

# *Beneficiary Needs Assessment Survey*

*Main Findings*

*Policy & Research Unit  
BISP*

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# Background

# Background

- BISP exploring options for streamlining its payment model, in light of complaints of deductions by beneficiaries
- Payments Mechanisms Committee of BISP Board directed conducting a needs assessment study to obtain feedback of BISP beneficiaries on which model would best cater to their requirements
  - Outsource study to a third party firm
- Policy and Research Unit assisted CT Wing in development of design and scope of study under following two modalities
  - Outsourcing study to third party firm
  - Carry out study in-house using BISP field staff

# Objectives

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- Assess basic understanding of BISP Kifalat beneficiaries about existing payment mechanism
- Determine the cost incurred by an average Kifalat beneficiary in obtaining quarterly installment, including cost of illegal deductions
- Get feedback of Kifalat beneficiaries with respect to satisfaction with the existing payment model
- Seek opinion of Kifalat beneficiaries about feasibility of introducing new payment mechanisms
- Obtain other information relevant to the cost / ease of obtaining payment by Kifalat beneficiaries

# Design & Methodology

# Design & Methodology

- In view of extended timelines involved in engagement of third party, it was decided to conduct study in-house in a rapid assessment manner
- Study based on a quantitative sample survey carried out through BISP tehsil offices across all provinces/ regions
  - Sample universe is the population of existing BISP Kifalat beneficiaries
- Each Tehsil office assigned target of collecting data from 15-20 beneficiaries in their respective areas
- Data collection carried out through a short questionnaire developed on restricted google forms to enable online collection and reporting of data
- Training on data collection through online form provided to BISP field staff separately across each province/ region

# Survey Sample

Province/Region	Forms Filled
Pakistan	4,898
Punjab	2,715
Sindh	469
KP	839
Balochistan	125
AJK	513
GB	237

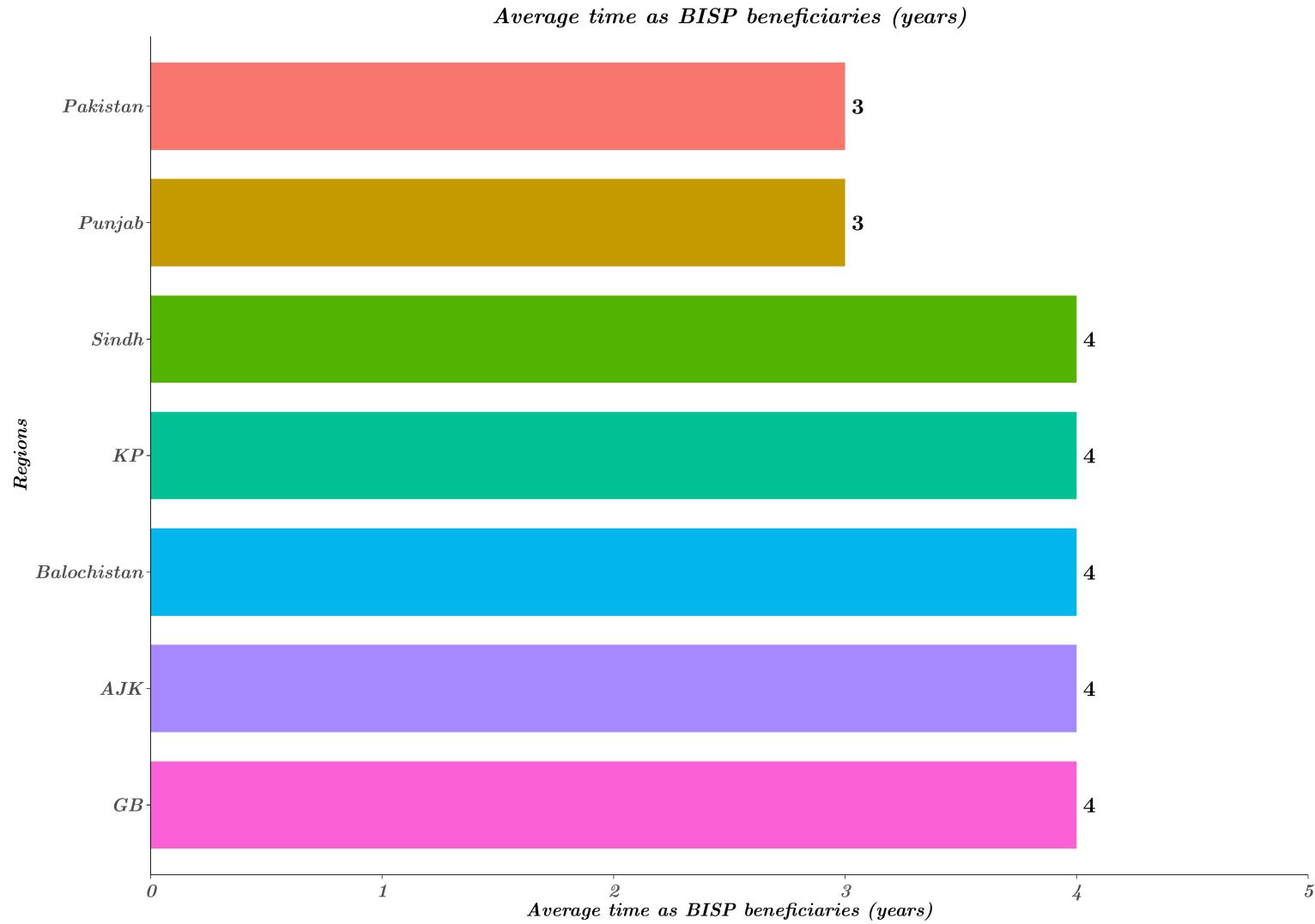
# Limitations

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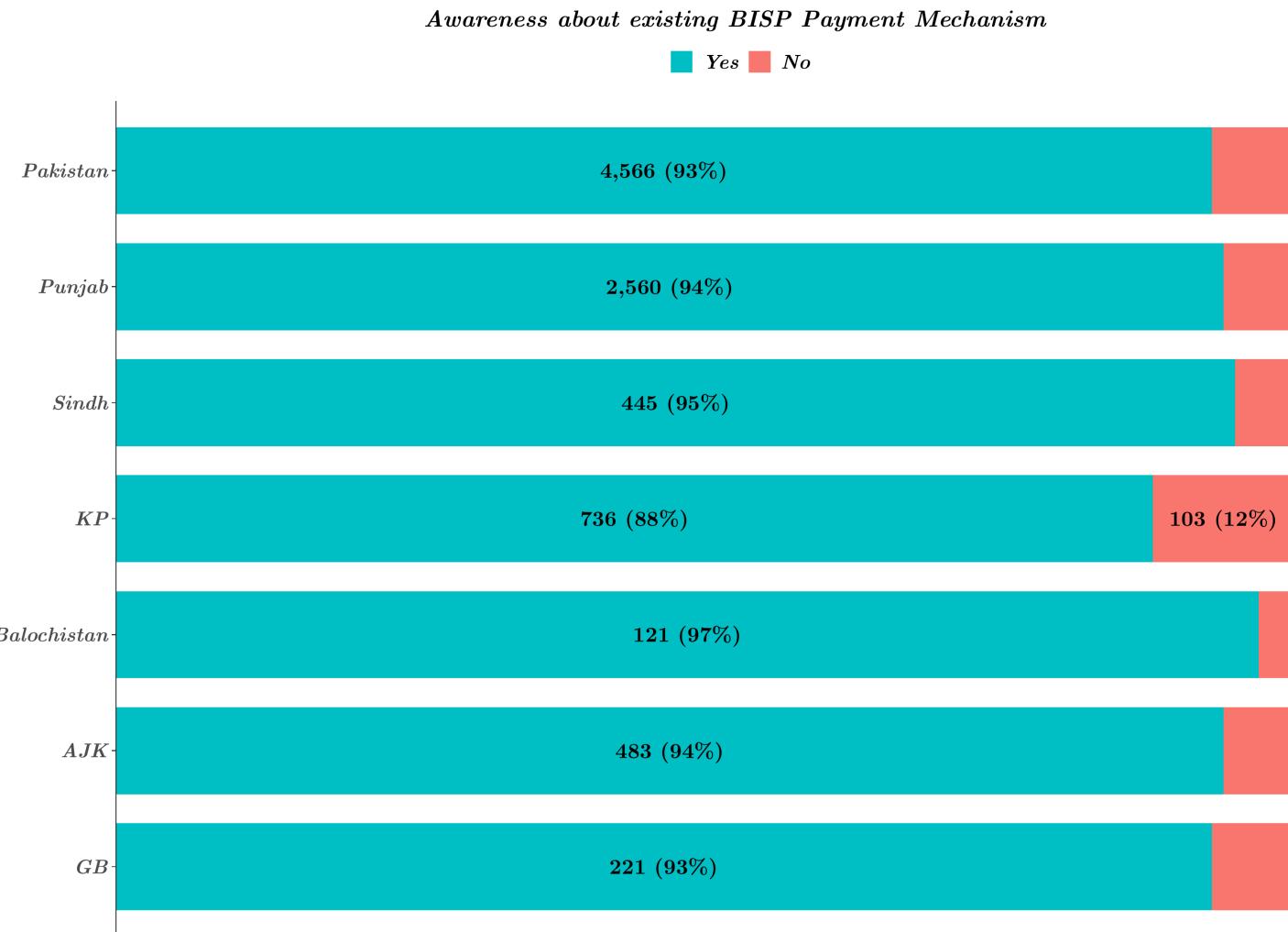
- Survey carried out using purposive sampling due to the rapid assessment approach employed in survey implementation
  - Survey results less robust than those obtained on basis of random sampling
- Lack of monitoring mechanism for quality assurance of data collected by field staff
  - Data validation checks built into survey questionnaire for minimizing data entry and reporting errors
- Survey sample very small in case of Sindh and Balochistan
  - Results for these provinces need to be interpreted with more care

