



Impact Assessment of CSC Academy for Digital Villages in Rajasthan

A Report



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Table of Content

1. INTRODUCTION	6
1.1 About CSC	6
1.2 About the Project	6
1.3 Purpose of the Study	6
1.4 Study Objectives	6
1.5 Key Research Questions	6
1.6 Key Indicators for Impact Assessment.....	7
1.7 Indicators of Interest	7
2. STUDY METHODOLOGY	9
2.1 Research Methods	9
2.2 Geographical Coverage.....	9
2.3 Target Groups	9
2.4 Sample Size Determination.....	9
2.5 Sample Coverage.....	9
2.6 Sampling Process	10
2.7 Development of Study Tools.....	10
2.8 Team Deployment.....	10
2.9 Training of Data Collection Teams.....	10
2.10 Survey Implementation	11
2.11 Data Management	11
2.12 Study Limitations and Barriers	12
3. SALIENT FINDINGS	13
3.1 CSC Customers Profile	13
3.2 Profile of CSCs	15
3.3 Relevance of CSCs for the Rural Communities	15
3.4 Coherence of CSCs with Target Community	16
3.5 Efficiency of CSCs	18
3.6 Impact of CSCs on the Lives of Community	20
3.7 Sustainability of CSCs	22
3.8 Recommendations for Improving CSC Functioning.....	22
3.9 Students' Profile.....	23
4. CONCLUSION	31
5. ASSESSMENT ON OECD CRITERIA	33
FACT SHEET	35

List of Graphs

Graph 1: Age Categories of Customers (N=500).....	13
Graph 2: Education Level of Customers (N=500).....	14
Graph 3: Economic Category of Customers (N=500).....	14
Graph 4: Current Occupation of Customers	14
Graph 5: Source of Family Income of Customers	15
Graph 6: Usefulness of CSC for Community	16
Graph 7: Awareness Regarding Services Available at CSC.....	17
Graph 8: Awareness Regarding Facilities Available at CSC	18
Graph 9: Frequency of Visit of CSC Customers	19
Graph 10: Estimated Total Monthly Income of CSCs.....	19
Graph 11: CSC Services Aailed by the Customers in the Last 6 Months	20
Graph 12: Number of Services Aailed by Customers in Last Six Months (N=500)	20
Graph 13: Net Promoter Score Based on Customers’ Rating	22
Graph 14: Recommendations for CSCs.....	23
Graph 15: Age Categories of Students.....	24
Graph 16: Education Status of Students.....	24
Graph 17: Source of Information About Education Lab	24
Graph 18: Purpose of Registration in Education Lab.....	25
Graph 19: Services Aailed by the Students at CSCs in Past.....	25
Graph 20: Current Uptake of Computer Related Services at CSCs	26
Graph 21: Frequency of Attending Education Lab by the Students	26
Graph 22: Type of Services Aailed at CSCs by the Students.....	27
Graph 23: Completion Status of Digital Education (N=404)	27
Graph 24: Satisfaction Level of the Students with Education Labs (N=502)	27
Graph 25: Purpose of Attending Education Lab Served (N=502)	28
Graph 26: Perceived Benefits of Education Lab (N=281).....	28
Graph 27: Usefulness of Education Lab (N=501)	28
Graph 28: Benefits of Awareness Generation through Wall Writings (N=57)	29
Graph 29: Net Promoter Score Based on Students’ Rating	30

Abbreviations

APL	Above Poverty Line
BCC	Basic Computer Course
BPL	Below Poverty Line
CAPI	Computer Assisted Personal Interviews
CSC	Common Services Center
CSR	Corporate Social Responsibility
DBT	Direct Benefit Transfer
DM	District Manager
FDP	Focused Development Program
MNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
NGO	Non-Government Organization
NPS	Net Promoter Score
OBC	Other Backward Classes
PAN	Permanent Account Number
PMGDISHA	Pradhan Mantri Grameen Digital Saksharyata Abhiyan
SC	Scheduled Caste
ST	Scheduled Tribe
VLE	Village Lever Entrepreneur

1. INTRODUCTION

1.1 About CSC

Common Services Centre (CSC) is a flagship scheme of Ministry of Electronics and IT under the Companies Act, 1956 to oversee implementation of CSC Scheme. Basically, CSC scheme provides a centralized collaborative framework for delivery of services to citizens through CSCs, besides ensuring systemic availability and sustainability of the scheme. CSCs provide IT-enabled network services from government departments, business establishments, banks, insurance companies and educational institutions for the local population. Kindly refer <https://csc.gov.in/aboutus>.

1.2 About the Project

HDFC Bank CSR supported a focused development project (FDP) wherein 375 villages in Rajasthan state were transformed into Digital Villages. In these digital villages, Common Services Centers (CSCs) were provided with a set-up to run education labs in 24 selected districts of Rajasthan. The main objective of the FDP was to support techno economic viability of digital technology, projects for productive applications in village area livelihoods; standardize the technology packages for future applications; create awareness and capacity-building activities on Information Technology systems as well as creation of employment opportunities for the youth, by promoting the IT/ITES Industry. The academy has achieved this by providing educational, training, providing health services in these villages.

Under the FDP, CSCs (education lab) were set up with 1 complete desktop, 4 TFTs with N Computing Devices and 1 printer. Also, wall paintings were undertaken in the project locations. This was to assist teachers in creating a more stimulating environment in the classroom to make education more involving and enriching for the students. In addition, to spread a message on social well-being, the walls of the digital village were painted in a way that gives them a unique identity and distinct look & feel.

Further, HDFC Bank CSR intended to conduct an impact assessment study for the FDP and entrusted IMPACT PSD to undertake the current study.

1.3 Purpose of the Study

To evaluate the effectiveness, efficacy of the interventions under FDP and sustainability of the outcomes achieved through education labs.

1.4 Study Objectives

Following broad objectives were envisaged for the impact assessment study:

- What was the status of access to digital services before and after the FDP?
- How the FDP helped in accelerating the use of digital services through CSC/Education Lab and Wall Paintings?

1.5 Key Research Questions

Evaluation Component	Suggested Research Questions	Target Respondents
Relevance	Do people see the relevance, importance and usefulness of the CSC in their area	Users
	Is there a demand for services among community?	
	What services do they normally use?	Users
Coherence	What services are expected by the community and which of these are available at the CSC	Users
	Feedback on the skills and attitude of In-charge and other facilitation staff	Users

Evaluation Component	Suggested Research Questions	Target Respondents
	What basic facilities (drinking water, toilet, electricity, seating capacity etc.) are available that facilitate or constrain the use of CSC	Observation
Efficiency	Footfall per day or per month	Records
	Seasonality in use	In-charge
	Facilitation provided	In-charge
	Which are some of the popular services and which are least used services	In-charge and Records
	Awareness generation and other activities conducted	In-charge
	Proportion of users that are females	Records
	Revenue generated	Records
Effectiveness	What are some of the knowledge gains experienced by the users	
	Repeated clientele (proportion of total visitors who visit at least once a month in last 6 months)	Records
	How many people have been motivated to avail other protection services like insurance	Users
Impact	How many people report one or more benefits of availing services from CSC	
	How many people have altered their financial practices (e.g., use of digital payment modes, opening bank account) after accessing CSC	Users
	To what extent the CSC improves the access to information and services for vulnerable groups including women and girls and marginalized communities	
	How many people have accessed government schemes and services through CSC	Records Users
Sustainability	Revenue model (monthly earning)	In-charge
	Willingness to continue with the CSC	In-charge
	Plans/efforts made to expand the service delivery net	In-charge

1.6 Key Indicators for Impact Assessment

Intervention of HDFC Bank CSR	Impact Indicators
Computer Lab Infrastructure	<ul style="list-style-type: none"> Number of people enrolled in various government schemes using CSCs/Labs Amount (Rs) of direct benefits received digitally through CSC Proportion of households covered under digital health insurance Feedback and opinion on use of CSCs/Labs with respect to availability and accessibility of CSC services Case studies, if available
Wall painting	Knowledge on messages/awareness on government schemes and entitlements, actions adopted, etc.

1.7 Indicators of Interest

Part 1: Customers

- NPS (Net Promoter Score) for accessing CSC
- % Customers who believe that CSC is beneficial for the community
- % Customers who feel that one of the contributions of CSC is to increase knowledge of the community about social protection schemes
- % Customers who visited CSC in the last 6 months to register for any social protection scheme
- Top 5 services accessed by largest proportion of customers
- % Customers who are accessing insurance services
- % Customers who are accessing pension related services
- % Customers who (or their families) are accessing education related services from CSC

Part 1: Customers

- % Customers who are accessing healthcare services for their families
 - % Customers who are accessing healthcare services for their animal husbandry
 - % Customers who have purchased sanitary napkins from CSC
 - Top 3 reasons of preference of CSC for various services
 - % Customers who have received DBT, facilitated through CSC
 - % Customers who have accessed health insurance facilitated through CSC
 - % Customers who (or their family member) have taken livelihood course at the CSC
 - % Customers who secured livelihood after completing livelihood course
 - NPS for livelihood course
 - % Customers who are attending (or have attended) virtual learning center
 - NPS for virtual learning center
 - Top 3 services in demand (not currently available)
 - % Customers who recalled seeing wall paintings
 - Top 3 challenges faced by customers while accessing CSC services
 - Top 3 recommendations for further strengthening CSC services
-

Part 2: VLEs

- % CSCs managed by females
 - % CSCs managed by marginalized community (ST, BPL, CSC as the only income source)
 - % CSCs currently under debt
 - % VLEs who received training for managing the CSC
 - % CSC staff that are female
 - Average daily customers at CSC (total, female, young adults, housewives)
 - Top 3 CSC services accessed by most customers
 - % CSCs providing each of the listed service
 - % CSCs running livelihood courses
 - % CSCs running Virtual Learning Centers
 - % CSCs running manufacturing units for products
 - Top 3 services that were discontinued (or likely to be discontinued) by CSCs due to lack of demand
 - Top 3 services that CSCs intend to start (there is demand for these services)
 - % CSCs that think their CSC will expand its service/customer base in next 2 years
 - % CSCs that believe that wall paintings are helpful in generating awareness on government schemes and services
 - Top 3 challenges faced in setting up CSC
 - Top 3 challenges faced in managing/running CSC
 - Top 3 reasons for customers choosing CSC for services
 - % CSCs admitting at least 2 benefits of engaging in FDP from HDFC Parivartan
 - Number and average per CSC in last financial year:
 - Customers served
 - Consistent customers (accessed services at least 3 times)
 - Customers who purchased life insurance
 - Customers who purchased health insurance
 - Customers who started receiving DBT
 - Amount received through DBT
 - Customers enrolled for at least one social protection scheme
 - NPS (Net Promoter Score) for setting up CSC
-

The current report presents the study methodology and salient findings of the study in the forthcoming chapters. The findings have been discussed at length along with recommendations for further improvements.

