

# *User's Manual for Beneficiary Assessment Study of BISP Kafalaat Beneficiaries*

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<https://prupk.com/>



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# Chapter 1

## Introduction

### 1.1 Survey Background

*The BISP is exploring a number of options for streamlining its payment model, in view of complaints of deductions by POS agents. In this regard, the Payment Mechanisms Committee of BISP Board has directed that a beneficiary assessment study needs to be conducted to obtain feedback and opinion of BISP beneficiaries to determine which model would be best suited for catering to their requirements. For this purpose, the Policy and Research Unit of BISP has developed a short survey questionnaire for gathering relevant information from BISP beneficiaries across the country, in collaboration with the CT Wing. The information for this survey will be collected from each tehsil office of BISP across Pakistan. In view of the urgency of carrying out this exercise, Secretary BISP has desired that this survey activity should be completed in the next 10-14 days.*

### 1.2 Important Instructions

*In this regard, the roles and responsibilities of the Assistant Directors of each Tehsil Office who will be involved in implementation of this survey are outlined below:*

- *All ADs will attend an online training session (of around 30 – 45 minutes) on conducting this survey, starting from week (December 12, 2022 onwards), where instructions will be provided on how to fill in information for each question in the survey form.*
  - *The schedule of the training sessions across all provinces/ regions will be communicated by Field Operations team.*
  - *The survey forms/ questionnaires will be filled in online using tablets/ mobiles, for which detailed instructions will be provided in the training session.*
  - *Each AD will use their PCMS login ID for joining the online training session.*
- *Once an AD receives training, he/ she will be given 2-3 days for getting 15-20 questionnaires filled from BISP beneficiaries who come to their tehsil offices or from those coming to POS agents in their area (during tranche period).*
  - *For starting the survey, each AD will use their PCMS login ID one time to fill in a survey form. For each subsequent survey form, there will be no need to punch in this login ID.*
  - *After expiry of designated time for filling the questionnaire, the online survey form cannot be accessed.*
  - *One survey form/ questionnaire would take, on average, 8-10 minutes to fill out completely.*
  - *It needs to be ensured that each survey form is filled out in person from the BISP beneficiaries, instead of using system based information.*
  - *Information on the CNIC number of the interviewed beneficiary needs to be correctly entered in each survey form*
- *In case of any technical issues or problems in filling out the survey form, the concerned AD will report the problem to their designated focal person, who will get advice of technical team in Headquarters and respond accordingly.*

1.3 Work Plan

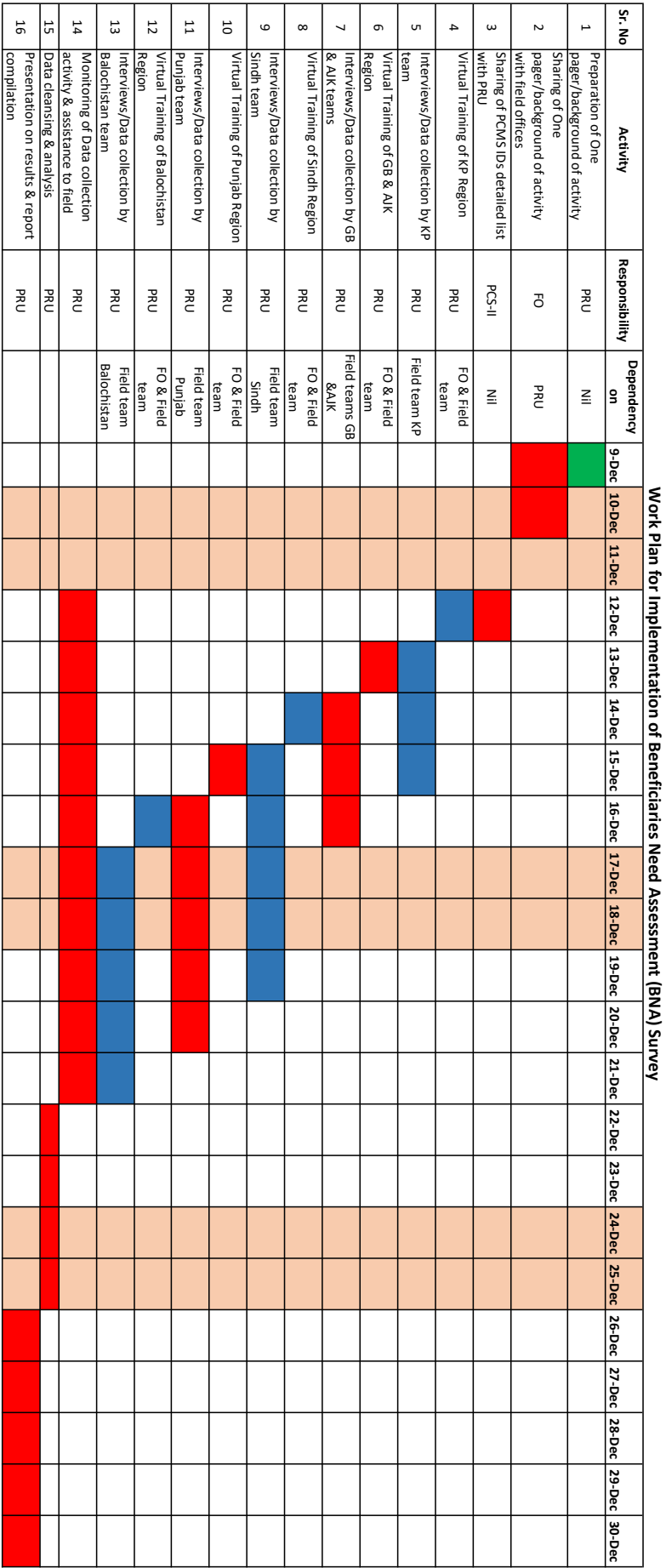


Figure 1.1: Work Plan for Implementation of Beneficiaries Need Assessment (BNA) Survey