# Main Findings

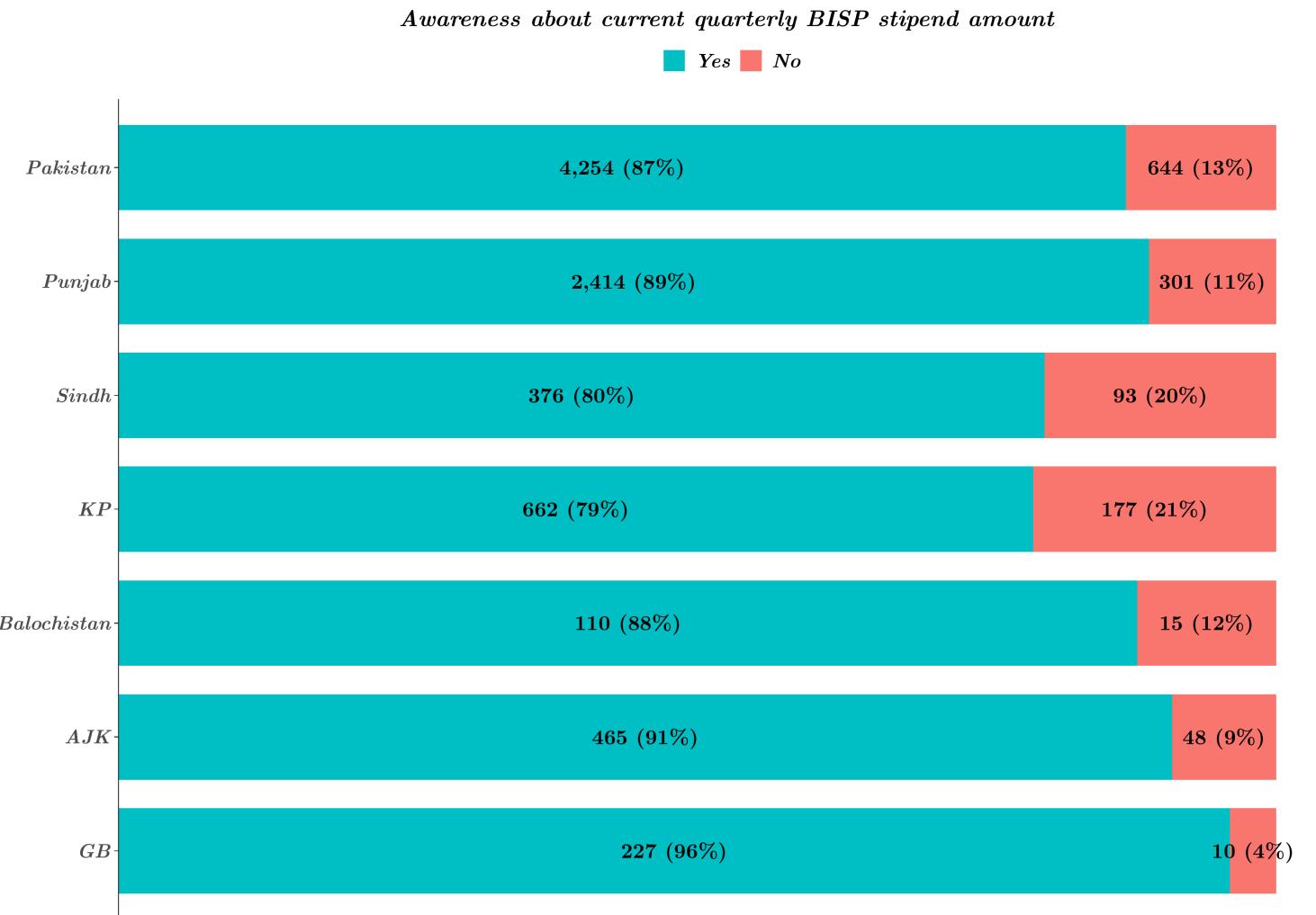
# Beneficiary Profile



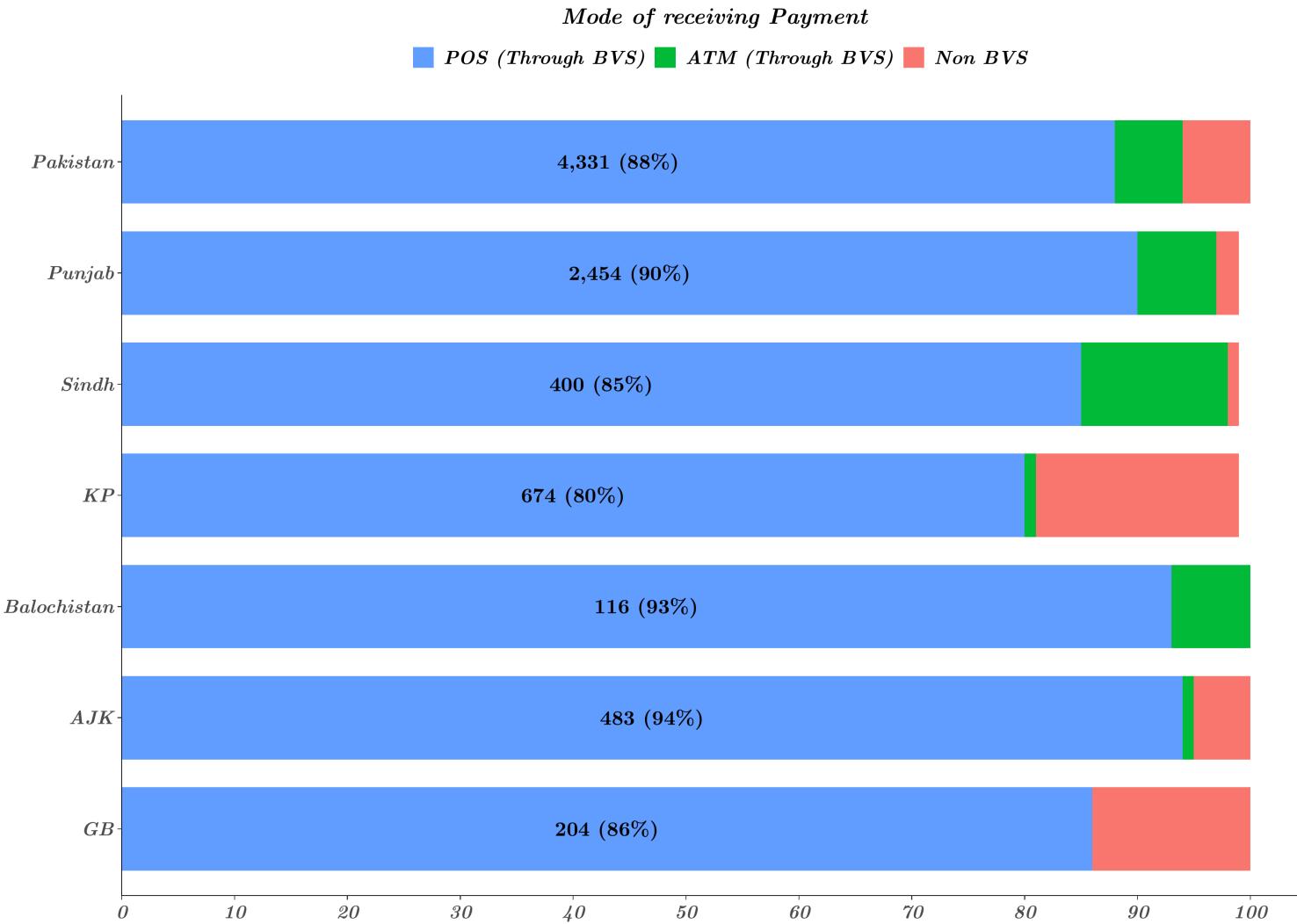
# Awareness about Payment Mechanism



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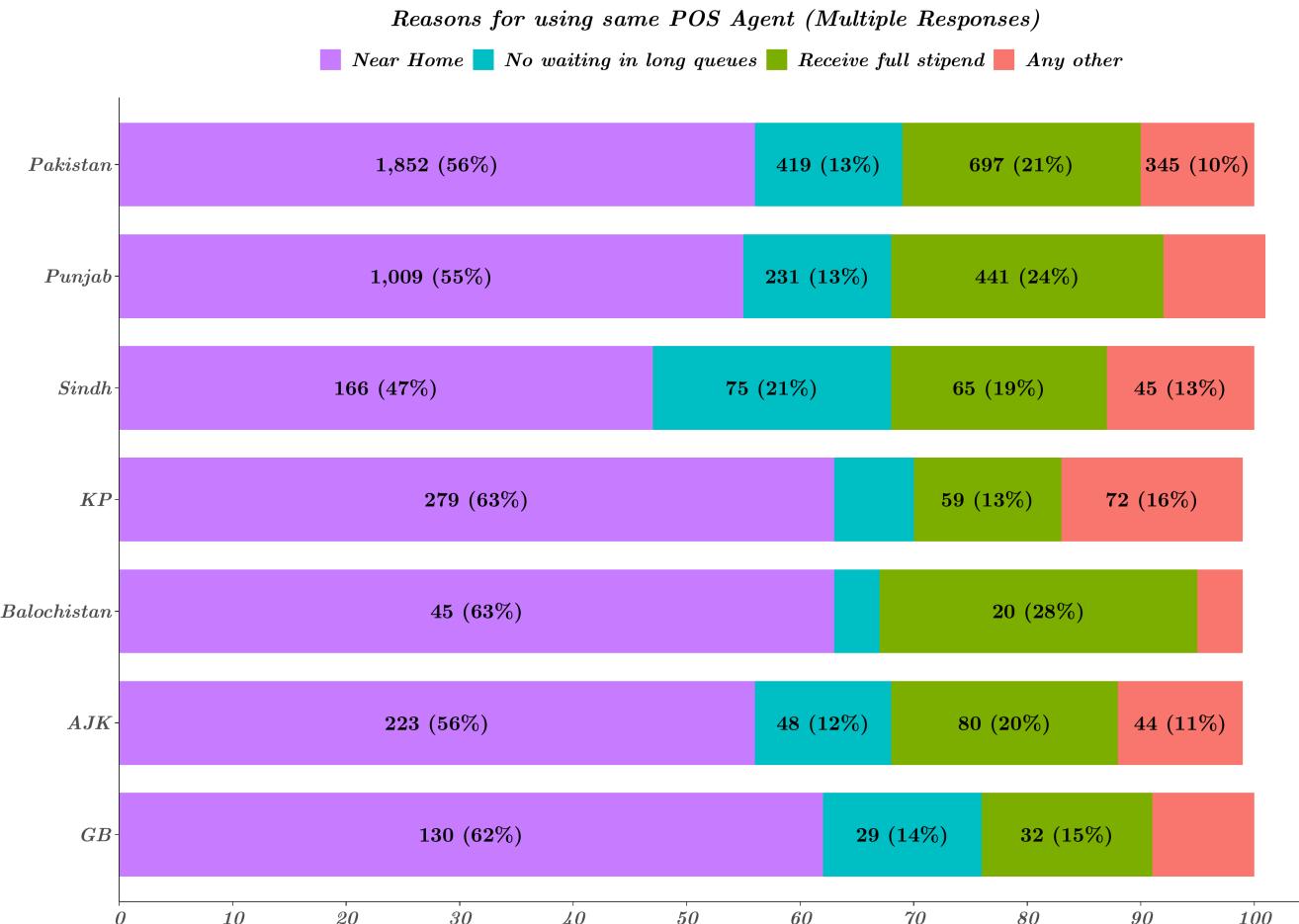