2. STUDY METHODOLOGY

The current chapter provides description on methods used, target groups, sampling, survey implementation and data management, etc. and the same has been discussed broadly in the forthcoming sections.

2.1 Research Methods

For the current study, Methods-Mixed approach was followed wherein largely the quantitative survey was undertaken with the users (beneficiaries) of the project supported by CSCs/Education Labs in the study districts. Additionally, in-depth interviews were undertaken with the project in-charge (or VLEs) under the qualitative research methods.

2.2 Geographical Coverage

Following states and districts were covered in the impact assessment study:

States	Districts
Rajasthan	Kota, Bundi, Ajmer, Jaipur, Karauli and Tonk

2.3 Target Groups

The key target groups included in the study were:

- Customers who have availed services at least for 3 times from CSCs
- Students who are/were enrolled in Education Labs or have availed services at least for 3 times from Education Labs
- Village Level Entrepreneurs (VLEs)

2.4 Sample Size Determination

A total of 375 CSCs distributed across **24 districts of Rajasthan** covered under the project. We proposed to select **50 CSCs** out of the total 375 CSCs for the assessment which was 16% of the total CSCs. Since the **two districts had more CSCs (Kota and Bundi)**, we thus proposed to cover 40% of the sample each from Kota and Bundi districts (20 CSCs in each district). The remaining 10 were selected from 4 districts (2 CSCs each) which are Ajmer, Jaipur, Karauli and Tonk.

From each CSC, we propose to take the following sample:

- 10 students enrolled in any computer education course or ever attended computer education.
- 10 clients who have availed services from the CSC
- VLE

This implies that a total sample of **500 students** and **500 clients** were covered under the study. The sample was sufficient to provide a statistically valid estimate of the indicators at a 95% confidence interval and 5% margin of error.

2.5 Sample Coverage

Following table illustrates the sample required to be covered and sample coverage by States:

S. No.	Districts	CSCs	Customers	Students	VLEs
1	Ajmer	1	10	10	1
2	Bundi	20	207	209	20
3	Jaipur	2	19	21	2
4	Karauli	1	14	15	1
5	Kota	23	230	230	22
6	Tonk	2	20	20	2
	6	49	500	502	49

2.6 Sampling Process

For selecting the sample, a two-stage random sampling was adopted, and both the stages have been described as below:

Stage 1: Selection of CSCs

- In total, there were 180 villages in Bundi district and 153 in Kota. Since the CSCs were spread across all the blocks, 20 CSCs were selected in each district using systematic random sampling, ensuring appropriate representation of maximum number of blocks in the study.
- In other 5 districts, there were only 2 CSC digital villages and thus, both CSC villages were selected for the study

Stage 2: Selection of Users (Beneficiaries)

- In each selected CSC, 10 customers were selected who have visited CSC more than 3 times for availing the services being provided at CSCs. Additionally, 10 students who are currently attending education lab or have attended in past were interviewed. Thus, a total of 20 beneficiaries were covered in each CSC and a sample of 1,000 beneficiaries was achieved through 50 CSCs.
- In total, 500 respondents were to be interviewed to achieve the minimum sample size. The survey team ensured that the selected customers were those who have visited the CSC at least more than 3 times for availing the services as well as any student who has availed the education lab facilities or services for their learning.
- Under qualitative component, 49 in-depth interviews were conducted with the VLEs across all seven districts.

2.7 Development of Study Tools

IMPACT had experience of conducting the similar impact study in past in 4 states and the study tools were already available for the study. However, for the current impact assessment study, the study tools were refined and finalized as per the context. Mainly, there were three study tools used for the study - one for the customers of CSC, students who received benefit from education lab and third for VLEs. The VLE tool also included a checklist to ascertain the facilities available at the CSC for its customers. The study tools also captured information such as demographic profile of the customers, students and VLEs such as age, gender, educational qualification, caste and religion. For CSCs, the observation checklist included the following items:

- Availability of waiting area for the customers
- Functionality of hardware/equipment at CSCs
- Available facilities for the customers at CSCs such as drinking water, toilet, electricity, power backup.
- Type of services being provided by the CSCs

Both quantitative and qualitative tools were used for the impact assessment. For the quantitative survey, the comprehensive tools were scripted for CAPI and data was collected using the data application separately for customers and students. For qualitative component, an in-depth discussion guide was used for in-depth interviews of the VLEs. All tools were finalized and then translated into Hindi for the data collection teams.

2.8 Team Deployment

In both the states, a team of one investigator for covering one CSC was deployed for the study. This investigator was asked to conduct 10 quantitative interviews of customers in each CSC who have availed CSC services for more than 3 times. In addition, 10 students who are currently enrolled or have availed the services of education lab was also interviewed. In this manner, 1 CSC was covered in a day covering 20 respondents. A total of 4 teams were deployed (1 person in each team) in each of the study district. In addition, a Coordinator was also deployed who was responsible for the survey administration and quality assurance.

A dedicated researcher was deployed for the field supervision, coordination and data quality assurance. All the VLE interviews were conducted by the coordinators in each state.

2.9 Training of Data Collection Teams

A 1-day training of data collection teams was conducted in Jaipur. The training was facilitated by senior management of IMPACT in association with a coordinator. The first half of the training was exclusively devoted

to discussion on the tools. During the second half, the teams went through mock practice as well as field practice in one of the non-selected CSC. From the next day, all the team members would initiate the data collection in the selected CSC. We acknowledge the support received from HDFC Bank CSR and CSC Academy teams who provided the information about the state specific activities in the study districts and provided the contact details of the point person who would be available if any information or assistance is required during the data collection.

2.10 Survey Implementation

- Post training, a field plan was developed by dates and CSCs to be visited in each of the states.
- Team members initially contact the the VLEs in one day advance to ensure the availability as well as obtaining details such as route to be followed to reach at the location, working hours and functionality of CSCs.
- Each team member visited a new CSC every day to finish the required number of interviews (20 per CSC).
- Upon reaching the CSC, team members provided their introduction and obtained the informed consent from VLE/representative at CSCs as well as informed about the process that a team member would adopt during the day to cover the required number of respondents. CSC staff and VLE was requested to provide details about the students who were or are enrolled under the education lab services.
- Mainly, the team members conducted the exit interviews with those customers who came for availing services available at CSCs and returning back.
- All the respondents were asked about the number of times they have availed the services and informed consent was obtained prior to the initiation of interviews.
- All the respondents were found very positive, humble, and kind who willingly provided their consent and responded the questions.
- In each CSC, the respondents worked between 10:30 to 17:00 hours. This was done because users usually visit CSCs after 10:30 am as informed by VLEs in each district.
- The data was collected through CAPI on the data collection app exclusively customized for the customers and students to capture their information in an interactive manner.
- The data was uploaded on daily basis to track the progress and coverage as well as initial screening to check the consistency. This was exclusively undertaken by research manager at IMPACT office on daily basis.

2.11 Data Management

The collected data was uploaded on the cloud server on daily basis which was accessed by the authorized person from IMPACT. The data was regularly downloaded from the cloud server which stores it in encrypted form and saved in the dedicated folder on the external disk. Further, the dataset was scrutinized for data consistency and other range checks. A detailed analysis plan was developed, and dummy tables were prepared. Following activities were undertaken under the data analysis:

- Developed Fact Sheet of key indicators
- Frequency tables for each question
- Cross-tabulations of questions

Computation of Net Promoter Score (NPS)

The Net Promoter Score (NPS) is a proven metric to measure customer or students' experience and predict revenue/entity growth. The overall net promoter score has been calculated on the basis of the responses obtained from the survey of both customers as well as students with a simple question:

“On a scale of 0-10, how likely is it that you would recommend CSC or Education Lab to your friends, family, or others?”

Customers and students that give a 6 or below are called Detractors, those who give a score of 7 or 8 are called Neutrals, and those who give a 9 or 10 are called as Promoters. The net promoter score is calculated by aggregating individual results and measuring the percentage of customers and students separately as both the target groups were asked the same question for the CSC services and education lab. The resulting score is a leading indicator for growth of CSC or Education Lab because NPS measures loyalty, and therefore the likelihood of more referrals from customers or students.

$$\text{NPS} = \frac{\text{Number of Promoters} - \text{Number of Detractors}}{\text{Total Customers or Students}} \times 100$$

The NPS was calculated separately for the customers and students.

Report writing and slide deck presentation was developed exclusively by senior researchers to interpret the results discussing the impact and expected outcomes.

2.12 Study Limitations and Barriers

Some of the limitations and barriers faced during the data collection:

- Non-availability of VLEs due to their outstation travel and refusal for talking to staff
- Long waiting hours for conducting the exit interviews, largely dependent on the customers' visit.
- Students took more time to reach or access their location due to their school duration.
- Few VLEs were not aware of any impact assessment is being done due to no communication from CSC Academy.

3. SALIENT FINDINGS

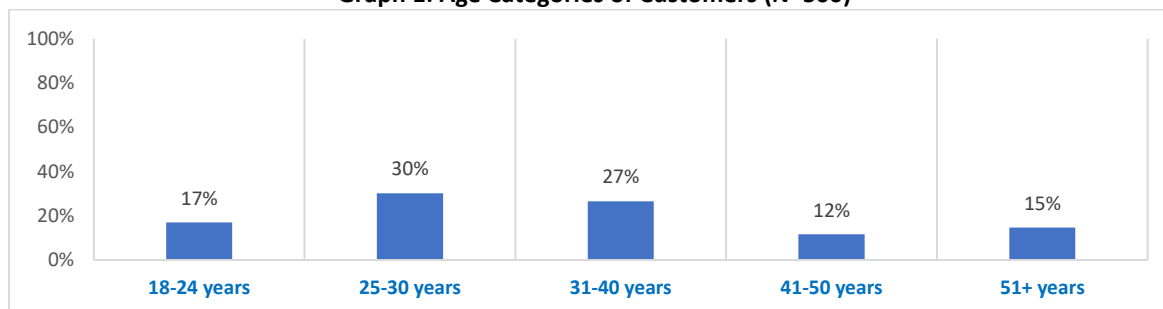
The current chapter discusses about the key study findings based on the interviews with customers, students and VLEs. A detailed discussion related to different parameters have been provided to interpret the results of the impact assessment of the project.

