soundness and Stability Certificate	Visit Engineer	500		500	151.5
			Get certificate		5000	5000	0.0
			Finish the day	500		500	0.0
			Visit NCI Lal masjid	500		500	0.0
			Apply for NOC			0	0.0
		NOC from	Finish the day	500		500	0.0
		sewerage division	Visit-2 NCI	500		500	0.0
			Collect NOC (after 7 days)			0	0.0
			Finish the day	500		500	0.0
	m=0.00000000000000000000000000000000000	Visit CDA		500		500	151.5
3	Visit-3 CDA		or construction permit			0	404.0
		Finish the day	500		500	151.5	
	Account Section Clearance for dues payable	Visit-4 CDA		500		500	0.0
		Pursue Application		500		0	0.0
4		Finish the day		500		500	0.0
		Visit-5 CDA NOC from EM1DTE	500		500	0.0	
		Finish the day	500		500	0.0	
	Building Inspector	Visit-6 CDA		500		500	0.0
_		Pursue the Application so that it may forwarded		200			
5		to building inspector			0	0.0	
		Finish the day		500		500	0.0
6	Building Inspe				0	202.0	
7	Report Submi	ssion by Field-Officer		0	0.0		
		Travel to CDA		500		500	151.5
8	Visit-7 CDA	Collect approval cert	500		0	252.5	
		Finish the day				500	151.5
		To	otal Cost			129960	55550

