

Bhamashah- Questionnaire for Quantitative Assessment

I. Screening Questions	
Have you applied for Bhamashah card?	<ol style="list-style-type: none"> 1. Yes, have received the card (Please verify the card by asking the respondent to show the card and continue the interview) 2. Yes, but have not received the card 3. No (If no, thank the respondent and close the interview)
When did you enrol for Bhamashah? (Check either from card or from acknowledgement slip on which respondent's name is present)	<ol style="list-style-type: none"> 1. Enrolment Slip (Enter MMY) OR 2. Bhamashah Card (Enter MMY) 3. Not Available (Skip S3)
What is the Bhamashah card number?	<ol style="list-style-type: none"> 1. Enrolment Slip (Enter number) (If selected in S2) OR 2. Bhamashah Card (Enter number) (If selected in S2)
How many members are listed on your Bhamashah card? (Check from Bhamashah Card/Enrolment Slip where available)	(Record number of members enrolled directly from the card)
Which of the following schemes has your family received benefits from in the last 1 year?	<ol style="list-style-type: none"> 1. PDS 2. NREGA 3. NSAP Pension (Old age/Disability/widow included) 4. Bhamashah Swasthya Bima Yojana (BSBY) 5. PAHAL-LPG 6. Pradhan Mantri Ujjawala Yojana
Proceed only if at least 1 scheme is selected	

II. Respondent Profile		
1.	District Name	
2.	Block name	
3.	Village/Ward Name	
4.	Location	<ol style="list-style-type: none"> 1. Urban 2. Rural
5.	Gender	<ol style="list-style-type: none"> 1. Male 2. Female
6.	Age in completed years (Estimate if unknown)	
7.	Who is the head of the family? (Enumerator to explain that the head of the household is a member who takes all the major decisions within that HH)	<ol style="list-style-type: none"> 1. Male 2. Female
8.	Who is the head of the family ("Mukhia") as per Bhamashah card?	<ol style="list-style-type: none"> 1. Oldest female member 2. Other female member 3. Any male member
9.	Age of head of the family ("Mukhia") as per Bhamashah card	(in years, check from Bhamashah card/registration slip)
10.	What is your relation with the head of the family (the "mukhia" as listed in Bhamashah card?)	<ol style="list-style-type: none"> 1. Self 2. Husband 3. Wife 4. Son 5. Daughter

		6. Daughter-in-law 7. Grand-child 8. Mother-in law 9. Father-in law 10. Other (Specify)
11.	How much land does your family own? (include all members listed on the Bhamashah card)	1. Do not own land (0) 2. Own land (.....in Acres)
12.	What is the family income (monthly)?	1. <INR 2000 2. INR 2000 – INR 5000 3. INR 5000 – INR 10000 4. INR 10000 – INR 15000 5. > INR 15000
13.	Does your family have a BPL card?	1. Yes 2. No
14.	If Yes, have you received the INR 2000 Bhamashah cash incentive in your bank account?	1. Yes 2. No 3. Don't know/Can't say

III. Beneficiary Readiness – Mobile and Aadhaar

15.	Does the family possess at least one mobile phone?	1. Yes 2. No (Skip to R20)
16.	If Yes, is a mobile mapped to Bhamashah card?	1. Yes 2. No 3. Don't Know/Can't Say
17.	Can anyone in the family read and write SMS on a mobile phone?	1. Can neither read nor write SMS 2. Can read SMS but not write 3. Can read and write SMS
18.	Does Bhamashah head of the family operate the mobile phone?	1. Yes 2. No
19.		1.
20.	Did you have to pay to register for Aadhaar?	1. Yes 2. No