3.1 CSC Customers Profile

Under the assessment, a total of 500 customers were interviewed across 6 districts in Rajasthan. Of all 500, proportion of females was less than one-fifth (19%) as compared to that of males (81%). VLEs also confirmed that proportion of men is always more than women who come to avail different services at CSCs. Each customer visits CSC as per the need as well as availability of the services at the CSC. VLEs also stated that men go to work, and they use more services of CSCs and women in Rajasthan do not go outside home independently, in most of the cases. Largely, money withdrawal or deposit, registration and applying for various schemes, applications are the key services availed by the customers. Another major services availed by customers is updating the statutory IDs and caste certificates.

As expected, people of all age groups come to CSCs which indicates that CSCs provide services that are essential/useful for people of all ages (online services for customers and students). Following graph presents the state wise distribution of age group of customers coming to CSCs.

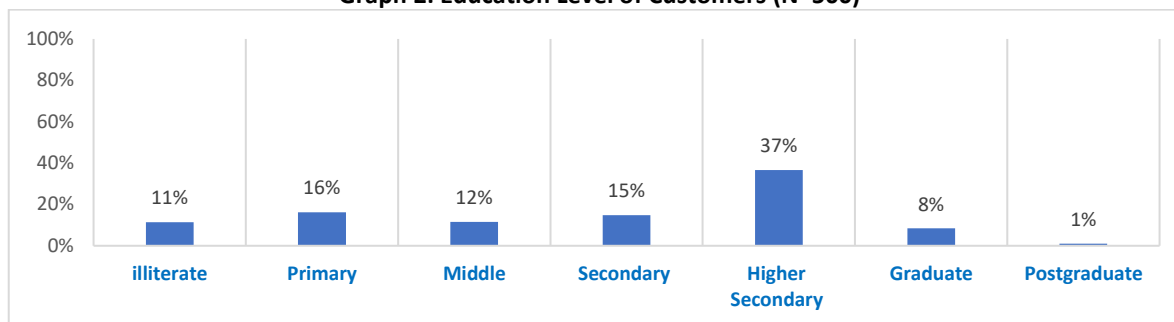
Graph 1: Age Categories of Customers (N=500)



Slightly less than half the total customers of CSCs (47%) are from the younger age group (18-30 years) and it can be seen that 39% were in 31-50 years age group. This seems to be true as majority of people are opting CSC services for the banking related services or IDs and document updation, etc. Only 15% of customers were senior members visiting CSCs for their administrative or financial activities such as pension, money deposit or withdrawal.

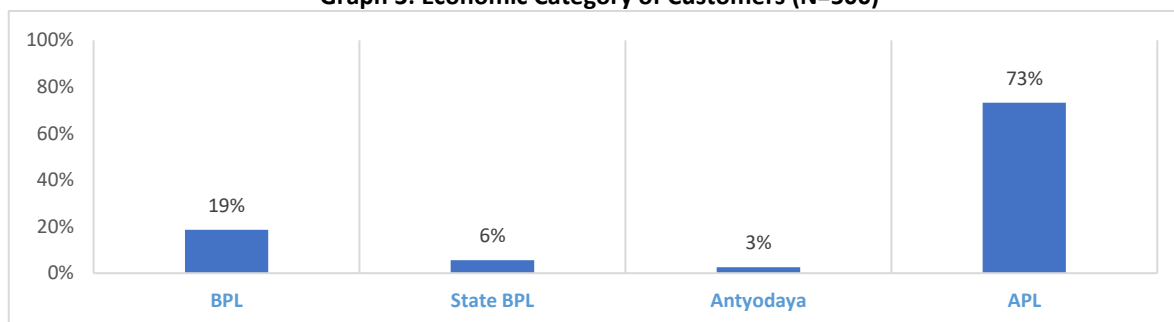
Further, gender-wise analysis suggests that a proportion of women visiting CSCs for their work is more in 51+ years age group (23%) as compared to 18-30 years and 31-50 years which is 19% and 16% respectively. This also confirms that women in elderly age group have more liberty in going out for their work as compared to younger ones.

With respect to education, less than two-fifths (37%) of customers were found educated up to higher secondary level and 15% had education up to secondary level. The education status of customers has been shown in the following graph.

Graph 2: Education Level of Customers (N=500)

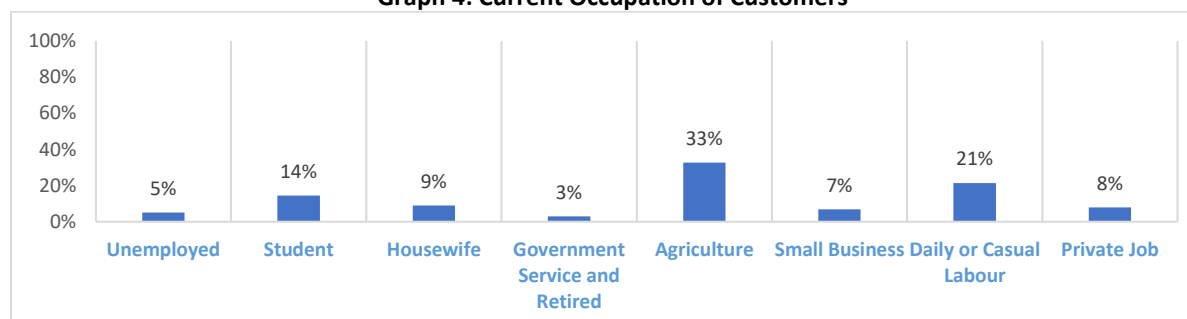
Less than 10% of customers were educated up to graduate or more and slightly more than a quarter (28%) were middle, or primary passed.

Another important characteristic of the population accessing CSCs is their economic status and findings show that almost three-fourths of the customers (73%) were in higher socio-economic status (APL). Remaining customers approaching CSCs were in BPL category who largely approach for social protection schemes and obtaining incentives from government.

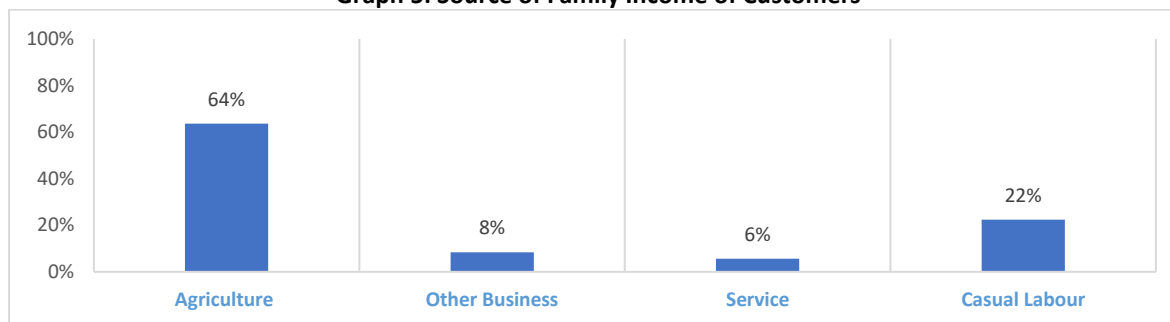
Graph 3: Economic Category of Customers (N=500)

Usually, Ayushman Bharat or other health related services are availed by all categories of people and focused welfare schemes are largely targeted by customers falling into BPL category.

Information on their current occupation revealed that the largest proportion (33%) were into Agriculture followed by 21% were daily or casual laborers and 7% who had small business. About 11% each were either in government service or had private jobs. About 14% were students and 9% were housewives. The details of the occupation of customers of CSCs is presented in the graph below.

Graph 4: Current Occupation of Customers

As most of these CSCs are located in the rural areas due to which 33% customers had agriculture as their major source of income. Also, agriculture is limited to a limited geography in Rajasthan due to its climatic conditions.

Graph 5: Source of Family Income of Customers

Further information on major source of family income reveals that a large proportion of customers (64%) had agriculture whereas more than one-fifths (22%) of customers had large share of family income through a daily or casual labor work.

3.2 Profile of CSCs

The total 500 customers and 502 students (Total sample of 1002 beneficiaries) were interviewed by visiting 50 CSCs, spread across six target districts of Rajasthan. All the CSCs established with a minimum of one computer, one printer and other basic furniture and infrastructure requirements. In addition, all these CSCs were provided with 1 mainframe computer, 4 nodes including N-computing device under HDFC Parivartan support. In all these CSCs, VLEs were interviewed, and a checklist was filled-up to assess the availability of infrastructure set-up at CSC apart from interviewing customers and students. There were a few CSCs who had additional computers and laptops as per their requirement of managing the customers and type of services available with them. Further, more than half (55%; n=27) of CSCs had their premise which are accessible by persons with disabilities (PwDs).

3.2.1 VLEs Profile

Of all 49 VLEs, more than half (55%) were in the age range of 18 to 30 years and 39% were between 31 to 40 years and remaining 6% were in the age group of 41 to 50 years. Only 6 VLEs were female and 5 of these were in Bundi district. Among all, more than three-fourths (78%) were educated up to graduation or more. Among all 49, 32 VLEs (65%) reported having another source of income generation which indicates that these 32 VLEs were spending their time in occupation other than CSC work. Of these 32, 26 had agriculture, 3 were in jobs and 2 into real estate business and renting a property. Interestingly, almost all VLEs (48 out of 49) mentioned that CSC work is their prime occupation.

3.3 Relevance of CSCs for the Rural Communities

3.3.1 Demand for Services

VLEs mentioned that the top five services with high demand are banking, making documents (Ration card, PAN, Aadhaar, caste certificates, and more), downloading information and taking printouts, registration for government schemes and services, computer education and other services including bill payments and recharge. Exclusively for computer related services, computer education, photocopy and printouts are the key purposes for which people come to CSCs. Demand for accessing internet for bookings or searching content, etc. is very limited as internet connectivity is an issue as well as people have smartphones for searching content or information related to services, contact details, etc.