# Mode of receiving Payment



# Current Payment Mechanism

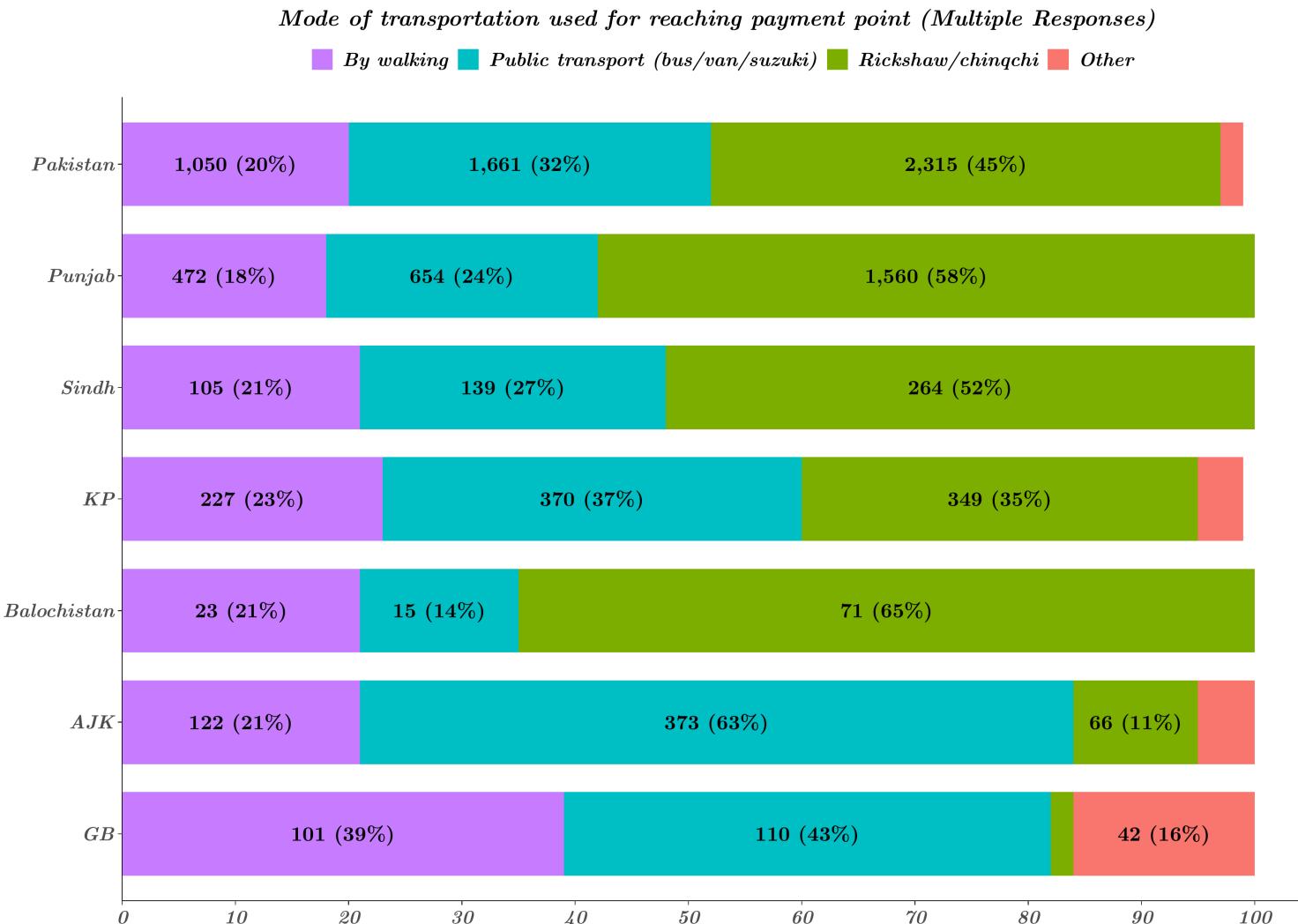
45% beneficiaries using POS receive payment from same agent



# Time/Cost of Receiving Payment

Province/Region	Average time for round trip (minutes)	Average cost of round trip (Rs.)
Pakistan	60	195
Punjab	52	159
Sindh	62	220
KP	71	212
Balochistan	66	276
AJK	80	224
GB	73	395