Table-3: Stress Level In Obtaining Residential Construction Permit From CDA

1 Gather Information Meet official to gather information Meet	No Step	ep	Description	Stress Level	Stress %	
1 Golber Information			Visit CDA		- 7	1.2
Finish the day	1 Gall			ın.	_	3.3
Copy of allotment letter				"1	_	1.2
Prepare Documents Prep					_	1.7
Building Plan (6 copies) Building Plan (6 copies) Finish the day 2 2			copy or amountain reads	Mirit Architect	_	1.7
Prepare Documents						26.8
Building Plan (6 copies) Prepare Documents					_	1.2
Building Plan (6 copies) Building Plan (6 copies) Hire-Architect 5 5 5 5 5 5 5 5 5				_	=	1.2
Prepare Documents						12.4
Design by Architect			Building Plan (6 copies)			12
Visit-3					-	0.0
Attested CNIC Copy Attestation Attested CNIC Copy Attestation Atte					_	1.2
Attested CNIC Copy						3.4
Attested CNIC Copy					2	1.2
Attested CNIC Copy Attestation 4 Collect stamp paper 2 Print affidavit 4 Witnesses attestation 5 Notarize affidavit 6 Notarize affidavi					-	0.8
Prepare Documents			Attested CNIC Copy			9.4
Prepare Documents Indemnity Bond Print affidavit Witnesses attestation Notarize affidavit Forms signed by architect, engine Finish the day Pay order Soundness and Stability Certificate Finish the day Visit Not Ial masjid Apply for NOC Finish the day Visit Not Ial masjid Apply for NOC Finish the day Visit CDA Visit CDA Application submission at one window Finish the day Visit SoDA Pursue Application Finish the day Visit SoDA Pursue Application so that it may forwarded to building inspector Finish the day Visit SoDA Pursue the Application so that it may forwarded to building inspector Finish the day 2 Finish the day Visit SoDA Pursue the Application so that it may forwarded to building inspector Finish the day Visit SoDA Pursue the Application so that it may forwarded to building inspector Finish the day Visit SoDA Pursue the Application so that it may forwarded to building inspector Finish the day Visit SoDA Pursue the Application so that it may forwarded to building inspector Finish the day Visit SoDA Pursue the Application so that it may forwarded to building inspector Finish the day Visit SoDA Pursue the Application so that it may forwarded to building inspector Finish the day Visit SoDA Pursue the Application so that it may forwarded to building inspector Finish the day Visit SoDA Finish the day Visit So					_	1.1
Prepare Documents					4	1.1
Notarize affidavit 5 Visit CDA 2	_ _		Indemnity Bond	Witnesses attestation	5	0.0
Forms signed by architect, engine Fil the form 5 Finish the day 2 Visit National Bank 2 Ask for pay order 4 Fin the day 2 Soundness and Stability Certificate Finish the day 2 Visit Engineer 2 Get certificate 5 Finish the day 2 Visit NCI Lal masjid 2 Apply for NOC 5 Finish the day 2 Visit-2 NCI 2 Collect NOC (after 7 days) 4 Finish the day 1 Visit-3 CDA 2 Application submission at one window 5 Finish the day 2 Visit-3 CDA 2 Visit-3 CDA 2 Account Section Clearance Visit-4 CDA 2 NOC from EMIDTE to one window 5 Finish the day 2 Visit-5 CDA 2 Suilding Inspector Visit-5 CDA 2 Finish the day 2 Finish the day 2 Visit-5 CDA 2 Finish the day 2 Finish the day 3 Finish the day 4 Finish the day 5	Z Pre	epare Documents		Notarize affidavit	5	1.4
Finish the day 2 Visit National Bank 2 Visit Natio				Visit CDA	2	1.2
Pay order Pay order			Forms signed by architect, engine	Fil the form	5	2.1
Pay order Ask for pay order Fin the day Visit Engineer Get certificate Finish the day Visit NCI Lal masjid Apply for NOC Finish the day Visit-2 NCI Collect NOC (after 7 days) Finish the day 1 Visit-3 CDA Application submission at one window Finish the day Visit-3 CDA Application or submission at one window Finish the day Visit-4 CDA Account Section Clearance Visit-5 CDA Building Inspector Finish the day Visit-5 CDA Collect NOC (after 7 days) Finish the day Visit-3 CDA Collect NOC (after 7 days) Finish the day Visit-3 CDA Collect NOC (after 7 days) Finish the day Visit-3 CDA Collect NOC (after 7 days) Finish the day Visit-3 CDA Collect NOC (after 7 days) Finish the day Visit-3 CDA Collect NOC (after 7 days) Finish the day Collect NOC (after 7 days) Finish the day Visit-3 CDA Collect NOC (after 7 days) Finish the day				Finish the day	2	1.2
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Soundness and Stability Certificate Ce			Pay order	Ask for pay order	4	0.0
Soundness and Stability Get certificate 5 Get certificate 5 Get certificate				Fin the day	2	1.2
Certificate Get certificate 5			c	Visit Engineer	2	1.2
NOC from sewerage division			_	Get certificate	5	0.0
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NOC from sewerage division				Visit NCI Lal masjid	2	0.0
NOC from sewerage division Visit-2 NCI Collect NOC (after 7 days) Finish the day 1 Visit-2 CDA Application submission at one window Finish the day Visit-3 CDA Account Section Clearance Visit-4 CDA NOC from EMIDTE to one window Finish the day Visit-5 CDA Submission at one window Finish the day Visit-6 CDA NOC from EMIDTE to one window Finish the day Visit-6 CDA Submission by Field-Officer Visit-7 Report Submission by Field-Officer				Apply for NOC	5	0.0
Visit-2 NCI Collect NOC (after 7 days) Finish the day Visit-2 CDA Visit-2 CDA Application submission at one window Finish the day Visit-3 CDA Pursue Application Finish the day Visit-4 CDA NOC from EM1DTE to one window Finish the day Visit-5 CDA Duisit-5 CDA Pursue the Application so that it may forwarded to building inspetation Finish the day Visit-5 CDA Pursue the Application so that it may forwarded to building inspetation Finish the day Visit-5 CDA Pursue the Application so that it may forwarded to building inspetation Finish the day Report Submission by Field-Officer Visit-5 CDA Submission by Field-Officer Visit-6 CDA Submission by Field-Officer Visit-9 CDA Submission by Field-Officer			NOC from sewerage division			0.0
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3 Visit-2 CDA Application submission at one window Finish the day Visit-3 CDA Pursue Application Finish the day Visit-4 CDA NOC from EM1DTE to one window Finish the day Visit-5 CDA Building Inspector Building Inspector Building Inspector visit Report Submission by Field-Officer Application submission at one window 5 Pursue Application Finish the day 2 Visit-3 CDA 2 Pursue the Application so that it may forwarded to building inspector 5 Finish the day 2 Company the Application so that it may forwarded to building inspector 5 Finish the day Company the Application so that it may forwarded to building inspector Finish the day Company the Application so that it may forwarded to building inspector Finish the day Company the Application so that it may forwarded to building inspector Finish the day Company the Application so that it may forwarded to building inspector Finish the day Company the Application so that it may forwarded to building inspector Finish the day Company the Application so that it may forwarded to building inspector Finish the day Company the Application so that it may forwarded to building inspector Finish the day Company the Application so that it may forwarded to building inspector Finish the day Company the Application so that it may forwarded to building inspector Finish the day Company the Application so that it may forwarded to building inspector Finish the day Company the Application so that it may forwarded to building inspector Finish the day Company the Application so that it may forwarded to building inspector Finish the day Company the Application so that it may forwarded to building inspector Finish the day Company the Application so that it may forwarded to building inspector Finish the day Company the Application so that it may forwarded to building inspector Finish the Application so that it may forwarded to building inspector Finish the Application so that it may forwarded to building inspector Finish the Application so that				Finish the day	-	0.0
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4 Account Section Clearance Visit-4 CDA NOC from EM1DTE to one window Finish the day 2 Visit-5 CDA Pursue the Application so that it may forwarded to building inspector Finish the day 2 Building Inspector visit Finish the day 7 Report Submission by Field-Officer 5					_	0.0
NOC from EM1DTE to one window Finish the day Visit-5 CDA Pursue the Application so that it may forwarded to building inspe Finish the day Building Inspector visit Report Submission by Field-Officer S NOC from EM1DTE to one window 5 Finish the day 2 Visit-5 CDA 2 Pursue the Application so that it may forwarded to building inspe 5 Finish the day 2 S Report Submission by Field-Officer 5	4 Acco	count Section Clearance				0.0
Finish the day Visit-5 CDA Dursue the Application so that it may forwarded to building inspector Finish the day Building Inspector visit Report Submission by Field-Officer Finish the day Report Submission by Field-Officer Submission by Field-Officer				_	0.0	
S Building Inspector Visit-5 CDA Pursue the Application so that it may forwarded to building inspector Finish the day Building Inspector visit Report Submission by Field-Officer Visit-5 CDA Pursue the Application so that it may forwarded to building inspector Finish the day Report Submission by Field-Officer 5					0.0	
5 Building Inspector Pursue the Application so that it may forwarded to building inspector Finish the day 6 Building Inspector visit 7 Report Submission by Field-Officer 5					0.0	
Finish the day 2 6 Building Inspector visit 5 7 Report Submission by Field-Officer 5	S Besil	ilding Inspector			0.0	
6 Building Inspector visit 5 5 7 Report Submission by Field-Officer 5	المارد	reing inspection			0.0	
7 Report Submission by Field-Officer 5	c Buil	ilding Inspector visit	i inisii die day			4.1
			Officer		0.0	
Travel to Con	, retx				_	1.2
8 Visit-6 CDA Collect approval certificate 3	R	Visit-6 (T)A			3.1	
Finish the day	٦	VISIC-D CLAA		_		