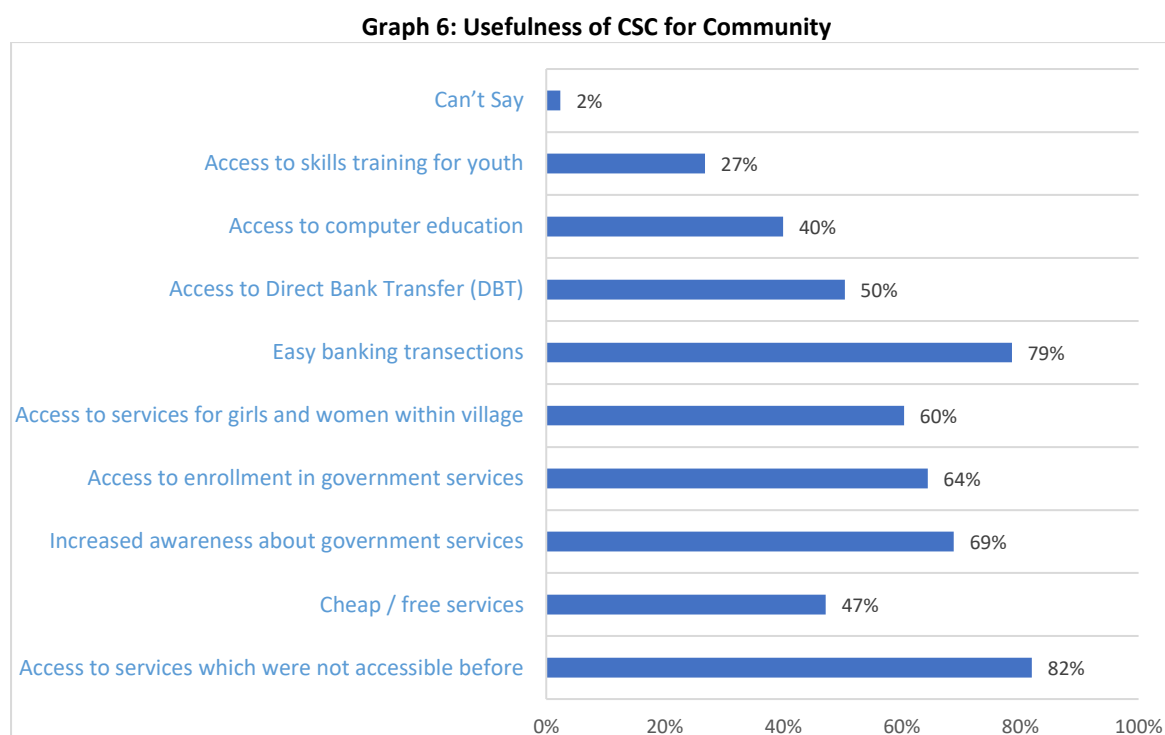
About 8 CSCs had shared a challenge in terms of poor or no internet connectivity and 5 also were facing a problem of non-availability of qualified staff for their CSCs. To mitigate this challenge, these VLEs use mobile hotspots and battery inverters to serve their customers.

All the VLEs were posed with a question on services they would like to include in their CSCs. About 20 VLEs expressed their desire to initiate the Aadhaar Registration (for new Aadhaar Cards as well as updating Aadhaar cards) followed by 9 intended to start smart classes so that students can be benefitted. Another 5 VLEs expressed their desired to start RSCIT recognized centre for the youths of Rajasthan so that they become eligible for applying in the Government jobs. Other three services stated by VLEs were CSC with all online services (33 VLEs), being Bank Correspondent (4 VLEs) and Tuition Centre (3 VLEs). Furthermore, 7 VLEs informed that they had initiated IRCTC booking centre but closed the same due to not much demand from the customers.

Both customers and VLEs mentioned that there was always a demand for all these services, even before CSC was established, and people were visiting far off locations (block or district level) to access these services. As a result, they were either not able to access some of the services or they were spending significant amount of money in transportation, along with losing their daily wages.

3.3.2 Relevance and Usefulness of Services Available at CSCs

All customers (100%) were of the opinion that the CSCs are useful for the community. When asked about the usefulness, the customers had varied perceptions, as depicted in the following graph:



Evidently, one of the many reasons that proved the usefulness of CSCs was provisions for banking and financial transactions at the doorstep (79%). The other responses that make CSCs very useful included safe access to girls and women as they need not to go far off locations for the services (59%) and increased awareness on government schemes and entitlements (50%).

More than two-thirds (73%) of the customers opined that when this CSC was not set-up, they had to go too far (block/district headquarter) to access these basic services, which are no available within their village. One-third of the customers (33%) had opinion that people had to pay higher prices for similar services, further reiterating the usefulness of the CSCs for the local community.

Largely, VLEs received information for establishing the CSCs from DM and CSC officials (10 VLEs each), advertisements and social media (8 VLEs) and 4 VLEs got reference from someone to check and contact CSC district team.

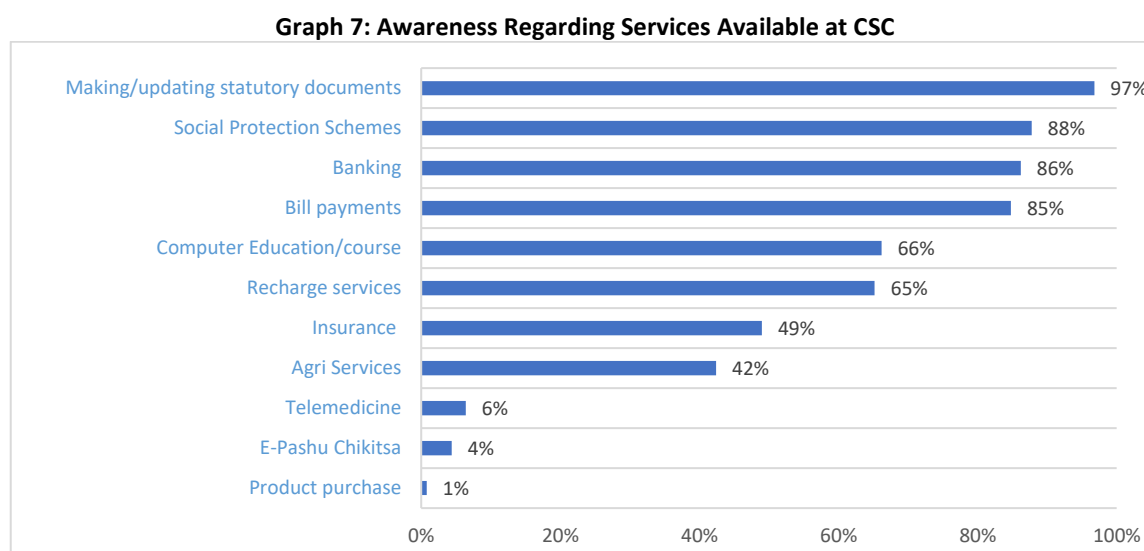
3.4 Coherence of CSCs with Target Community

CSCs are designed and operated to address most basic needs of the people that have emerged following nationwide digitization in the country under the guidance of Ministry of Electronics and IT, Government of India. The concept of DigiGaon (i.e., reach of digital services to the grassroot people) was possible only because of establishment of CSCs at remote rural locations in the country with an aim that at least one person of the family should have awareness on digital and online platforms various services.

3.4.1 Awareness on CSC Services

While interacting with VLEs as well as customers have the similar opinion that one of the prime advantages of these CSCs is availability and access to the banking system through internet (net banking), particularly for saving and withdrawal of money at the doorstep. In rural areas, ATMs and bank branches are located at far off locations due to which rural people, especially senior citizens face challenges in accessing the banking services regularly. With the help of CSCs, senior citizens can access banking services such as withdrawal of their money which they receive through various schemes like pension and direct bank transfer by the family members who are migrants staying in other cities of India. Apart from the banking services, these CSCs play a pivotal role in providing two important services which is registration for important social protection schemes and entitlements as well as obtaining caste certificates, other relevant documents needed for the registrations.

Findings revealed that the most popular service from CSCs availed by customers is updating Aadhaar card as well as other important identity documents required at different levels such as government, banks and NBFCs, etc. Among customers also, 97% of them were aware that the CSCs support in applying or updating important documents such as Aadhaar Card, PAN Card, birth and death certificates, Caste and life certificate, Disability certificate, and many other such documents. A very large proportion of customers (86% knew about banking services and 85% had awareness on CSCs support in bill payments. Following graph illustrates the awareness levels of customers related to CSC services.



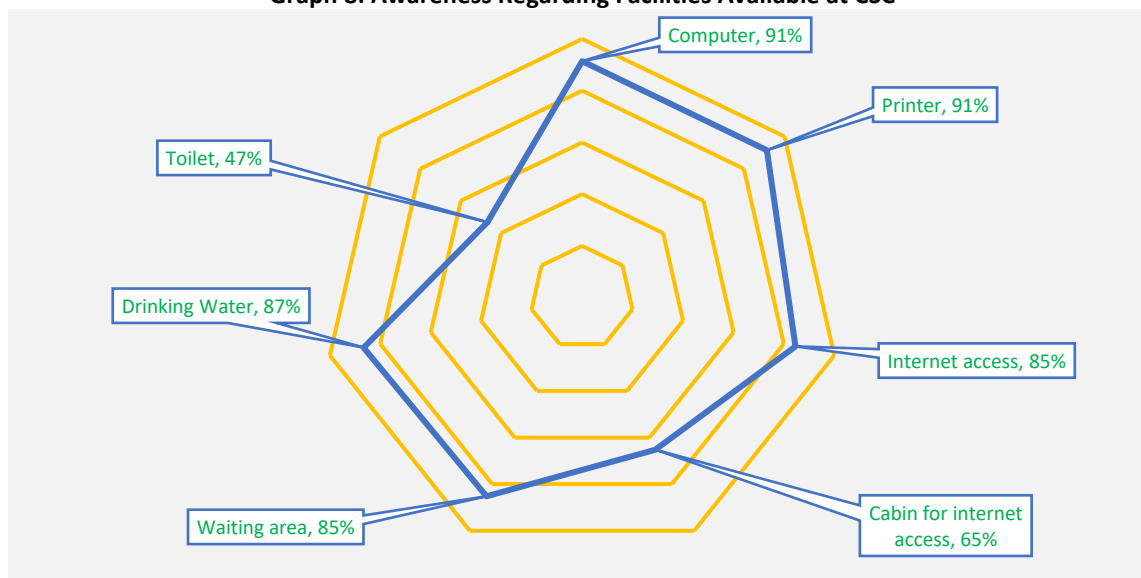
As evident, 4 out of 5 customers (88%) had awareness that CSCs provide support in accessing the social protection schemes wherein online applications are submitted or formats are to be downloaded for the applications. The CSCs also support in uploading the desired documents and photo of the applicants for instant approvals also such as short value loans for vehicles, etc.

VLEs also shared the similar reasons for people visiting their CSCs. All VLEs shared that customers visit CSCs mostly for their documentation needs, access to social protection schemes and banking services were the other two services generally availed by the customers visiting CSCs.

3.4.2 Basic Facilities at CSCs

In both the states, most of the CSCs face space constraint, particularly at times when many customers arrive at the same time. Also, half the CSCs are functional in the rented spaces and remaining others are within their home structure. Efforts were made to see what basic facilities these CSCs provide to their customers and customers were asked to specify the type of facilities available at CSC during the interaction. In all CSCs, computers, printers and internet access are the key facilities shared by 91%, 91% and 85% of customers respectively. Other essential services available at CSCs shared by customers included waiting area (85%), drinking water (87%), separate space (cabins) (65%) and toilet (47%).