# Time/Cost of Receiving Payment

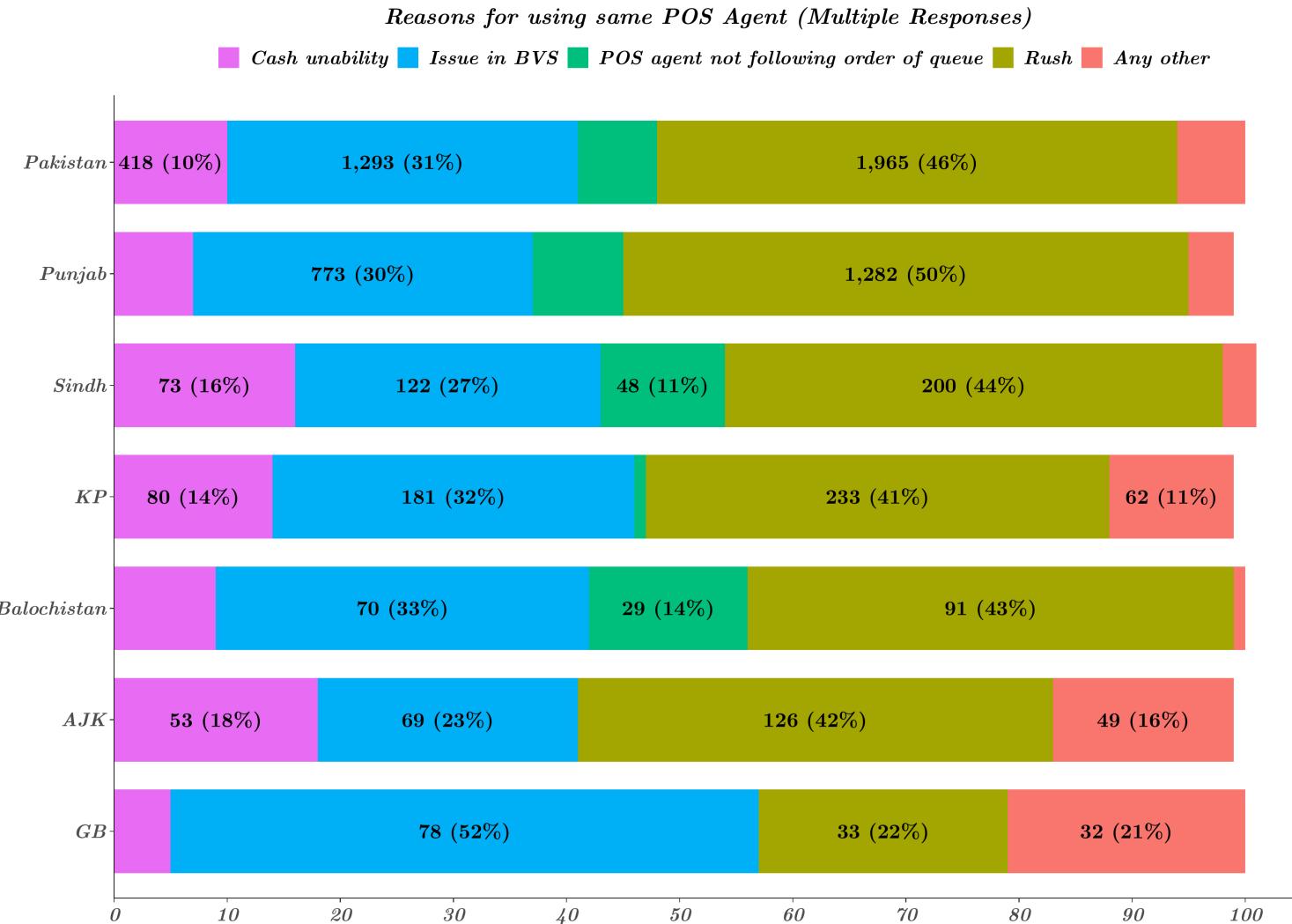


# Multiple trips for receiving Payment

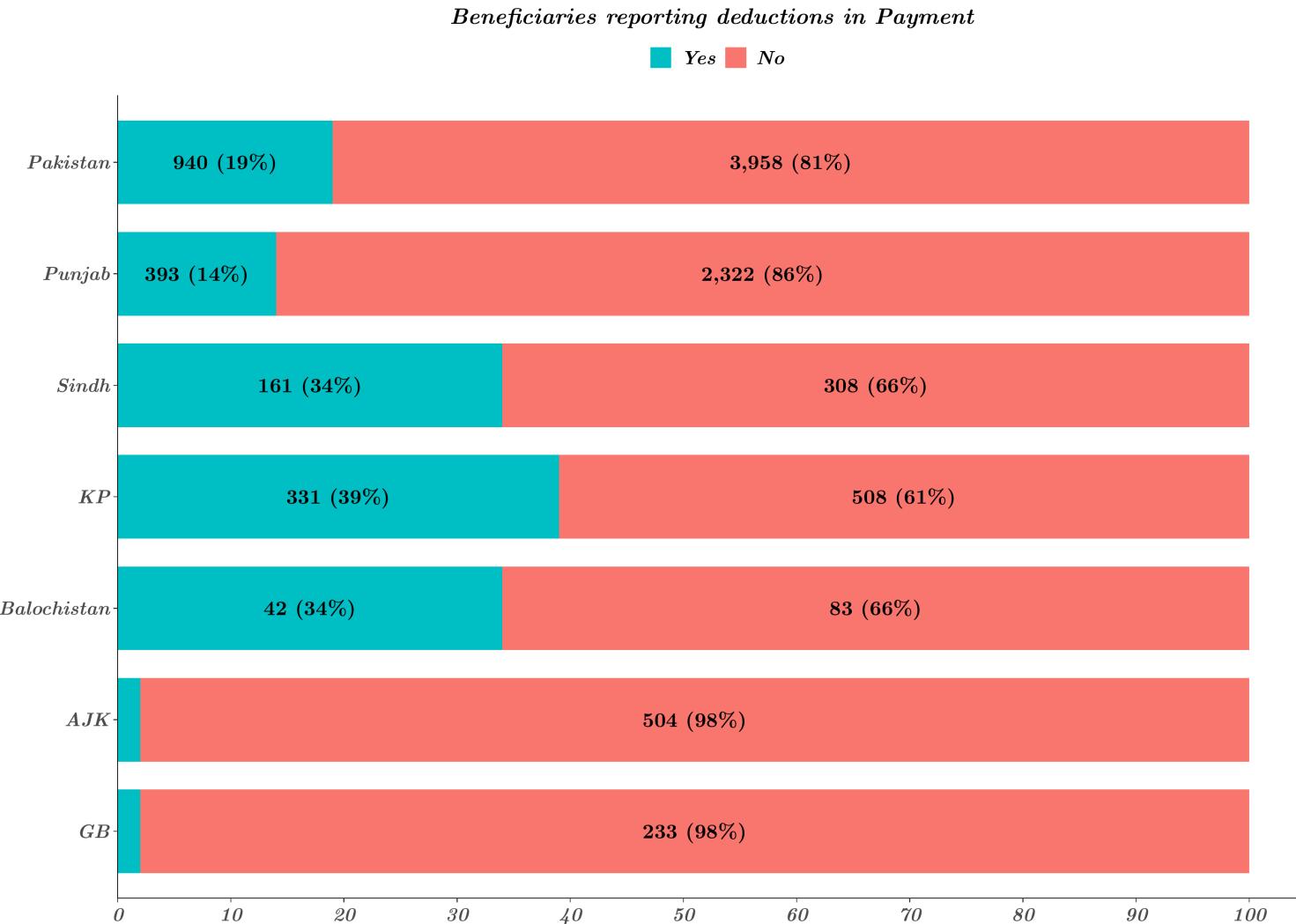
51% beneficiaries made more than one trip to receive payment

Province/Region	Average No. of trips
Pakistan	3
Punjab	2
Sindh	3
KP	3
Balochistan	3
AJK	2
GB	3