IV. Beneficiary Readiness – Bank Account

21.	How many bank accounts does the family have?	(Enter number)
22.	How many post office accounts does the family have? (0 if none)	(Enter number)
23.	Did head of the family (“Mukhia” as per Bhamashah card) have bank account before Bhamashah registration?	1. Yes 2. No (skip to Q30)
24.	Did the head of family receive any benefits from government schemes in this account before Bhamashah registration?	1. Yes 2. No
25.	If Yes, what benefit did she receive before Bhamashah registration?	1. NREGS 2. Janani Suraksha Yojana 3. Old age pension 4. Widow pension 5. Disability pension 6. Scholarship 7. Cooking Gas – PAHAL 8. Cooking Gas – Ujjwala 9. Other
26.	Has anyone in your family ever withdrawn money from the account (Bhamashah Mukhia's account) registered in the Bhamashah card in the last one month?	1. Yes 2. No
27.	Is the bank account linked with Aadhaar?	1. Yes

		<ol style="list-style-type: none"> 2. No 3. Don't know/Can't say
28.	Was the account linked with mobile phone before Bhamashah registration?	<ol style="list-style-type: none"> 1. Yes 2. No
29.	If Yes, whose mobile phone was linked with the account registered in the Bhamashah card?	<ol style="list-style-type: none"> 1. Self 2. Husband 3. Son 4. Daughter 5. Father-in-law 6. Mother-in-law 7. Son-in-law 8. Daughter-in-law 9. Other
The next set of questions are related to cash withdrawal from all bank accounts in the family, including that registered with the Bhamashah card		
30.	When did you or anyone in your family last withdraw cash from a bank account?	<ol style="list-style-type: none"> 1. 1. Last 1 month 2. 2. Last 1-3 months 3. 3. Last 3-6 months 4. 4. None of the above (Skip to Section V)
31.	If yes, where do you/they withdraw cash from? (Multiple response, rank most used)	<ol style="list-style-type: none"> 1. Bank branch 2. ATM 3. E-Mitra/Atal Seva Kendra 4. Business Correspondent (non-e mitra) 5. Other (Please specify) 6. Don't know/Can't say
32.	Who goes to withdraw cash most often?	<ol style="list-style-type: none"> 1. Woman head of household (Bhamashah) alone 2. Woman head of household with male member 3. Male head of household 4. Someone other male member 5. Someone other female member 6. Don't know/Can't say
33.	If benefits are withdrawn by someone else other than the account holder, why? (Multiple response possible)	<ol style="list-style-type: none"> 1. Not allowed to go alone 2. Not literate/Never handled cash before 3. Difficult to go due to distance 4. Difficult to go due to health reasons
34.	Do you find it easy to withdraw cash?	<ol style="list-style-type: none"> 1. Always easy 2. Sometimes easy 3. Never easy
If Answer to Q31 is Bank Branch:		
35.	How far is the bank branch?	<ol style="list-style-type: none"> 1. < 1 km 2. 1-5 km 3. 5-10 km 4. >10 km 5. Don't know/Can't say
36.	After reaching the bank, how long does it take to withdraw money from bank branch?	<ol style="list-style-type: none"> 1. <15 min 2. 15-30 min 3. 30-60 min 4. 1-2 hours 5. >2 hours
37.	What is your average expenditure for each of the trips to the bank branch? (Going and coming together)	<ol style="list-style-type: none"> 1. Nil 2. <INR 10 3. INR 10-20 4. INR 21-50 5. INR 51-100 6. >INR 100
38.	Which of these problems have you experienced?	<ol style="list-style-type: none"> 1. Bank branch is shut 2. Bank officials refuse to service me 3. Cash shortage 4. Long queues 5. Not knowing how to fill a form