Graph 8: Awareness Regarding Facilities Available at CSC



All VLEs reported having computers in their CSCs followed by printers (100%), waiting area (92%), WiFi connectivity (76%), drinking water (96%), cabins/separators (63%) and toilet (65%). It can be seen that awareness on availability of facilities at CSCs was found to be low as against what VLEs have informed about the available facilities. Probably, the customers have never attempted on availing such facilities and they could not specify the same.

Discussion with VLEs informed that poor internet connectivity is the biggest challenge they are currently facing (shared by 16% VLEs; n=8). Stable internet connection is the dream of all the VLEs as government is promoting digital and online services, and these VLEs are hopeful that there will availability of 5G coverage across their areas. Currently, mobile hotspot facility is being used by CSC staff for accessing internet for providing CSC services to their customers. In addition, 5 VLEs (10%) also had issues with irregular. There were 2 VLEs reported that there are no repair and maintenance facilities available in the area. Two VLEs did not have any family support in their business so that they can think beyond their CSC services.

3.4.3 Customer Feedback on CSC Services

An attempt was made to assess the status of challenges faced by the customers accessing the CSCs. In general, customers had very positive feedback about the staff working at CSCs and they appreciate their support. Among the customers, 85% of the customers did not find any challenge in accessing the services from CSCs. While discussing it was found that the services available at CSCs are tailored to their needs and CSC staff are generally very helpful and accommodating.

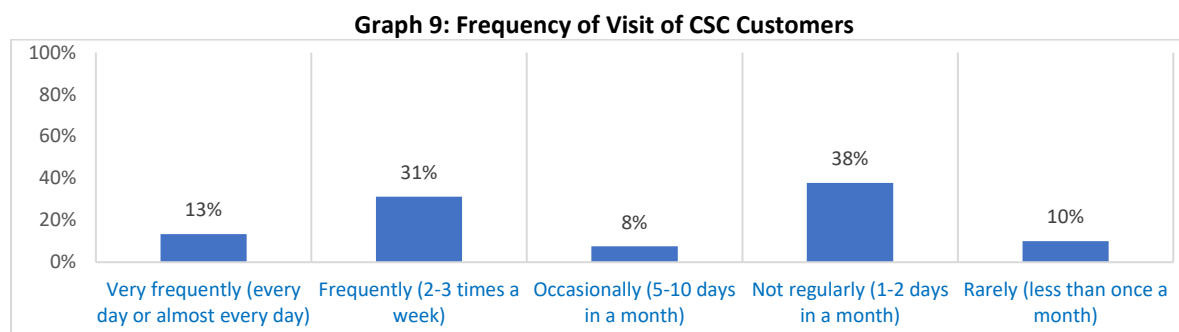
One in ten customers (10%; N=49) shared the biggest challenge of poor internet connectivity due to remote locations where even mobile signals are of poor strength followed by 25 customers (5%) reported about too much crowded or rush at CSC. This seems that these CSCs did not have adequate space to accommodate more customers or take more time in providing the sought services due to poor internet connectivity that creates a rush situation. About 6-11 customers stated multiple issues like CSC location is far from their village, secluded location, which is probably not safe for girls to commute, CSC operations timing are inconvenient, and limited computers or dysfunctional computers. VLEs know the limited abilities of their customers (who are basically rural people with limited education) and hence they provide them support in understanding the digital processes and try their best to help them in getting their work done comfortably.

3.5 Efficiency of CSCs

3.5.1 CSC Clientele

The majority of CSC clients are repeat customers, which enable CSCs to operate effectively. CSCs are primarily found at the village level in and around their habitats. More than two out of five customers (44%) included in the study said they visit the CSC very frequently or frequently. Slightly less than two-fifths (38%) were those who were not regularly visiting followed by 8% who visit occasionally. This entirely depends on the customers' needs.

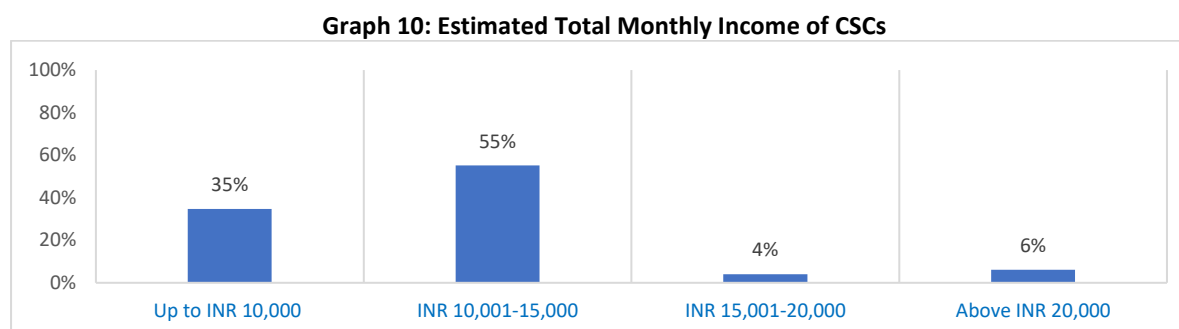
Many customers who access CSC for banking purposes (withdrawal of money), necessarily visit CSC at least once a month. Following graph provides the details of frequency of visit by the customers of CSC.



Almost all CSCs provide similar bouquet of services, but their clientele is quite different. When enquired from the CSC In-charges, almost all (48 out of 49) confirmed that the average daily clientele at their CSC is up to 10 customers per day. At times, it increases to 20 also on specific days which is largely dependent on the needs of the customers such as money withdrawal or deposit, applying for schemes, etc.

3.5.2 Revenue from CSC Operations

The data indicates that the bulk of the customers are those that visit CSC one to three times in a month and therefore, running CSC is not a profitable venture for most CSCs. With respect to estimated total monthly income, more than half the VLEs (55%) were earning between INR 10,000 to 20,000 per month followed by 35% of those earning up to INR 10,000 per month. Following graph illustrates the monthly income of VLEs from the CSCs.



One out of 10 VLEs (10%) were earning more than INR 15,000 per month which is not a reasonable monthly income for VLEs. There is a need to support VLEs with other options for generating more income through online services or livelihood support.

3.5.3 Female Representation

Findings revealed that the proportion of male customers was more than female customers, and this is evident from the survey conducted with the customers (81% were males). During discussions with VLEs, it was found that the proportion of women is increasing to some extent but still more male customers access CSC services. However, women representation is increasing for registering themselves for availing the government entitlements which in a way indicates empowerment of women. Also, VLEs shared that since CSCs are available very close to their place of stay and VLEs or their staff is known to them (from the same village), local women feel safe and confident in accessing CSC services.

For education lab, there was a difference in proportion of boys and girls accessing education lab for learning computers. Four CSCs did not have any student registered at the time of study and however across 45 CSCs, the average boys registered were 17 whereas average for girls was 22. It is encouraging to see more girls coming forward to get skilled in computers. Strikingly, female participation was very low in case of management of CSCs as only 6 out of 49 VLEs (12%) were females, and 5 were in Bundi district.

3.5.4 Seasonality in CSC Access

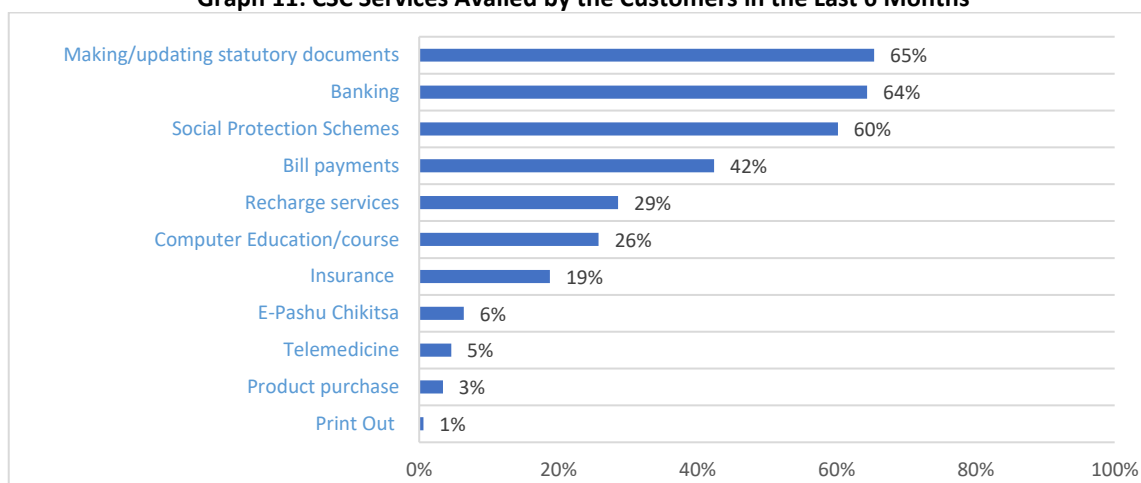
As such, seasonality has no role for accessing CSCs and generally, CSC services are accessed all through the year. However, while sharing their experience, 67% of VLEs mentioned that number of customers generally is high between 10 am till 2 pm. Usually, men and women finish their routine and household chores first and then come to access CSC services as per their requirements. During the year, higher rush and footfall is seen during festive seasons and pension dates on monthly basis.

“CSCs are approached during the first half of the day from 10 am to 2 pm. However, CSCs are providing their services till 6 pm in general.”

3.5.5 Popular Services Accessed by the Customers

To know the extent to which different CSC services are being availed by the customers, all the customers were asked the purpose of visiting CSCs during the last six months. Proportion of customers accessing different services in the last six months is depicted in the following graph.

Graph 11: CSC Services Availed by the Customers in the Last 6 Months



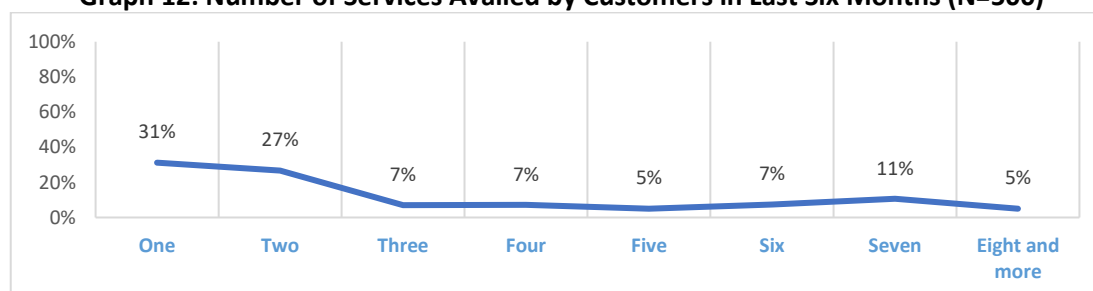
As evident, 3 out of 5 customers reported visiting CSCs for updating or applying for IDs (65%) and Banking related work (64%). Similar proportion of customers visited to apply for social protection schemes (60%). The other key services for which the rural population visit CSCs more frequently included bill payment for electricity bills (42%) and recharge of mobile/DTH (29%).