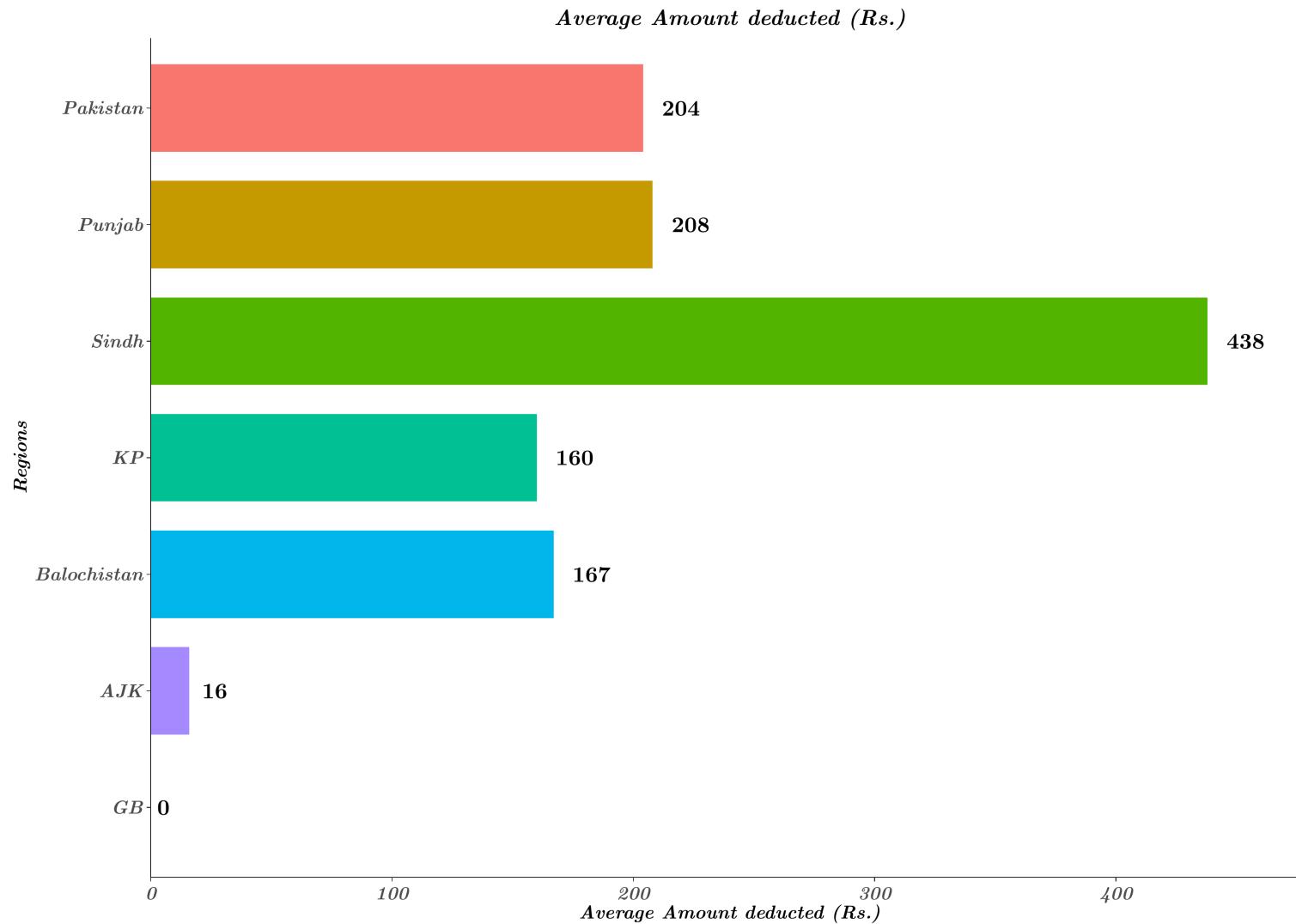
# Multiple trips for receiving Payment



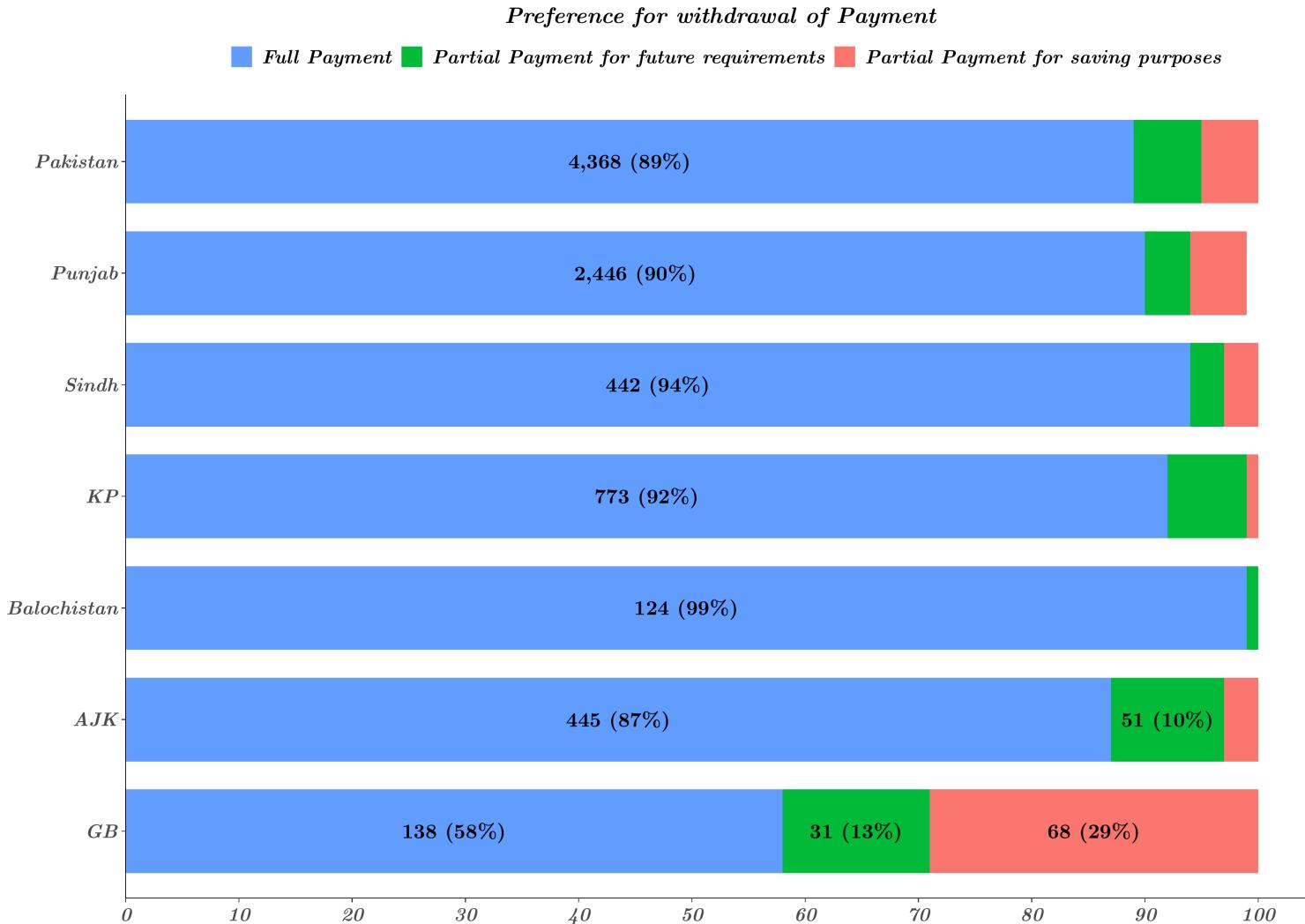
# Deductions from Payment



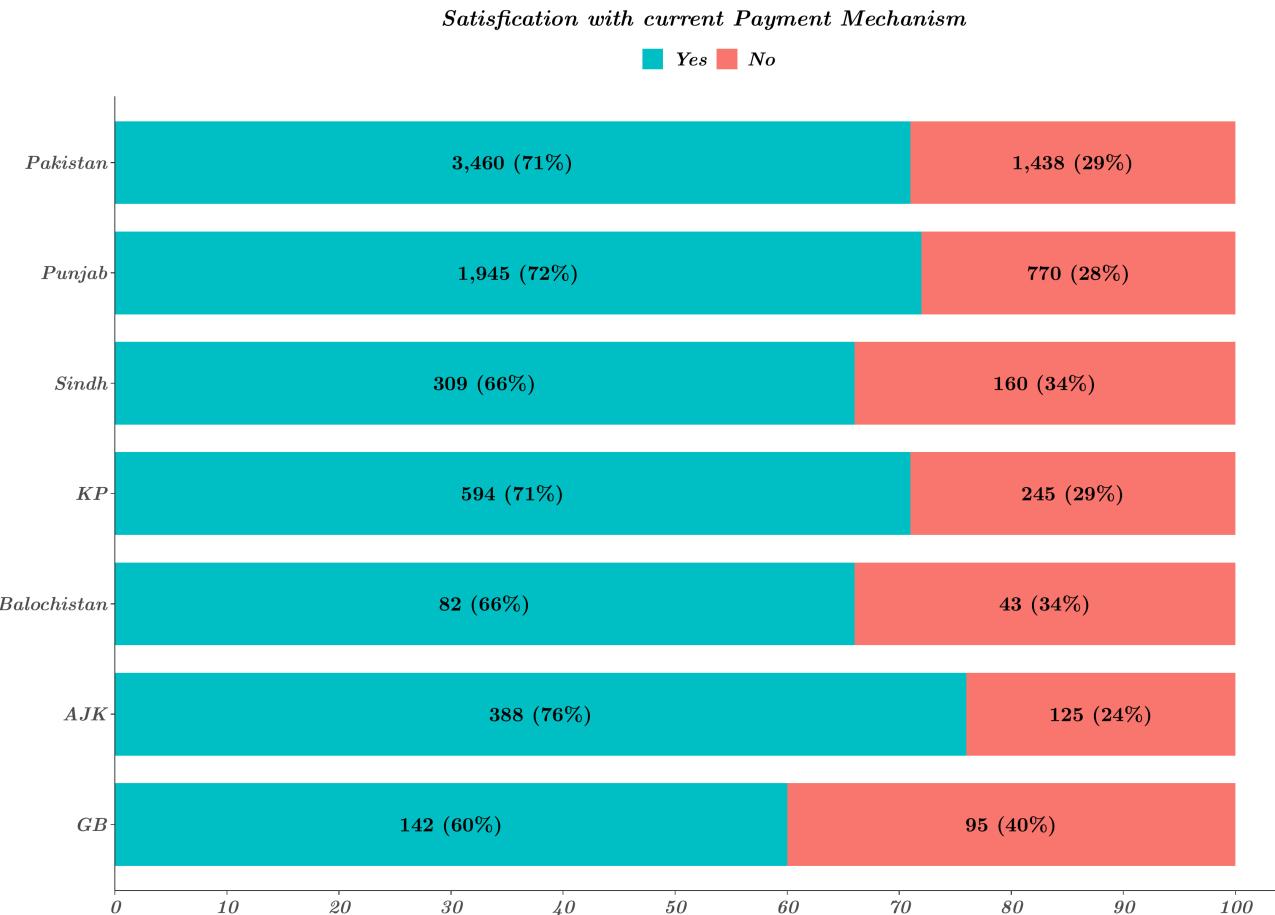
# Deductions from Payment



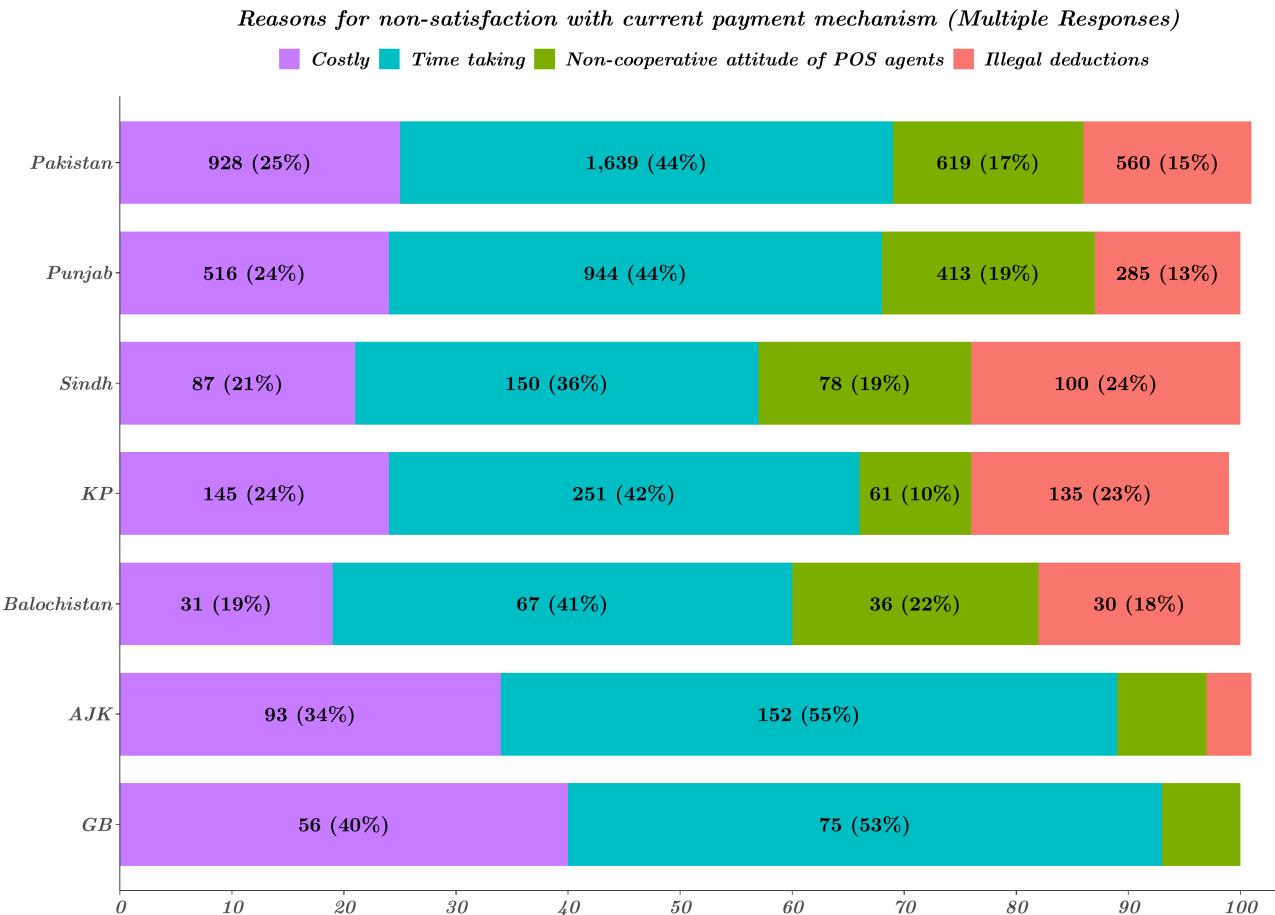