Table-3: Steps involved in processing Residential Construction Permit (as per official claim)

No	Steps			
1	Submitting file at one window along with the pay order for the fee payable.	1		
2	Pay order moved to estate management	3		
3	Asst director forwards the file to concerned deputy director	3		
4	Concerned deputy director forwards the file to steno/typewriter	3		
5	Steno typist writes the approval letter	1		
6	Steno send the letter to deputy director	1		
7	Deputy director sends the letter to asst. director	3		
8	Asst. director after making the file and approval sends one copy of file to each revenue, estate, and office	1		
9	One file from BCS is forwarded to one window along with approved letter and drawings	1		

Notes

The information used in the report has been collected through multiple interactions and in-depth interviews with stakeholders including concerned; government agencies and private entities. Applicants were a key informants and were also interviewed in-depth.

Assumptions

- 1. Average travel time to any office within Islamabad/Rawalpindi is 45 minutes. Roundtrip takes 90 minutes.
- 2. The cost for one way trip is Rs.500/-. This is average fares of Uber/Careem.
- 3. Applicant visiting a government agency to meet an official manages to meet the person during the said visit.
- 4. Stress level included in the report has been assessed based on (i) effort-level of the applicant for performing a task (ii) time involved in completion of the step and (iii) how crucial the step is for completion of the activity and (iv) the probability that the task may not be allowed/ approved by the authority concerned. The entire foregoing assessment is based on in-depth interview of the applicant

Designers

Muhammad Ahsan Zeb Fiza Zia Ul Hannan