3.6 Impact of CSCs on the Lives of Community

3.6.1 Types of Services Availed by CSC Customers

All customers were questioned about the services they had used during the previous six months to gauge the level of usage of CSC services by them. According to the study findings, more than two-third of customers (69%) availed more than one CSC services in the previous six months). The average number of services used by customers was calculated to be 3.20, meaning that on average, they had used three to four services. About 35% of customers used CSCs for four or more services during the previous six months. Additionally, this suggests that CSCs are being utilised for a variety of services. The frequency of services availed by the customers is presented in the graph as follows.

Graph 12: Number of Services Availed by Customers in Last Six Months (N=500)



One can infer that CSCs are the outlets for the communities to avail the key services, and they are using it at the fullest. A big finding is that these CSCs are being used quite frequently for diversified needs, still CSCs are not able to generate substantial revenue as these CSCs are established at village level, with small population around to serve. Moreover, the fee charged for some services is very less that does not give adequate profits for running the CSCs. Thus, CSC Academy can consider more provisions for CSCs so that VLEs get more monetary benefits to make their CSCs, a profitable enterprise.

3.6.2 Access of Services by Vulnerable Community

Primarily, the districts covered under the study included the tribal population as well as marginal communities. Due to CSCs, communities have got the improved access to services at the doorstep level. Findings show that a larger proportion of customers are women implying that women are now being empowered as they get easy access to services. On enquiry, it was found that senior citizens (especially women) may have had to depend on other family members for money withdrawal in absence of CSCs. This increases their vulnerability to a great extent but now these rural women are less vulnerable as they directly access CSCs to avail social protection schemes as well as banking related works. During discussions, many VLEs confirmed that after the CSC reaching to rural areas at the doorstep, many senior citizens have been able to apply for old age and widow pension and are receiving the scheme related benefits or incentives.

Also, according to customer data, a sizable percentage of customers (56%) were in Other Backward Communities (OBCs) followed by Scheduled Caste (20%), Scheduled Tribe (17%) and general caste (7%). Furthermore, nearly three-fourths of households or families (73%) falling under the APL category. There were only a quarter of families in BPL or extremely poor categories.

A good proportion of customers avail CSC services with respect to banking, social protection schemes, bills payment, etc. Largely, the communities availing these services are from the underprivileged groups who get services from CSCs with the help of VLEs. It can be clearly seen that CSCs have been able to meet the desired requirements of rural people.

3.6.3 Access to Digital Banking Services

Digital banking services are being offered by all CSCs through AEPS (Aadhaar Enabled Payment System) or VLEs being Business Correspondents (BCs) of certain banks. Customers can simply withdraw or deposit money using their biometric and phone-based OTP, all VLEs expressed their opinion that the community has now adopted the digital banking procedure because it is convenient for them.

Four out of five customers (86%) confirmed that they had used digital banking services from their respective CSC, confirming the change in practices. This demonstrates the substantial contribution of CSCs to the national government and bank activities promoting the digital and cashless economies, at the rural areas.

3.6.4 Awareness Generation

CSCs are mandated to raise awareness through wall writings to promote the services that HDFC Bank offers and available at CSCs. Under HDFC Parivartan, a fund of INR 20,000 was given to the supported CSCs as one of the components so they could paint important messages on the walls. Every wall painting has the same text, layout, and color scheme makes it clear that these CSCs were given a standard template to follow. Information regarding bank accounts, the Kisan Credit Card, savings accounts, loans, and other services offered by HDFC Bank is provided by each of these wall paintings. The Wall writing features the HDFC bank emblem and refers to the "HDFC Parivartan" campaign.

VLEs had the opinion that the wall paintings inform about the services that can be availed at the CSCs and this is the key reason for placing the wall paintings either at the CSC walls or close to the CSCs. It provides information about type of loans, banking services, insurances, and credit cards. Though 29% of the VLEs had the view that the wall painting has the branding for HDFC Bank services, but it does not provide information about CSC services. Wall paintings at the CSC walls or in close proximity to the CSCs are primarily placed for the purpose of informing people about the services that can be obtained at CSCs, according to VLEs. Information on Credit cards, banking services, insurance, and loan types are all covered in the wall paintings along with HDFC Bank

Parivartan logo. It was observed that the majority of CSCs had their posters or flex banners up that described the kinds of services they offer.

3.7 Sustainability of CSCs

Findings suggest the usefulness of CSCs for providing computer related services at the village level and evidence is available that the CSCs are creating Digital Villages. Especially youths living in remote rural villages of India and their family members are aware of digital services and youths are taking utmost interest in digital services including education related services. Any effort that contributes to the strengthening of these CSCs will certainly add more value to the efficiency and effectiveness of these CSCs and eventually further benefit the community.

All 49 VLEs were willing to continue with CSCs and confidently said that they would want to continue with the CSC work. Despite their low-income levels or non-profitable enterprise, VLEs expressed their desire to increase their income by adding more services within their CSCs in the near future.

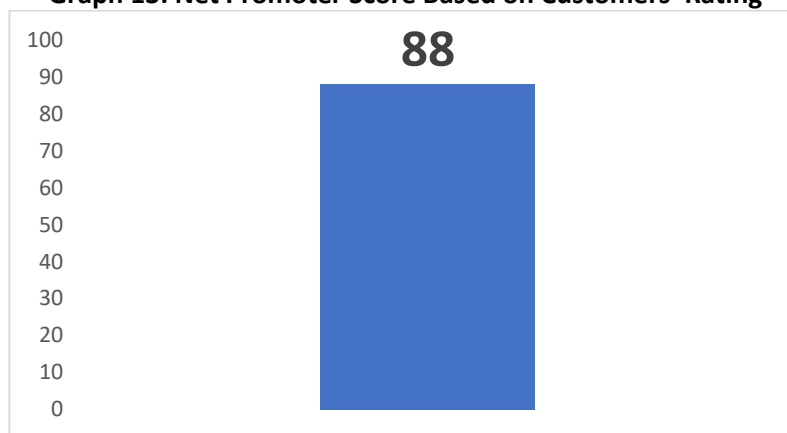
Many VLEs want to initiate following services:

- Aadhar enrolment centre (Aadhaar Sewa Kendra)
- Attempt for Business Correspondent work for other banks
- Initiate Smart Class for students (online and physical classes)
- Get recognition for RSCIT Computer Centre for the local people, specifically young girls and boys and seek affiliation from the Government or any autonomous body
- Run a Coaching Centre as many families need private tuitions for the children

Computation of Net Promoter Score (NPS)

To assess the sustainability of CSCs, **Net Promoter Score** was computed through a question asked to all the customers on the scale of 1 to 10, how likely is it that they will recommend access to CSCs for availing the services to their family, friends, relatives and others.

Graph 13: Net Promoter Score Based on Customers' Rating

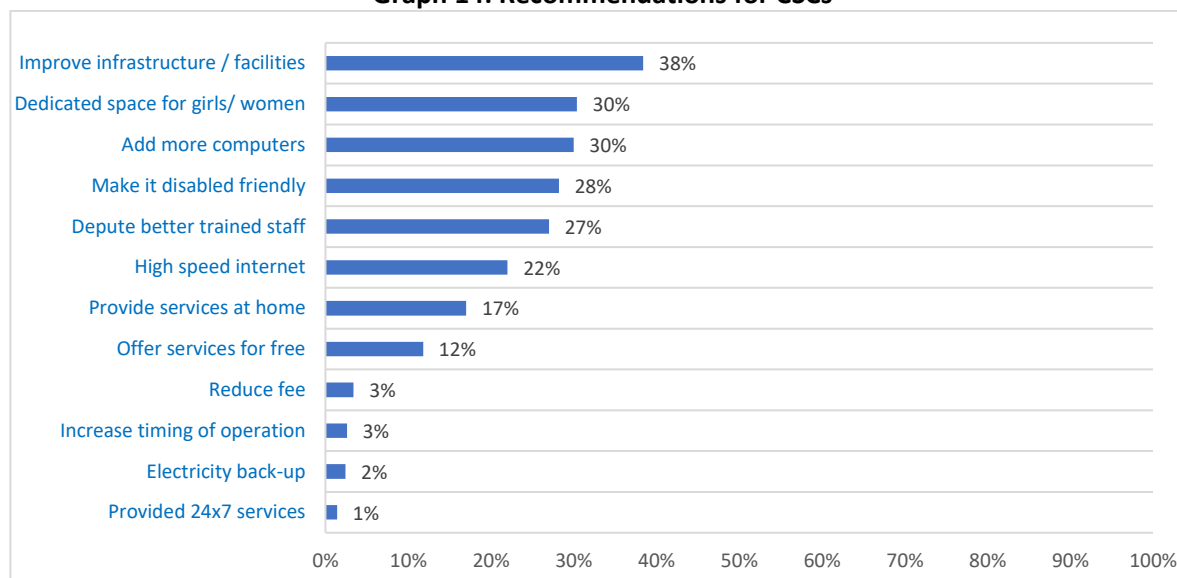


NPS can range in between -100 to +100. Any NPS more than 0 is considered to be good, above 50 is considered as Excellent. NPS basically provides the loyalty status for promoting the CSC. In the current study, overall NPS of 88 is an EXCELLENT score.

However, there were customers reporting issues with poor internet connectivity at CSCs that delays the receipt of the desired services, still there were more promoters than detractors due to which resultant NPS of 88 was achieved.

3.8 Recommendations for Improving CSC Functioning

Customers of CSCs were asked to provide suggestions for enhancing the facilities and services offered by the CSCs in a survey. Following graph portrays the type of recommendations provided by the customers.

Graph 14: Recommendations for CSCs

As observed, one out of three customers (38%) recommended for improving the CSC infrastructure or facilities in the CSCs. The other key recommendations emerging are dedicated space for girls and women (30%), addition of more computers (30%) and depute trained staff (27%). About a quarter (28%) wanted to make CSCs disabled friendly for improved accessibility to *divyang* people (disabled people).