# Use of BISP Payment



# Satisfaction with current Payment Mechanism

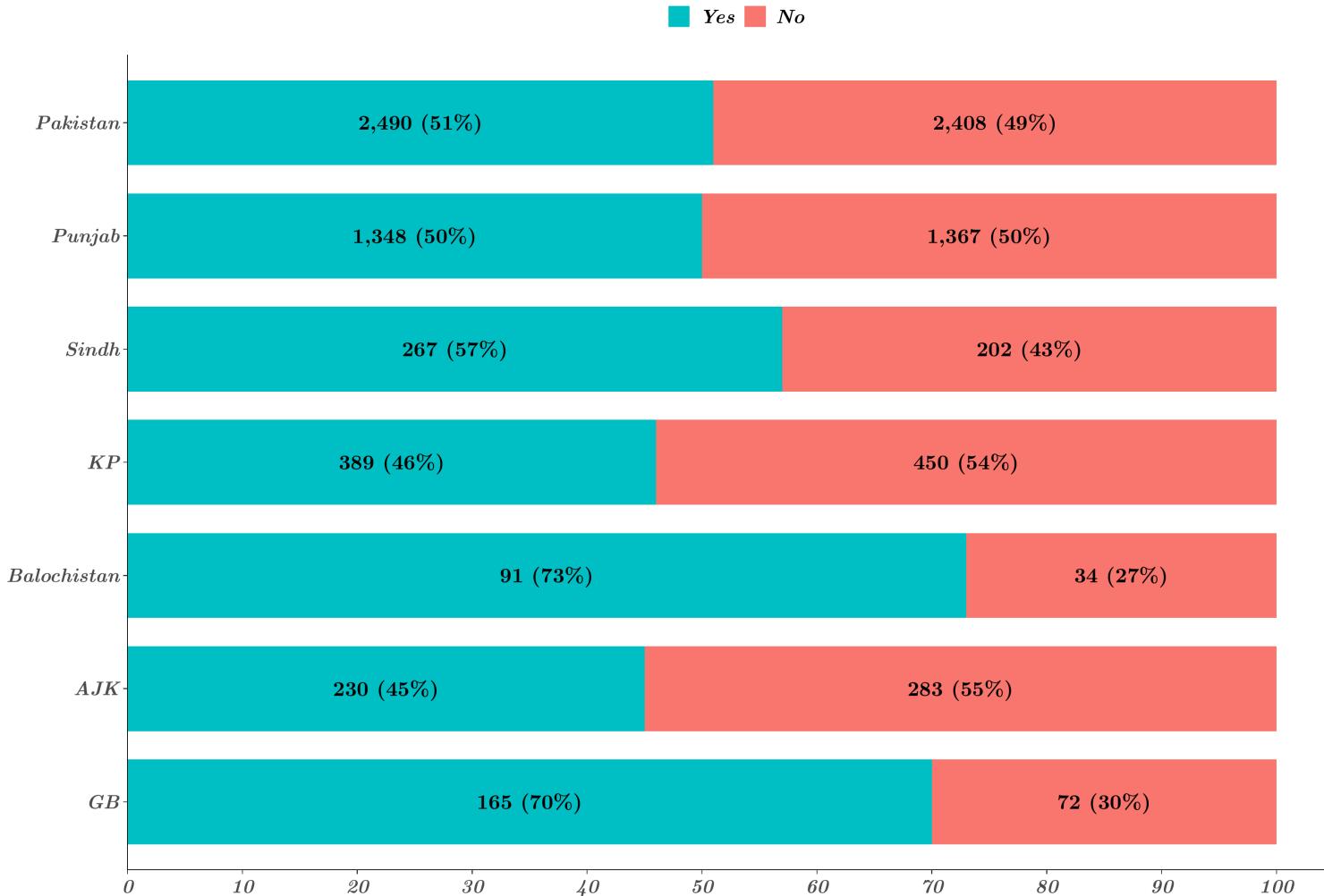


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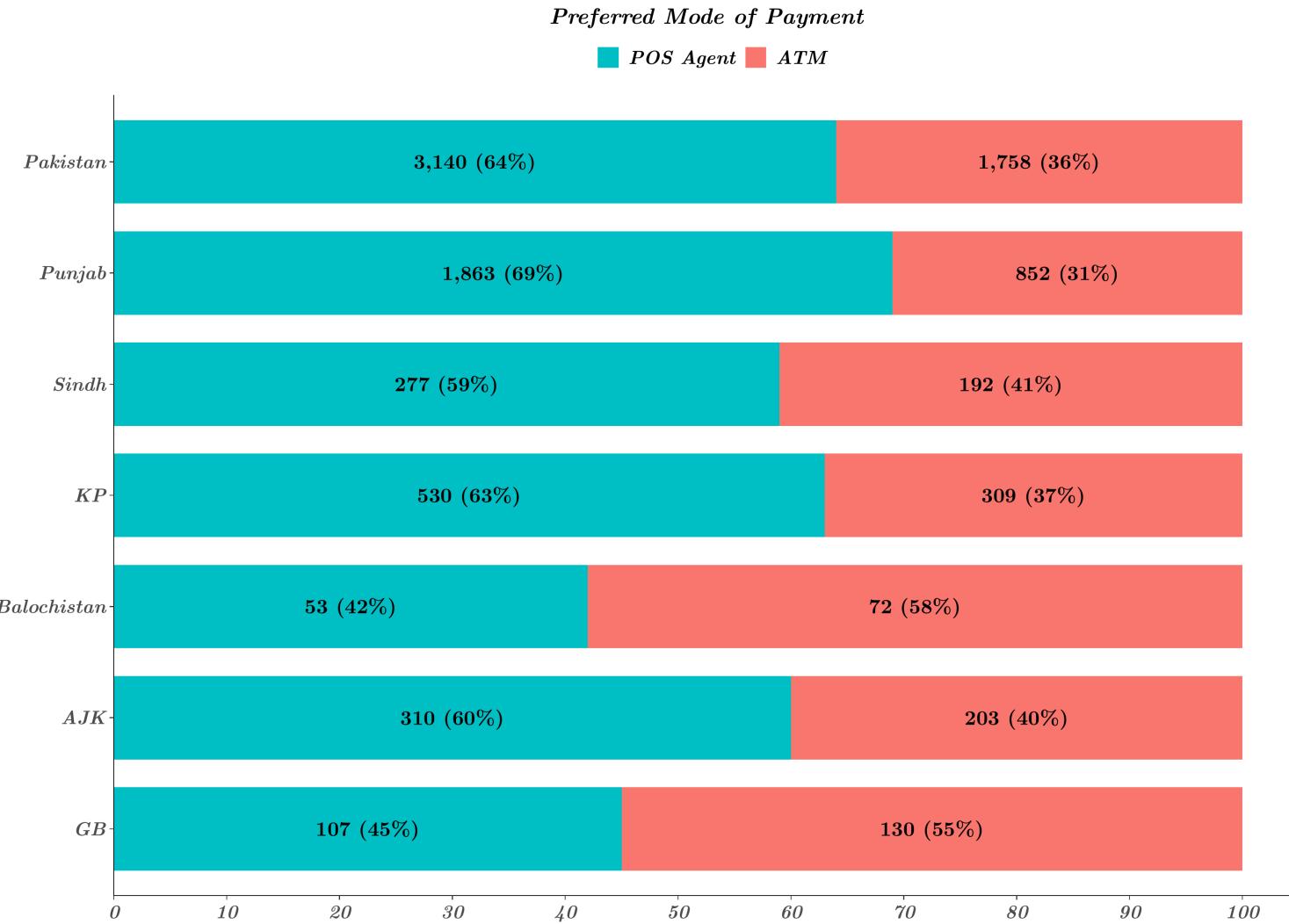