		6. Behaviour of the bank branch officials 7. None of the above 8. Others, please specify
39.	Rate your experience with the bank	1. Good 2. Neither good nor bad 3. Not good
If the Answer to Q31 is ATM		
40.	How far is the ATM?	1. < 1 km 2. 1-5 km 3. 5-10 km 4. >10 km 5. Don't know/Can't say
41.	How long does it take to withdraw money from ATM?	1. <15 min 2. 15-30 min 3. 30-60 min 4. 1-2 hours 5. >2 hours
42.	What is your average expenditure for each of these trips to the ATM? (Going and coming together)	1. <INR 10 2. INR 10-20 3. INR 21-50 4. INR 51-100 5. >INR 100
43.	Which of these problems have you experienced?	1. ATM not working (due to power failure or connection failure or lack of cash) 2. ATM card not working 3. Cannot follow ATM instructions 4. Long queues 5. Others (please specify) 6. None of the above
44.	Rate your experience with the ATM	1. Good 2. Neither good nor bad 3. Not good
If the Answer to Q 31 is E-Mitra		
45.	How far is the E-mitra who provides cash withdrawal facility?	1. < 1 km 2. 1-5 km 3. 6-10 km 4. >10 km 5. Don't know/Can't say
46.	How long does it take to withdraw money from E-mitra?	1. <15 min 2. 15-30 min 3. 30-60 min 4. 1-2 hours 5. >2 hours 6. Others, please specify
47.	What is your average expenditure for each of the trips to the E-mitra to withdraw cash? (Going and coming together)	1. <INR 10 2. INR 10-20 3. INR 21-50 4. INR 51-100 5. >INR 100
48.	Which of these problems have you experienced?	1. Connectivity problems 2. Authentication problems 3. E-mitra is not available 4. E-mitra does not have cash to disburse 5. None of the above 6. Others, please specify
49.	Rate your experience with the E-mitra to withdraw cash?	1. Good 2. Neither good nor bad 3. Not good
If the Answer to Q31 is Business Correspondent:		
50.	How far is the BC?	1. Comes to my home/village 2. <5 km 3. 5-10 km 4. >10 km

		5. Don't know/Can't say
51.	How long does it take to withdraw money from BC?	1. <15 min 2. 15-30 min 3. 30-60 min 4. 1-2 hours 5. >2 hours 6. Others, please specify
52.	If you go to the BC, what is your average expenditure for each of these trips? (Going and coming together)	1. Nil – comes to the house 2. <INR 10 3. INR 10-20 4. INR 21-50 5. >INR 50 6. Others, please specify
53.	Which of these problems have you experienced? (check all that apply)	1. Connectivity problem 2. Authentication problem 3. BC comes irregularly 4. BC runs out of cash 5. None of the above 6. Others, please specify
54.	Rate your experience with the BC	1. Good 2. Neither good nor bad 3. Not good
Ask to all respondents who answered Q31		
55.	Thinking about the last year, has it become easier to withdraw cash?	1. Yes, easier 2. About the same 3. No, more difficult
56.	If yes, how?	1. More bank branches opened closer to home 2. More ATMs opened closer to home 3. E-mitras opened closer to home 4. More BCs offering cash withdrawal service 5. Other (specify)

V. Beneficiary's Experience of Bhamashah Enrolment

57.	Why did you enrol for Bhamashah? (Multiple responses. Mark the most relevant option)	1. Govt. officials insisted to enrol without specifying reasons 2. Govt. official said wouldn't receive govt. benefits without Bhamashah card 3. Everyone was enrolling so I also got enrolled 4. To avail Rs 2000 cash incentive 5. To avail free health insurance under BSBY 6. To receive pension/wage/scholarship into bank account in a timely manner 7. Any other (specify)
58.	How many visits did you make to submit the Bhamashah application form?	1. Once 2. Two 3. Three 4. More than 3 times 5. Don't know/Can't say
59.	Is the family on the ration card the same as that on the Bhamashah card?	1. Yes 2. No 3. Don't have ration card 4. Don't know/Can't say
60.	If no, why?	1. New members joined family 2. Split in family 3. Members died 4. Errors in members in new ration card (after digitisation) 5. Other (specify) 6. Don't know/Can't say
61.	Who verified your information on the Bhamashah application form? (Multiple responses possible)	1. Gram Sachiv 2. Gram Sarpanch 3. Patwari 4. E-mitra