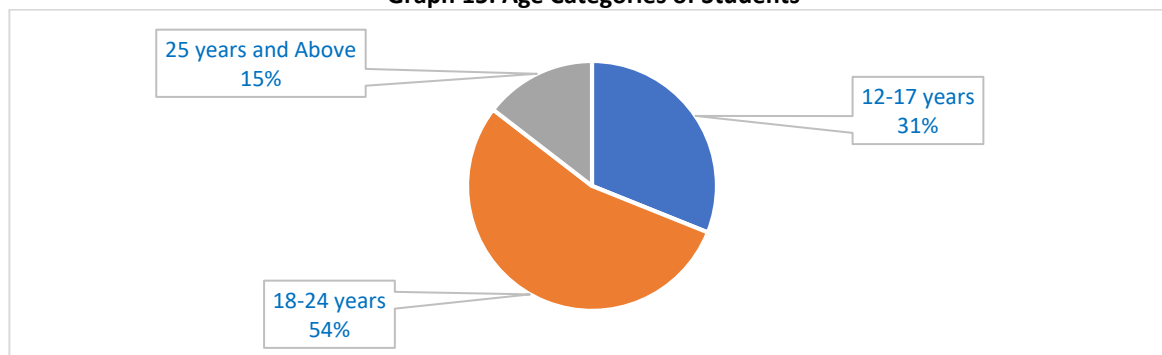
Based on the study findings and discussions with VLEs, following recommendations have been emerged for strengthening the functioning of CSCs in future:

- **Support to Make CSCs Provide Better Services:** All CSCs should be supported for adding more services to their bucket as well as provide more computers so that they become independent and able to increase their revenue. Majority are willing to setting up Aadhaar Enrollment Centre, which is high in demand.
- **Hi-speed Internet Connectivity:** All CSCs have major issues with internet connectivity that hampers their day-to-day work. These CSCs should be provided with 5G speed connections through local service provider. CSC Academy must explore the potential ways to provide effective internet connectivity to these CSCs in association with local vendors and government counterparts.
- **Support in Establishing Computer Education Centres such as RSCIT:** CSC Academy should attempt the provisions for providing support to CSCs for initiating RSCIT course with accreditation from the Government ministry or department for the certification. This certification can help the youths as well as students in getting preferred employment and help CSCs in improving their revenue. Just like CSC work, CSC Academy design and develop protocol for training centres so that VLEs/CSCs are monitored and supervised at regular intervals.

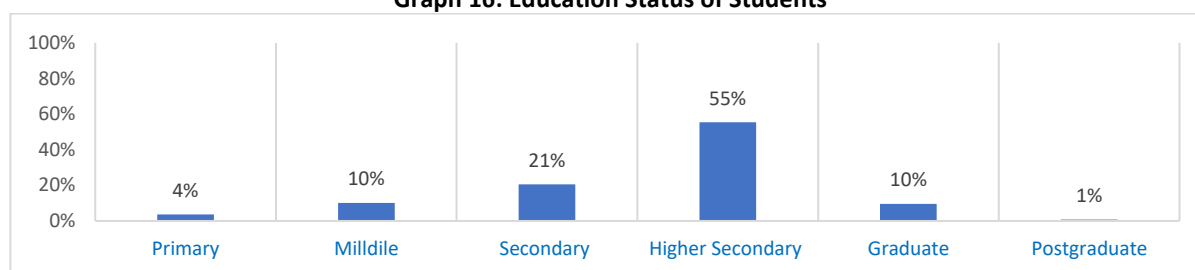
3.9 Students' Profile

HDFC Bank Parivartan supported CSCs to establish the education lab so that the young people from rural villages can avail digital services and literacy. To assess the importance and usefulness of education lab, students were approached with the help of CSCs who have participated or attended the education lab during the last 1 year. Thus, a total of 502 students were covered across 6 districts.

Among all, 93% were currently studying and remaining were either unemployed (3%) or into some kind of occupation for earning (private job, self-employed, laborer, small business, etc.) A considerably large proportion of these students (69%) were in the age group of more than 18 years and remaining 31% were between 12 to 17 years. Following graph illustrates the age distribution of students.

Graph 15: Age Categories of Students

The proportion of male students were more than females (70% and 30% respectively). Almost all students (98%) were following Hindu religion. Proportion of students from Other Backward Classes (OBCs) was higher (53%) than SC (20%) and ST (19%). Among all, a higher proportion of students (66%) were educated up to senior secondary level or more. Following graph illustrates the education of the students interacted under the study.

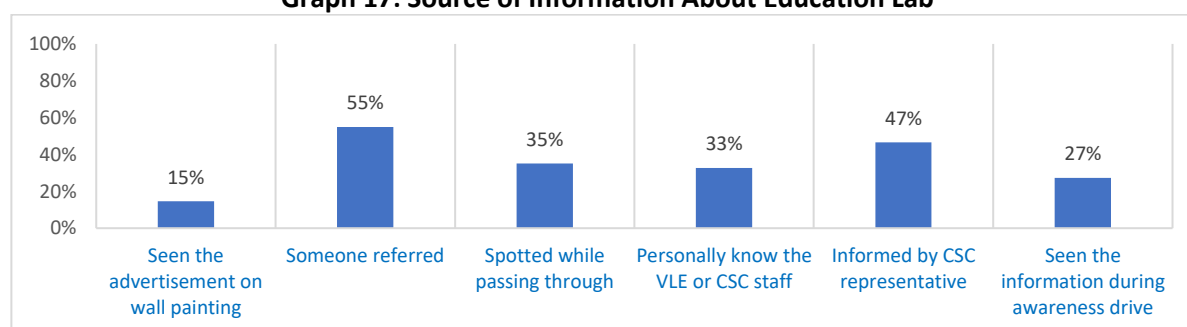
Graph 16: Education Status of Students

Evidently, majority of the students (87%) were educated up to secondary or higher who provided their responses to the questions.

Overall, more than three-fourths of the students (77%) were from APL category and there were only 23% families falling into BPL or extremely poor category. Agriculture was the family's prime occupation reported by 72% of the students and 20% had casual labor as a primary occupation.

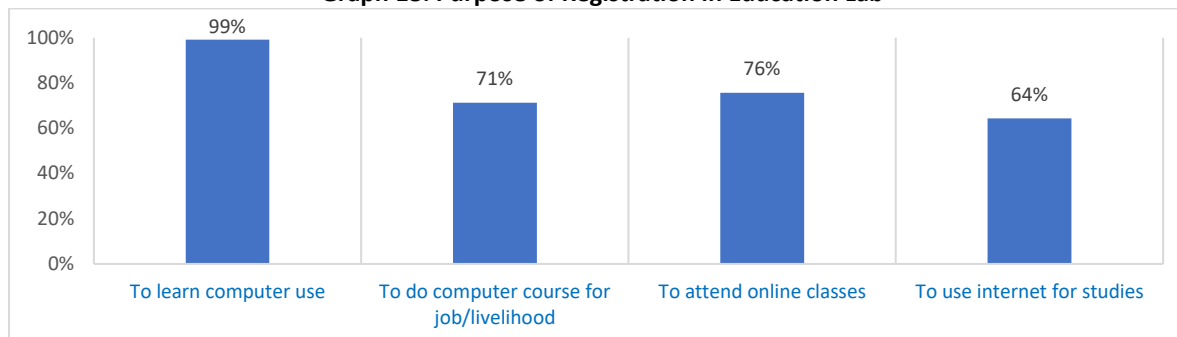
To assess the exposure to the digital world, all the students were asked about the availability of smartphone. Interestingly, 63% of the students had their personal smartphone and 94% of the students had smart phones at household level. As expected, proportion of males was higher (82%) than females (18%).

Students were asked to specify how they got to know about the CSC Education Lab. In response, more than half the students (55%) mentioned that they were referred by someone followed by 47% who stated that they were informed by CSC staff members followed by those who mentioned that VLEs were known to them (33%). Other sources of information about education lab have been shown in the following graph.

Graph 17: Source of Information About Education Lab

All students had the universal purpose of learning computer operations (99%) and enhance their knowledge on basics of computers. Interestingly, more than three-fourths of the students (76%) reported attending online classes was the key purpose of their registration at education lab. Following graph shows the purposes of registration at education lab.

Graph 18: Purpose of Registration in Education Lab

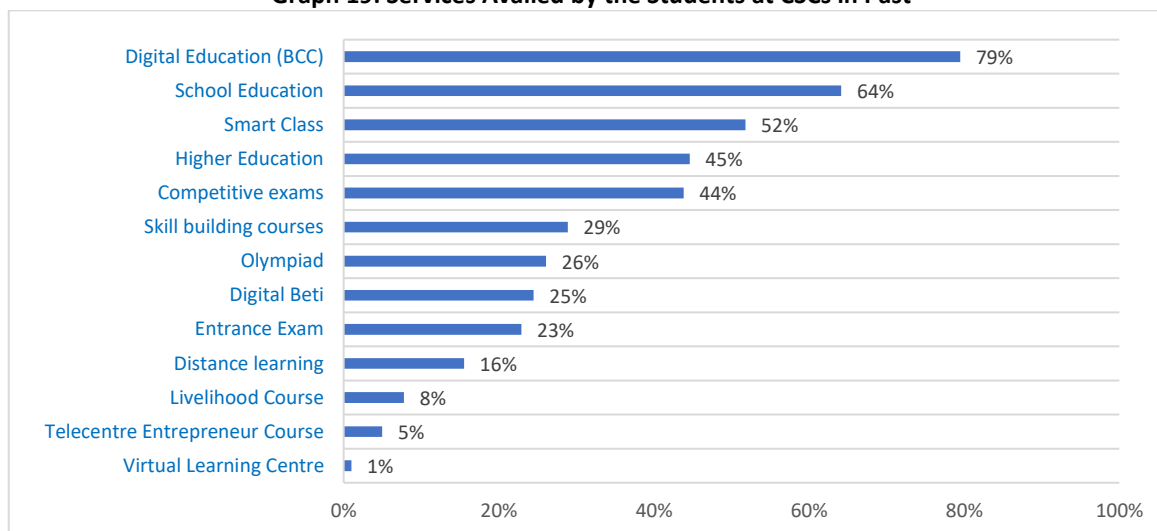


There were 7 out of 10 students (71%) reported that they had intention to learn computer operation for their livelihood or job followed by 64% desired to use education lab for their studies.

Establishment of education labs has a relevance as availability of computers generates understanding among students on how use of computers and education lab can benefit them in future where they do not have career guidance opportunities at rural level.

Students were further asked about the type of services explored from CSC Education Lab prior to the registration in education lab. Following graph illustrates the type of services availed from CSCs in past.