# New Payment Mechanism

BISP should introduce New Payment Mechanism



# New Payment Mechanism

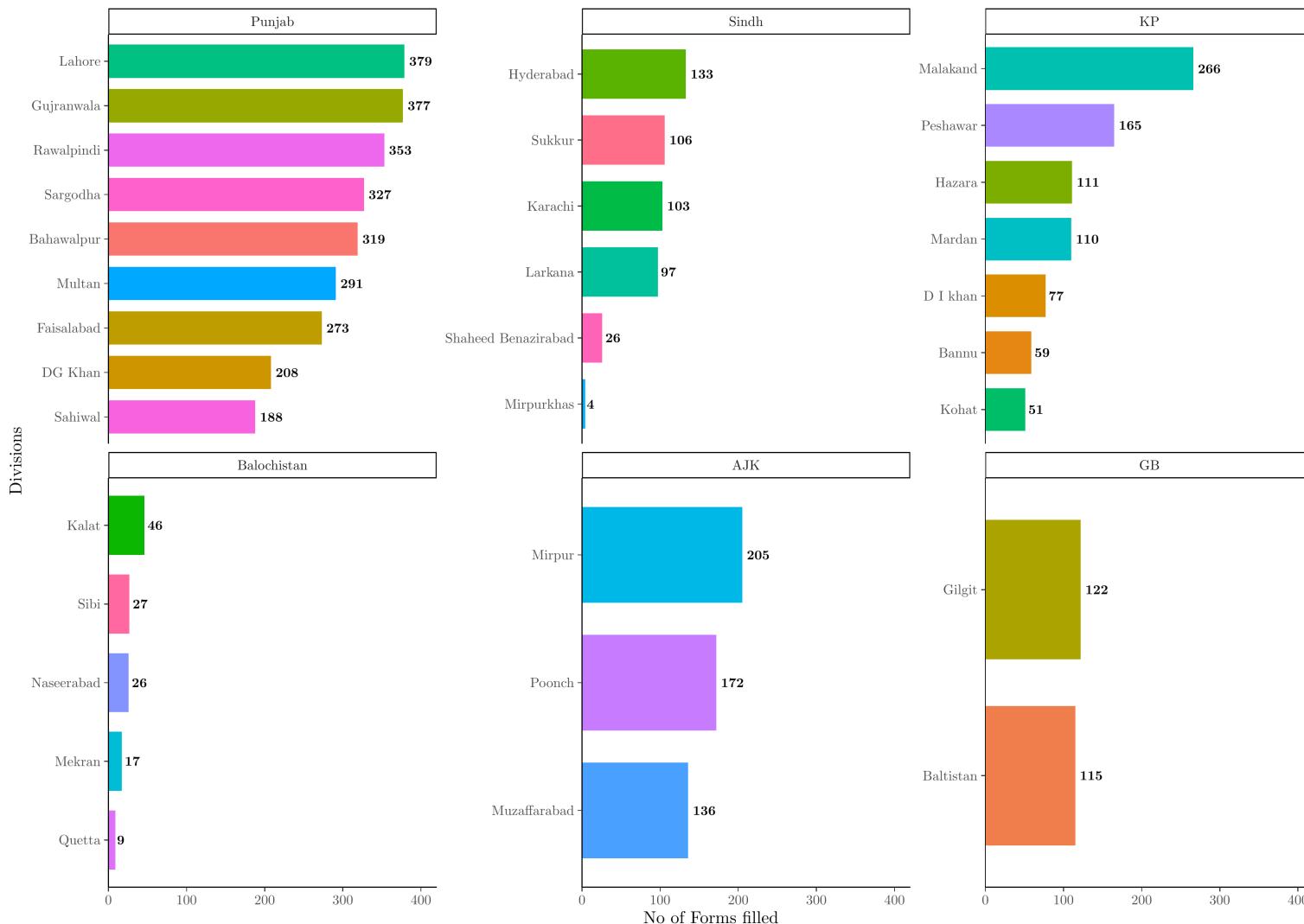


# New Payment Mechanism

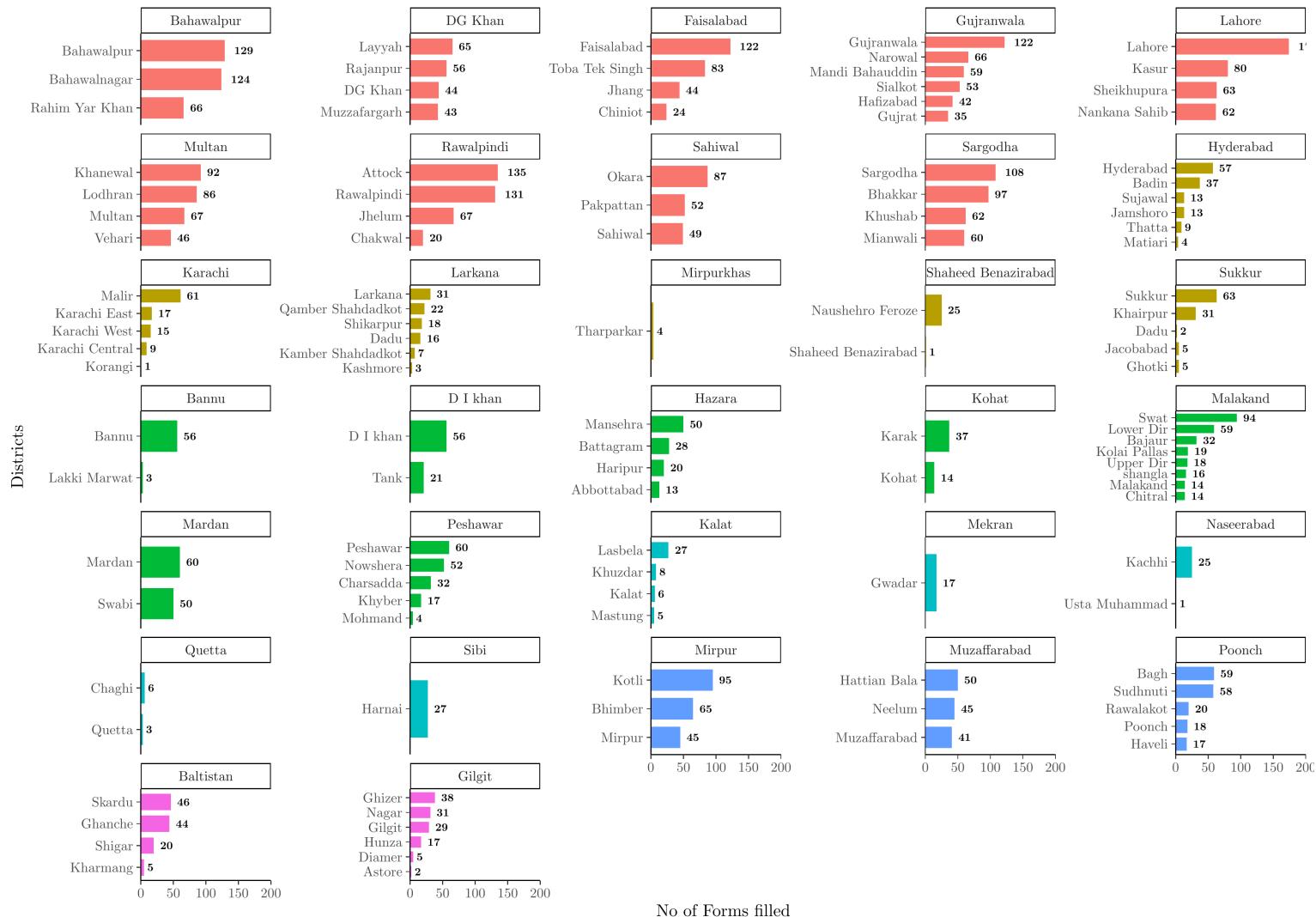


# Appendix

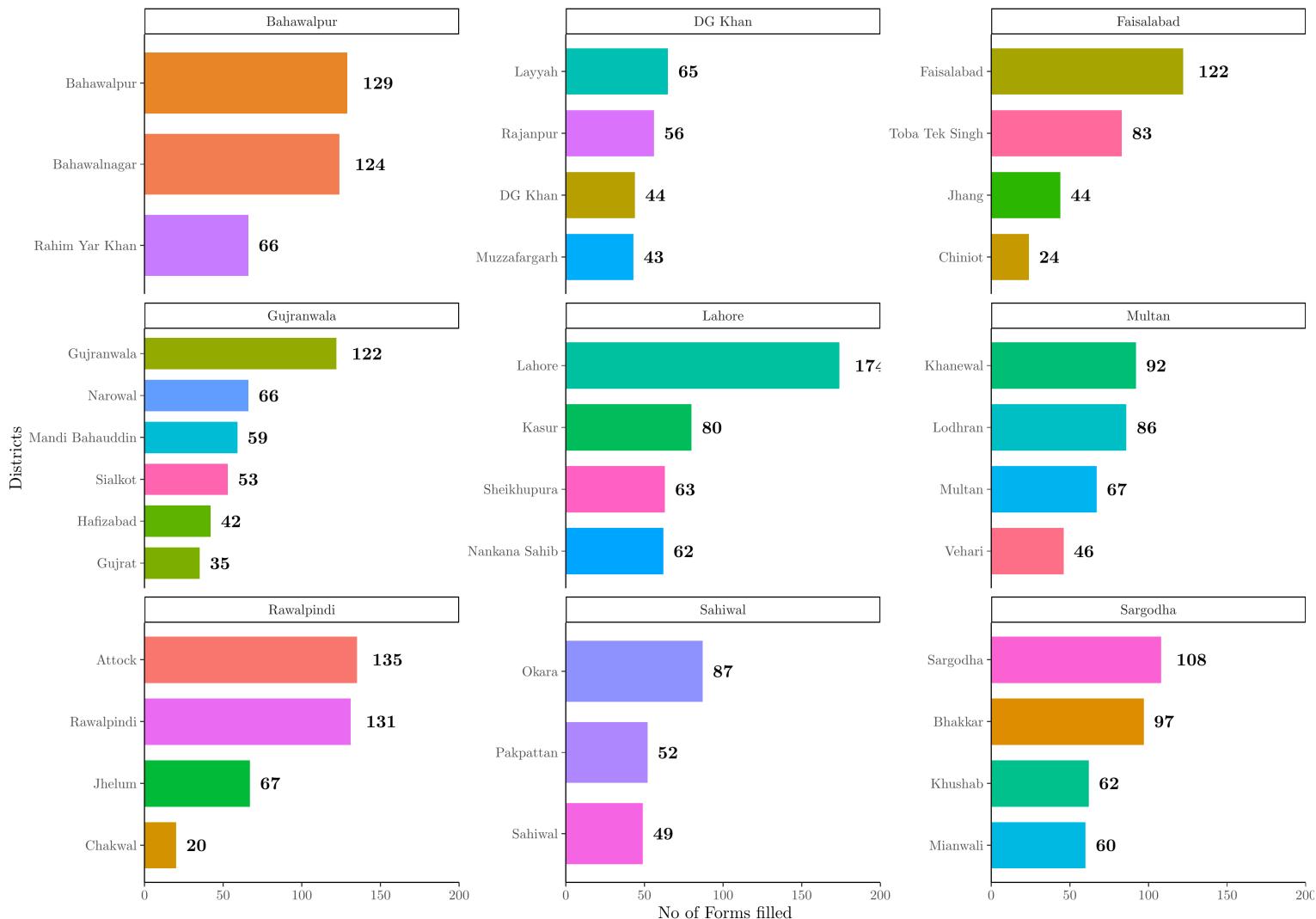
# Forms Filled (Pakistan)



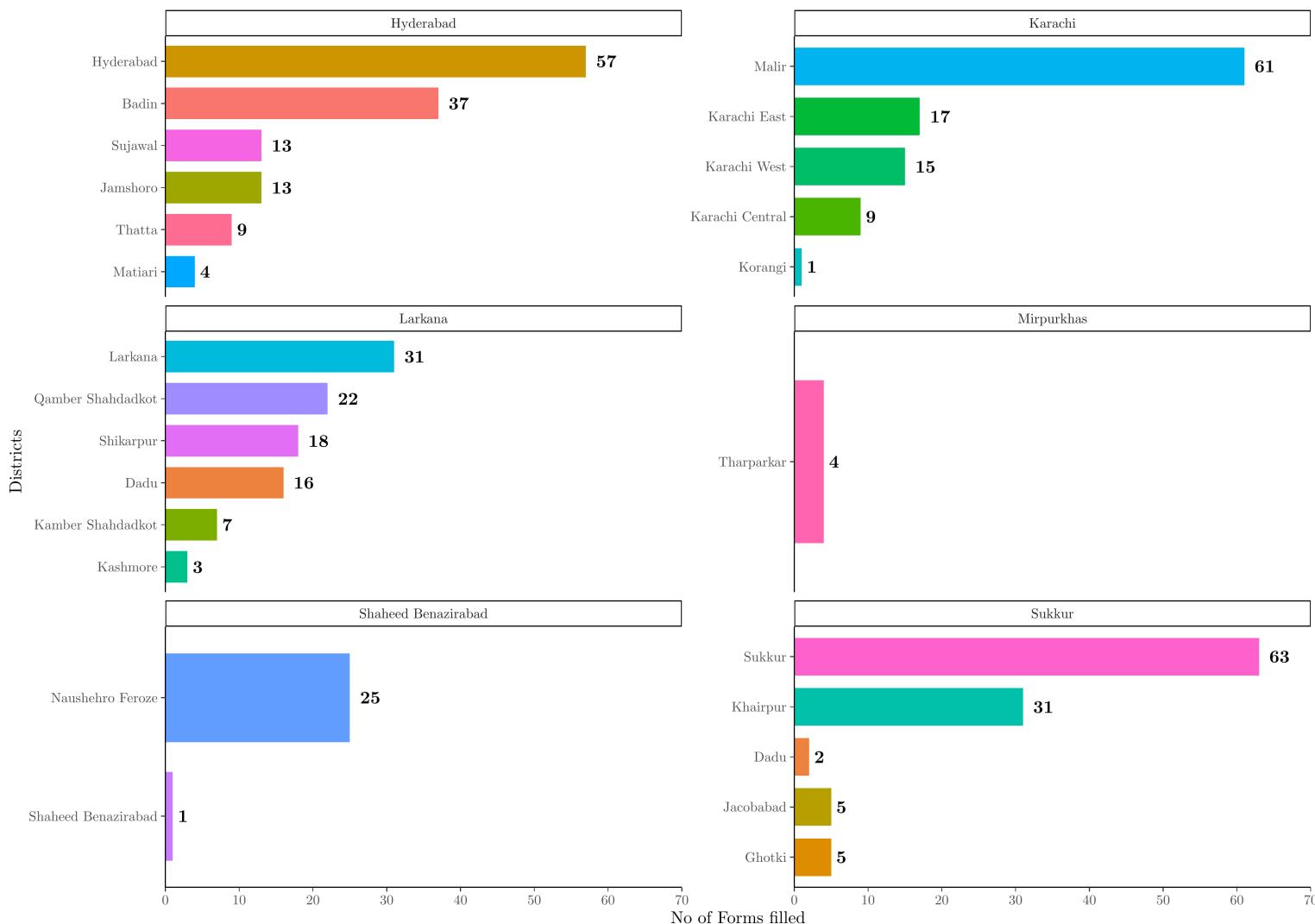
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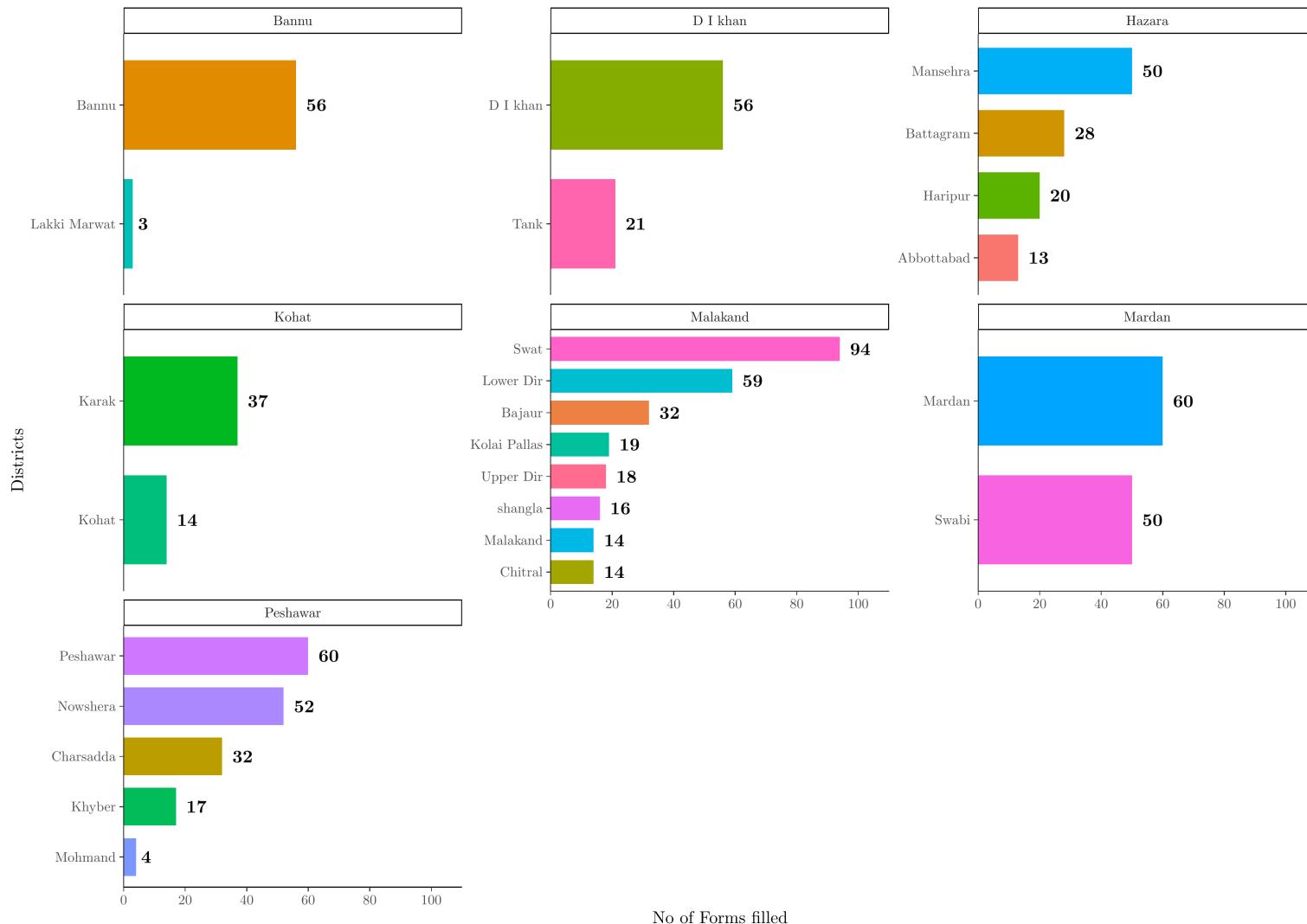
# Forms Filled (Punjab)