		5. No one verified it (Skip to Q63) 6. Don't know/Can't say
62.	Did this authority make any changes to the information in your form?	1. Yes 2. No 3. Don't know/Can't say
63.	How much did you have to pay to enrol for Bhamashah? No payment was made then record "0000" Don't Know/Don't remember record "8888"	1. Rs (in figures)
64.	How long did it take you to receive your card after completing all the enrolment formalities?	1. < 2 months 2. 2 to 3 months 3. 3-6 months 4. > 6 months 5. Not received it yet (Skip to next section)
65.	Did you update the data on Bhamashah card? (Change of name, new family member, new scheme etc.)	1. Yes 2. No
66.	If yes, how long did it take to rectify the data in the card?	1. Within 15 days 2. Within 15-30 days 3. 1 to 2 months 4. 2 to 3 months 5. More than 3 months 6. Don't know/Can't say 7. Did not change
67.	Did your family receive Bhamasha Rupay card?	1. Yes 2. No 3. Applied but not received 4. Don't know/Can't say
68.	How would you rate experience of Bhamashah enrolment process?	1. Very easy 2. Easy 3. Neither easy nor difficult 4. Difficult 5. Very Difficult

VI. PDS

Question to be asked to all respondents irrespective of whether they have selected PDS in screening questions or not

69.	Are you currently able to lift rations?	1. Yes (Skip to Q71) 2. No
70.	If no, since when have you been unable to lift rations?	Record in MMY format
71.	Have you been issued a new ration card in the last 4 years?	1. Yes 2. No (Skip to Q75)
72.	If yes (new ration card), what ration card did you have before?	1. AAY 2. BPL 3. State BPL 4. APL 5. State APL 6. Did not have 7. Other (Specify)
73.	If you have a new ration card, why did you get a new ration card?	1. I applied for one 2. Sarpanch asked me to apply for one 3. Govt. changed ration card type 4. Other (specify)
74.	If you stopped receiving rations (coded 2 in Q69), Did you stop receiving rations after this change?	1. Yes 2. No
75.	What ration card do you have now?	1. AAY 2. BPL 3. State BPL 4. APL 5. State APL 6. Do not have

		7. Other (Specify)
76.	Did you get your ration card digitised online?	1. Yes 2. No (Skip to Q83)
77.	If yes, how was it digitised?	1. Submitted form to Anganwadi/Gram Panchayat 2. Personally went to E-Mitra to digitise 3. Other(specify)
78.	Did anything on the card change after digitisation?	1. Yes 2. No
79.	If yes, what changed?	1. Type of card 2. Number of members 3. Names of members 4. Other (specify)
80.	Did you notice any errors in the new ration card? (Multiple options possible)	1. Type of ration card is incorrect 2. Missing family member 3. Extra family member 4. Incorrect member names 5. Incorrect mobile detail 6. Incorrect photograph 7. Others, please specify 8. No Errors (Skip to Q82)
81.	Did you get these details corrected?	1. Yes 2. No, please specify the reason
82.	Please rate your experience of digitising the ration card on a scale of 1-5 (Skip to Q84)	1. Very easy 2. Easy 3. Neither easy nor difficult 4. Difficult 5. Very Difficult
83.	If No to Q76, Why did you not get ration card digitised?	1. Did not know ration card had to be digitised 2. Tried to get it digitised but queue was too long 3. Tried to get it digitised but E-mitra was not open 4. Did not where to go 5. Other (specify)
84.	Did you get your ration card linked with Aadhaar?	1. Yes 2. No 3. Don't know/Can't say
85.	If no, why?	1. Did not know I had to 2. Tried through E-mitra but not successful 3. Tried through other government office but not successful 4. Do not have Aadhaar
86.	Has your family split ration cards in the last 4 years?	1. Yes 2. No
87.	If yes, why? (Tick all that apply)	1. To get more rations 2. To get more Bhamashah cards 3. Moved into a separate house 4. Son/Daughter got married 5. Family separation 6. Other (specify)
88.	If you stopped receiving rations (No to Q69), Did you stop receiving rations after getting new split ration card?	1. Yes 2. No
89.	If you stopped receiving rations (No to Q69), did it stop after ration dealer started distributing ration through PoS machine?	1. Yes 2. No
90.	If you stopped receiving rations (No to Q69), what is the reason? (Multiple options available) (Skip Q90 if either of Q88 or Q89 is Yes)	1. Did not receive new card 2. Old card is not accepted anymore (in PoS list) 3. New card is not accepted anymore (in PoS list) 4. Sarpanch/FPS says card type has been changed