# *Chapter 2*

## *Questionnaire*

# *Beneficiary Assessment Study of BISP Kafalaat Beneficiaries*

## **A Interviewer Details**

1. PCMS ID: \_\_\_\_\_

## **B Beneficiary Details**

2. Beneficiary's CNIC: \_\_\_\_\_

3. Beneficiary's Mobile No.: \_\_\_\_\_

## **C Respondent Feedback**

4. For how many years have you been a BISP beneficiary and receiving your stipend?  
(Write Answer in Years) \_\_\_\_\_

5. Do you know current BISP payments mechanism?

(a) Yes ☐

(b) No ☐

6. Do you know what is the current quarterly stipend amount paid by BISP to its beneficiaries

(a) Yes ☐

(b) No ☐

7. If the respondent knows the current quarterly stipend amount paid by BISP to its  
beneficiaries, how much is this? (Write Answer in Rupees) \_\_\_\_\_

8. *Through which mode of payment do you get your stipends?*

(a) *POS (Through BVS)* ☐

(b) *ATM (Through BVS)* ☐

(c) *Non BVS* ☐

9. *Do you receive your stipends from the same POS agent at each tranche?*

(a) *Yes* ☐

(b) *No* ☐

10. *If you are receiving your stipends from the same POS agent, then state the reasons.*

*(Tick all options that apply)*

(a) *Near Home* ☐

(b) *Don't have to wait in long ques* ☐

(c) *Receive full stipend amount* ☐

(d) *Any other* ☐

## ***D Respondent Feedback regarding cost of getting stipend***

11. *How much time did it take for you to make a round trip to your regular POS agent/ATM for getting your last stipend payment? (Write Answer in Minutes) \_\_\_\_\_*

12. *How much did the round trip to your regular POS agent/ATM cost you? (Write Answer in Rupees) \_\_\_\_\_*

13. *What mode of transportation did you use to reach your regular POS agent/ATM? (Tick all options that apply)*

(a) *By walking* ☐

(b) *Public transport (bus/ van/ suzuki)* ☐

(c) *Rickshaw/ chinqchi* ☐

(d) *Motorcycle/ cycle* ☐

(e) *Taxi* ☐

(f) *Other* ☐

14. *Did you have to make more than one trip to your regular POS agent/ATM to get your payment?*

(a) *Yes* ☐

(b) *No* ☐

15. *If you made more than one trip to your regular POS agent/ATM to get your payment, how many trips did you have to make? (Write Answer in Numbers) \_\_\_\_\_*

16. *What do you think were the main reasons for making more than one visit to your regular POS agent/ATM to get your payment? (Tick all options that apply)*

(a) *Unavailability of Cash* ☐

(b) *Issue in BVS* ☐

(c) *POS agent deliberately gives payments first to others instead of following order of ques* ☐

(d) *Rush* ☐

(e) *Any other* ☐

17. Was any deduction made from your payment by POS agents/ATM facilitators?

(a) Yes ☐

(b) No ☐

18. If there is any deduction made from your payment by POS agents/ATM facilitators, write the amount deducted usually. (Write Answer in Rupees) \_\_\_\_\_

### ***E Respondent Feedback regarding New Payment Mechanism***

19. Are you satisfied with the current BISP payment mechanism?

(a) Yes ☐

(b) No ☐

20. If you are satisfied with the current BISP payment mechanism, give your level of satisfaction.

(a) Completely Satisfied ☐

(b) Mostly Satisfied ☐

(c) Somewhat Satisfied ☐

21. If you are not satisfied with the current BISP payment mechanisms, please indicate why? (Tick all options that apply)

(a) Costly ☐

(b) Time taking ☐

(c) Non-cooperative attitude of POS agents ☐

(d) *Illegal deductions* ☐

(e) *Any other* ☐

22. *Do you feel that BISP should introduce a new payment mechanism for giving payment to beneficiaries?*

(a) *Yes* ☐

(b) *No* ☐

23. *If you feel that BISP should introduce a new payment mechanism for giving payment to beneficiaries, what key features would you like this model to have?*

(a) \_\_\_\_\_

(b) \_\_\_\_\_

(c) \_\_\_\_\_

(d) \_\_\_\_\_

24. *Do you prefer to take the payment from ATM or POS Agent?*

(a) *ATM* ☐

(b) *POS Agent* ☐

25. *Which Payment point would you prefer to withdraw the payment?*

(a) *POS Agent at marker places* ☐

(b) *POS Agent at BISP Tehsil Offices* ☐

(c) *ATM at Bank* ☐

*(d) ATM at BISP Tehsil Offices*

☐

26. *Do you prefer to withdraw the full payment amount or want to leave partial payment in your account for future requirements or savings?*

*(a) Full Payment*

☐

*(b) Partial Payment for future requirements*

☐

*(c) Partial Payment for saving purposes*

☐