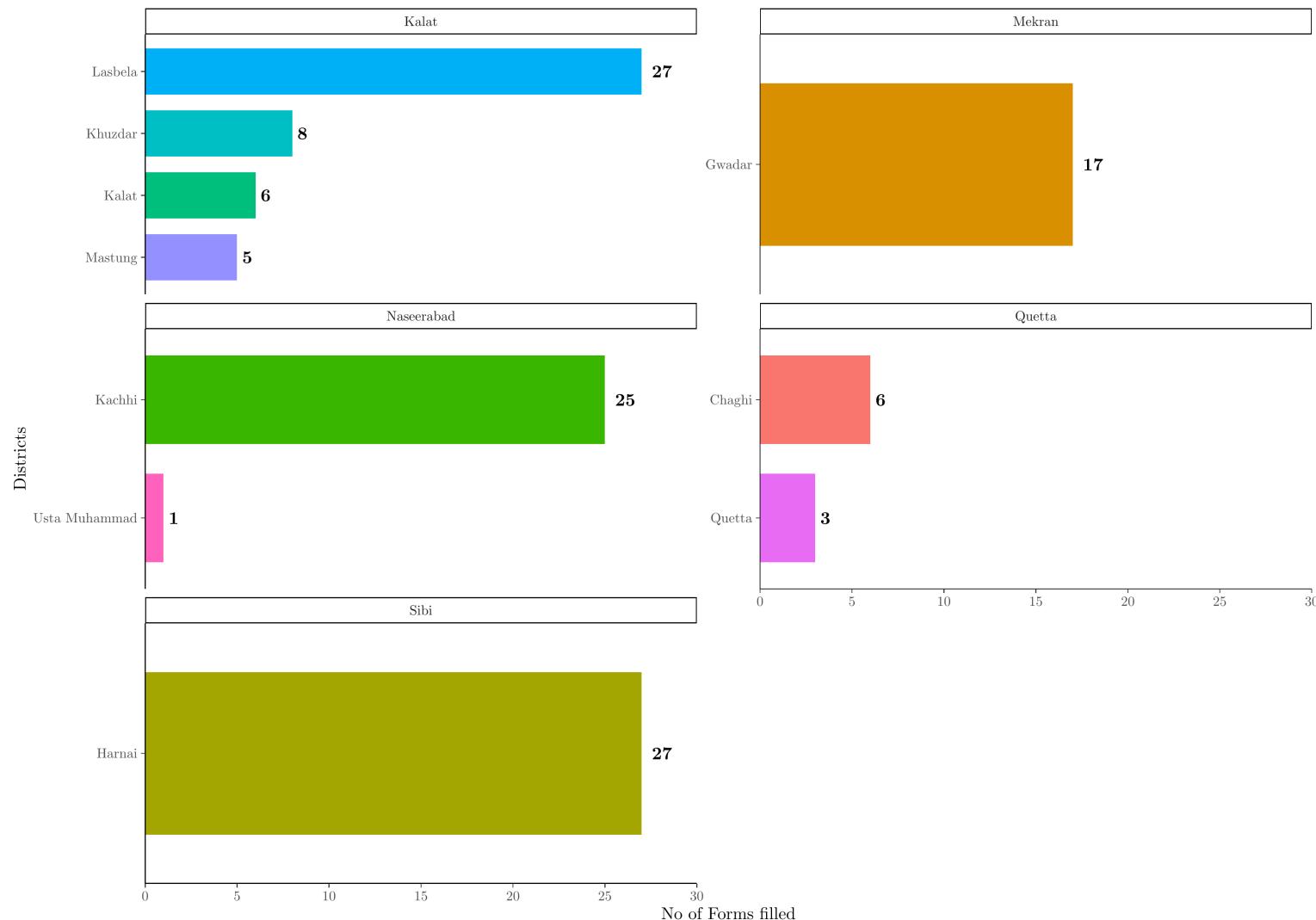
# Forms Filled (Sindh)



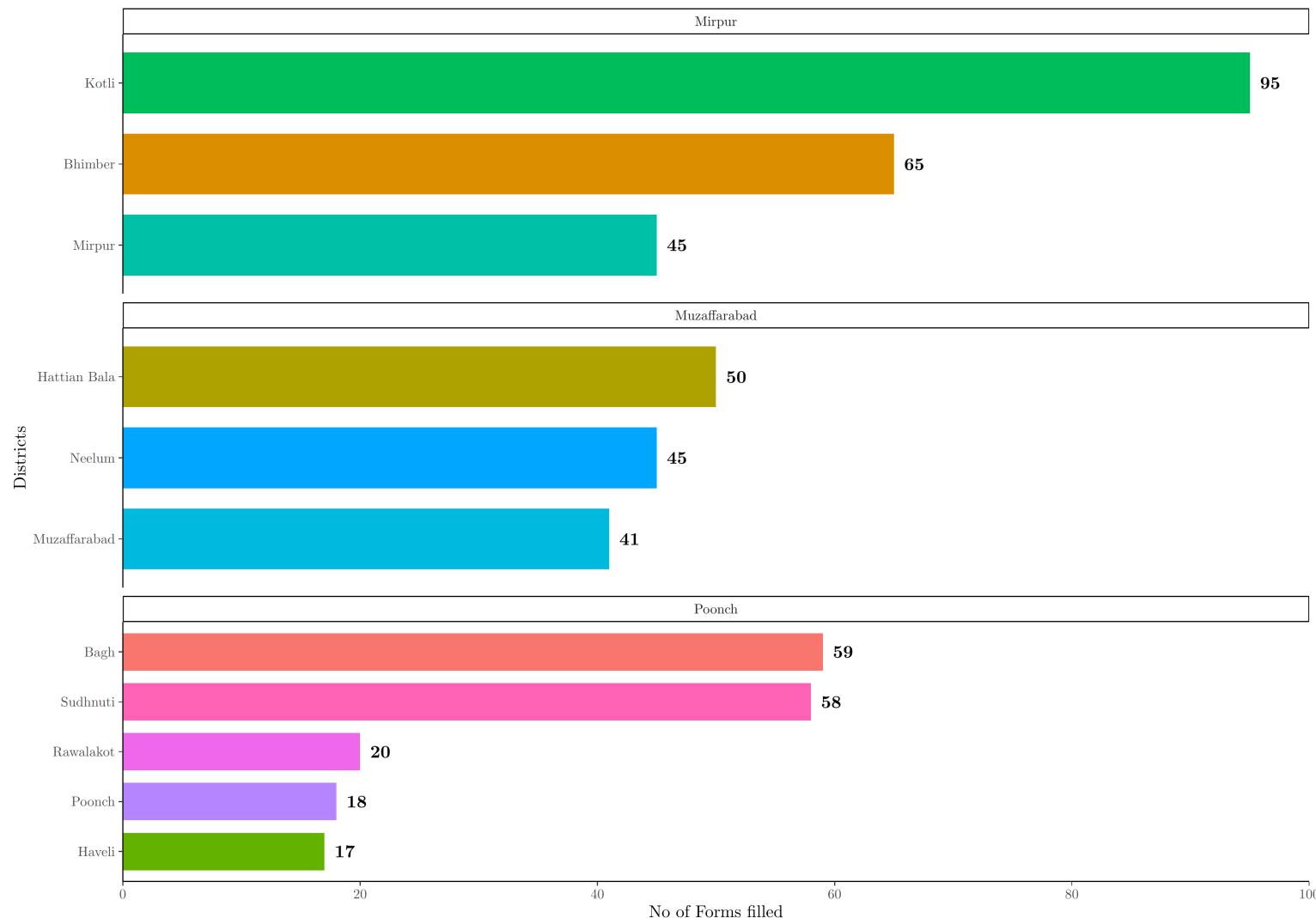
# Forms Filled (KP)



# Forms Filled (Balochistan)



# Forms Filled (AJK)



# Forms Filled (GB)