		<ol style="list-style-type: none"> 5. Sarpanch/FPS says I am not eligible anymore 6. Card was digitised incorrectly 7. Card is not seeded with Aadhaar 8. Card is seeded with wrong Aadhaar 9. Don't know/Can't say
<p>Next set of questions are to be asked to only those respondents who selected PDS in the screening questions. Please answer the following questions to talk about your experience with new PDS system</p>		
91.	What do you use to get rations now? (Multiple responses possible)	<ol style="list-style-type: none"> 1. Bhamashah number 2. Ration card number 3. Aadhaar number
92.	Why do you use this particular card/number? (Multiple options possible)	<ol style="list-style-type: none"> 1. FPS owner doesn't accept any other identity numbers 2. Other identity numbers make the transaction time consuming 3. I don't have other two identity numbers 4. Don't know/Can't say
93.	Can all members of your family lift rations on behalf of the family?	<ol style="list-style-type: none"> 1. Yes 2. No 3. Don't know/Can't say
94.	On average, how many attempts does it take for fingerprint authentication?	<ol style="list-style-type: none"> 1. Once 2. Twice 3. 3 or 4 times 4. 5 or more times 5. Never works
95.	What do you do if fingerprint authentication fails?	<ol style="list-style-type: none"> 1. Need to visit again next day/after some time 2. Used mobile + OTP authentication 3. Denied Ration 4. Another family member comes to take ration 5. Other (specify) 6. Don't know/Can't say
96.	Comparing how you receive rations now and how you received before, what is your opinion about the new system?	<ol style="list-style-type: none"> 1. Better 2. Neither better nor worse 3. Worse 4. Do not know as never received rations before
97.	If response is "Better" in previous question, why do you say so? (Tick all that apply. Please mark most relevant reason also)	<ol style="list-style-type: none"> 1. I am aware of my entitlement and price of products 2. Receive more rations than before 3. Pay less money than before 4. No one takes my ration on my behalf 5. Enjoy using new technology
98.	If response is "Worse" in previous question, why do you say so? (Tick all that apply. Please mark most relevant reason also)	<ol style="list-style-type: none"> 1. Denied ration due to fingerprint authentication failure 2. Multiple visits due to network connectivity problems 3. Head of the household who is old is made to visit FPS shop 4. Not everyone can get rations because Aadhaar is not seeded 5. Need to pay more than before
<p>VII. NSAP</p>		
<p>To be asked only to those respondents who selected NSAP in screening section. Since you/someone in your family receives pension, our next few questions will be around pension and its delivery. Request you to cooperate.</p>		
99.	Which of the following NSAP benefits do you receive? (Multiple responses possible)	<ol style="list-style-type: none"> 1. Old Age Pension 2. Disability Pension 3. Widow Pension 4. Family Benefit Scheme (on death of primary breadwinner in BPL families) 5. Other State government scheme (if it exists)
100.	Has pension delivery changed anytime in the last 3 years?	<ol style="list-style-type: none"> 1. Yes 2. No (Skip to Q109)

101.	If yes, what has changed? (Multiple options possible)	<input type="checkbox"/> Did not receive pension but started receiving now <input type="checkbox"/> Mode of delivery has changed - Pension is delivered straight into bank account now <input type="checkbox"/> Regularity of Pension changed <input type="checkbox"/> Amount of Pension Changed <input type="checkbox"/> Other (specify)
102.	If mode of delivery has changed, how did you withdraw before?	1. I went to post office to collect it 2. The postman delivered cash at home 3. Someone went to post office on my behalf 4. Collected from Sarpanch/Gram Panchayat 5. Other (specify)
103.	How do you withdraw now?	1. I go personally to the Bank 2. I send someone to the Bank 3. I withdraw from E-mitra 4. I withdraw from BC 5. Other (specify)
104.	If regularity of pension changed, does it come more regularly?	1. Yes 2. No 3. Same as before
105.	Regarding the amount, what is the current situation compared to earlier?	1. Full amount both before and now 2. Full amount before but not now 3. Not full amount before but full amount now 4. Not full amount before or now
106.	Had you ever temporarily stopped receiving pensions for a period either before or after this change?	1. Yes – before this change 2. Yes – after this change 3. No
107.	Do you receive SMS about credit of pension?	1. Yes 2. No 3. Don't know/Can't say
108.	Comparing how you receive pensions now and how you received before, what is your opinion about the new system?	1. Better 2. Neither better nor worse 3. Worse 4. Do not know as never received pensions before
Following questions to be asked to everyone irrespective of whether they selected NSAP in screening section or not		
109.	Has anyone in your family stopped receiving pension in the last 3 years?	1. Yes 2. No (Skip to Next Section)
110.	If pension was stopped (Yes to Q109), What pension did he/she receive before it was stopped?	1. Old Age 2. Widow 3. Disability 4. Family Benefit Scheme 3. Other (specify)
111.	If pension was stopped, How did you withdraw your pension before it was stopped?	1. I went to post office to collect it 2. The postman delivered cash at home 3. Someone went to post office on my behalf 4. Straight into bank account 5. Collected from Sarpanch/Gram Panchayat 6. Other (specify)
112.	If pension was stopped, Did the beneficiary have a bank account before the pension was stopped?	1. Yes 2. No (Skip to Q114) 3. Don't know/Can't say
113.	If pension was stopped, Is this bank account registered in the Bhamashah card?	1. Yes 2. No 3. Have not enrolled for Bhamashah 4. Don't know/Can't say
114.	Did you provide bank account details to receive pensions at any point of time?	1. Yes 2. No
115.	If yes, who did you provide bank account details to receive pensions	1. E-Mitra 2. Sarpanch

		3. District office 4. Block Office 5. Any other, please specify
116.	Is the bank account where pension is deposited linked to Aadhaar?	1. Yes 2. No 3. I don't have Aadhaar 4. Don't know/Can't say
117.	If pension was stopped, Why do you think he/she stopped receiving pension?	1. Marked as deceased in records 2. Marked as duplicate in records 3. Pension is being transferred to wrong bank account 4. BPL status was changed 5. Bank account information was not submitted 6. Don't have Aadhaar 7. Other (specify) 8. Don't know/Can't say
118.	If pension was stopped, Did he/she make a complaint to the administration?	1. Yes 2. No

VIII. Pradhan Mantri Ujjwala Yojana (PMUY)

To be asked to only those who selected PMUY in Screening Section. Since you/your family has got a free LPG connection, our next few questions will be around Pradhan Mantri Ujjwala Yojana.

Request you to cooperate

119.	What was the mode of purchase of LPG stove and 1 st refill	1. Cash 2. Loan from OMC/distributor 3. Don't know/Can't say
120.	Did you have to submit any of these documents while getting the connection (Tick all that apply)	1. Aadhaar Card 2. Bhamashah ID 3. Ration Card number 4. Bank Statement Copy 5. PAN Card 6. Any other, please specify
121.	Did you receive PMUY connection on cash or credit?	1. Cash, please specify the amount (Skip to Q123) 2. Credit
122.	If you availed loan, how much do you pay for it from each refill?	1. Rupees (mention amount) 2. Don't know/Can't say
123.	After you got your Ujjwala LPG connection, do you use other cooking fuel?	1. Yes 2. No
124.	If yes, which ones do you use? (Multiple Selection)	1. Firewood 2. Coal 3. Kerosene

IX. PAHAL

To be asked only to those respondents who selected PAHAL in the screening section. (First question to be asked to all respondents irrespective of whether they selected PAHAL in Screening or Not)

125.	Do you currently receive LPG subsidy?	1. Yes – Always (Skip to Q 127) 2. Yes – Sometimes (Skip to Q 127) 3. No (Continue to Q126)
126.	Why don't you receive PAHAL subsidy? (Skip Based on the Answer Chosen)	1. Never enrolled in PAHAL (Skip to Next Section) 2. Cylinder refill is too expensive despite subsidised cost so stopped buying (Skip to Next Section) 3. Enrolled in PAHAL but never received subsidy so stopped buying LPG cylinder (Skip to Q128) 4. Gave up subsidy under Give It Up campaign (Skip to Next Section) 5. Person whose name LPG connection is in does not have Aadhaar linked bank account (Skip to Q128)

		6. Other (specify) (Skip to Q128) 7. Don't know/Can't say ((Skip to Q128)
127.	When did you start receiving LPG subsidy?	1. Less than one year 2. Between one and two years 3. More than two years ago
128.	Did you open a bank account to receive subsidy?	1. Yes 2. No
129.	Did you have Aadhaar before you enrolled for PAHAL?	1. Yes 2. No
130.	Considering how you enrolled to receive the subsidy, what is your opinion of the process?	1. Easy 2. Not easy
131.	If you said 'not easy', what problems did you face? (Multiple options possible)	<input type="checkbox"/> Had to visit the LPG dealer multiple times to submit the application form <input type="checkbox"/> LPG dealer insisted on Aadhaar <input type="checkbox"/> LPG dealer insisted on linking Bank account with Aadhaar <input type="checkbox"/> Application got rejected due to spelling mismatch/wrong entry <input type="checkbox"/> Any other, specify
132.	Whose account is the LPG subsidy credited to?	1. Female head of household (as per Bhamashah card) 2. Male head of household 3. Other female member of the household 4. Other male member of the household 5. Other (specify)
133.	Is the above bank account same as the bank account registered in the Bhamashah Card?	1. Yes 2. No
134.	Comparing how you receive cash subsidy now and how you received subsidized cylinder before, what is your opinion about the new system?	1. Better 2. Neither better nor worse 3. Worse 4. Do not know since never received subsidy before
135.	If you answered 1, why? (Multiple answers possible)	1. I save the cash in my bank account 2. I get other benefits in the same account 3. There is less waiting time for cylinders now 4. Other (specify)
136.	If you answered 3, why? (Multiple answers possible)	1. I pay more for the cylinder now 2. I do not get the subsidy regularly 3. It is difficult to withdraw the subsidy amount from the bank account 4. Other (specify)
137.	How many cylinders do you normally use in a year? (Skip to Q138)	1. Less than 6 2. Between 6 and 12 3. More than 12

X. Bhamashah Swasthya Bima Yojana (BSBY)

To be asked only to those respondents who selected BSBY in the screening questions

138.	Are you aware of BSBY?	1. Yes 2. No
139.	Has anyone in the family try availing any benefit /support under BSBY health insurance in the last 1 year?	1. Yes 2. No (End survey)
140.	If yes, were you able to successfully receive treatment under BSBY?	1. Yes 2. No (Skip to Q143)
141.	Did you receive completely free treatment under BSBY using Bhamashah card?	1. Yes – completely free 2. Yes – partial payment 3. No 4. Don't know/Can't say

142.	How would you rate the experience on a scale of 1 to 5 (1 being very bad and 5 being very good)	1. 1 2. 2 3. 3 4. 4 5. 5
143.	If no to Q140, why were you not able to receive treatment under BSBY? (Tick all that apply. Please mark most relevant reason also)	<input type="checkbox"/> Hospital said I was not eligible <input type="checkbox"/> Hospital refused to accept insurance cover <input type="checkbox"/> Hospitals kept sending me to other hospitals <input type="checkbox"/> Hospital did not have adequate facility <input type="checkbox"/> Could not afford to waste time standing in line <input type="checkbox"/> No registered hospital in vicinity <input type="checkbox"/> Other (specify) <input type="checkbox"/> Don't know/Can't say