Graph 19: Services Availed by the Students at CSCs in Past

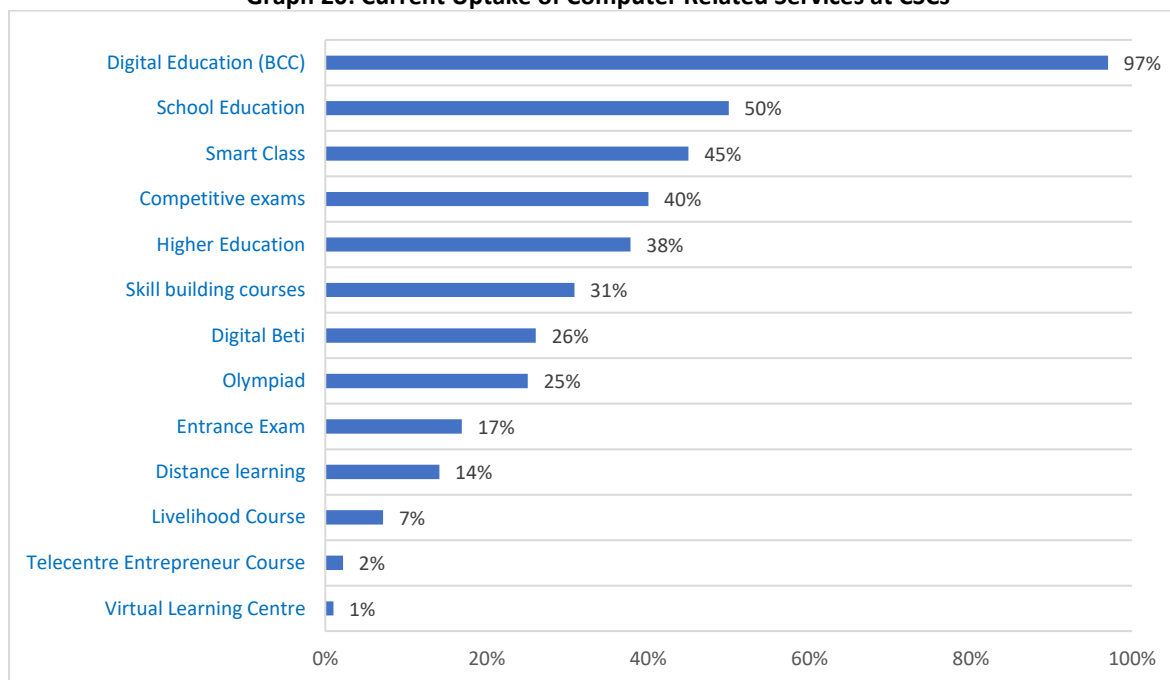


As seen in graph, students had accessed multiple services at CSCs in past mostly related to basic computer course (79%), academic or school education (64%), smart class (52%), higher education related materials or search (45%), collecting information and application for competitive examinations such as Teachers' Entrance Test (TET), SSC, etc. and skills building courses (44%). As we know that the use of CSC services will be different and meaningful for individual student. The data indicates that the availability of education lab at CSCs is helpful for the students at their periphery level from the place of residence or villages.

Further, the students were asked about type of services they are currently availing from the education labs. Four out of five students (97%) reported digital education in terms of Basic Computer Course (BCC) related to

computer operations and activities that they can undertake on computers such as computer typing practice. Following graph portrays the type of services that are being taken by the students.

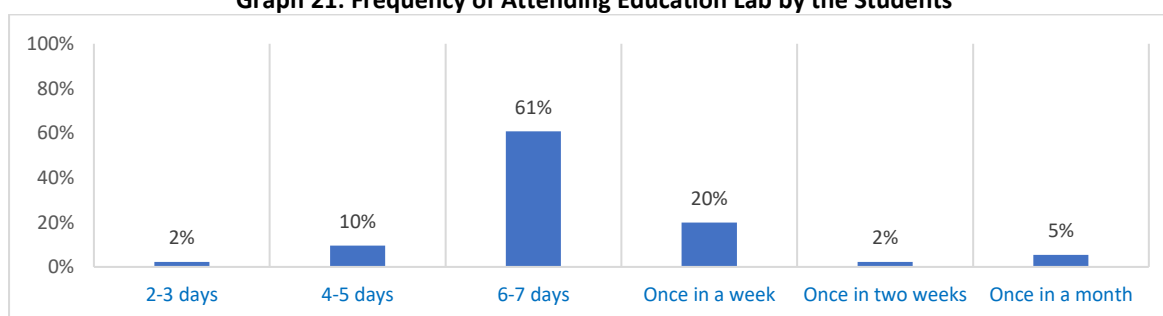
Graph 20: Current Uptake of Computer Related Services at CSCs



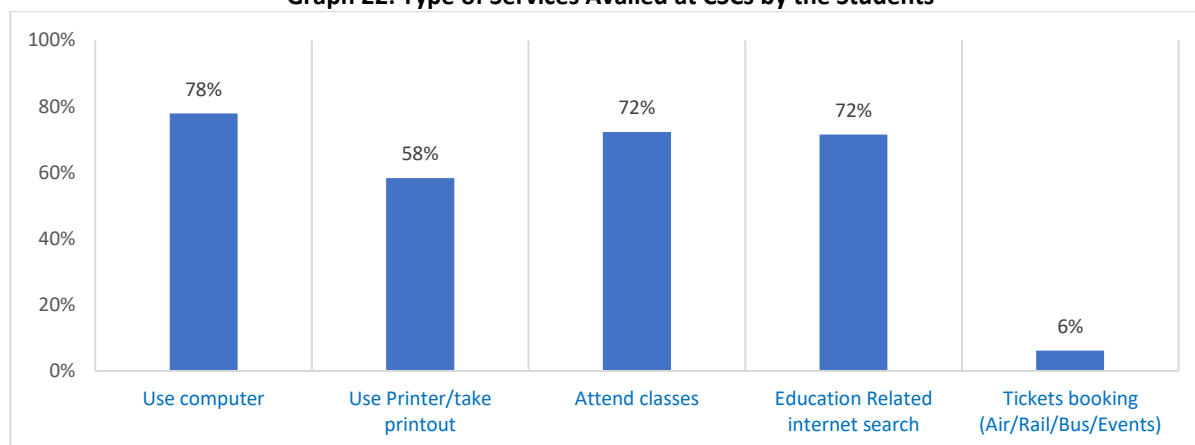
Other two key support that education lab provides included educational support in academics and information on higher education. These two components are very crucial for the students to seek guidance and prepare for their tests and competitions.

One of the important aspects is that almost all students (99%) were able to use computers at education lab without any fee. Attending education lab depends on the situation with every student based on the school timings and CSC functional hours. More than three-fifths of students (61%) accepted that they were attending education lab for 6 to 7 days in a week which is a big support in their digital education as well as academics. Following graph shows the frequency of attending education lab.

Graph 21: Frequency of Attending Education Lab by the Students

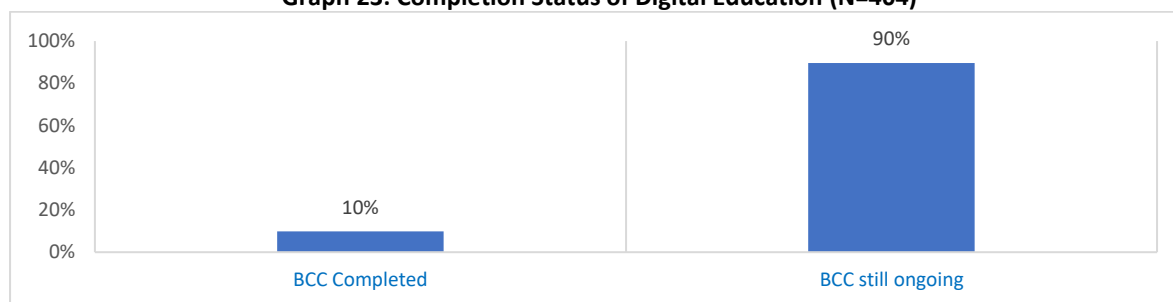


However, a one out of five students (20%) were attending on a weekly basis and another 12% for 1-5 days in a week. Discussion with students revealed that they use several computer related services other than computer education and the kind of services that they avail are depicted in the graph as follows.

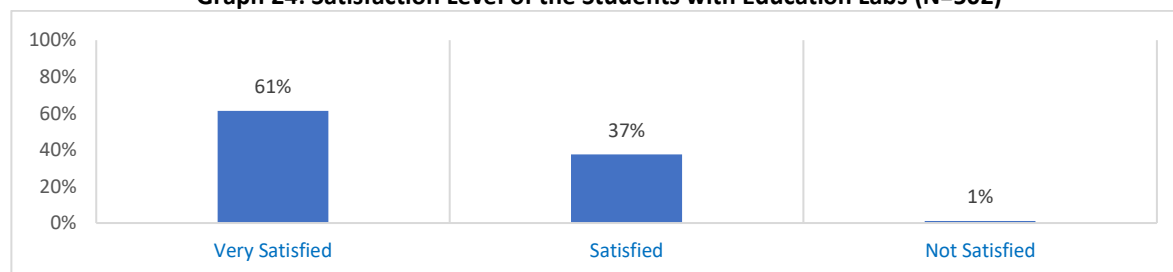
Graph 22: Type of Services Availed at CSCs by the Students

Largely, these students access computers for their computer course (78%) followed by, attend classes and education related materials internet search and downloading (72% each) and taking printouts (58%). There were only 6% students (N=31) who were accessing education lab for train and bus reservations.

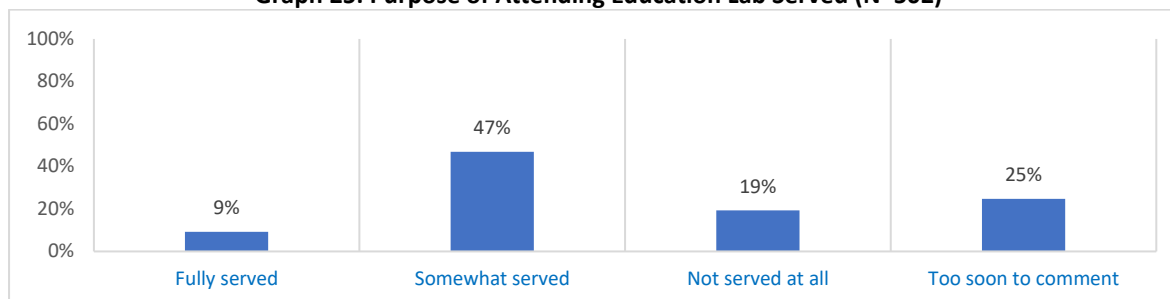
Information on the current status of completion of BCC by the students revealed that 90% of students were currently pursuing the digital education and only 10% reported finished BCC. Following graph illustrates the status of completion of digital education.

Graph 23: Completion Status of Digital Education (N=404)

Of the total 502 students who were availing or availed computer education, 98% mentioned that they are satisfied with the education lab services available at the CSCs. Following graph demonstrates the level of satisfaction of the students.

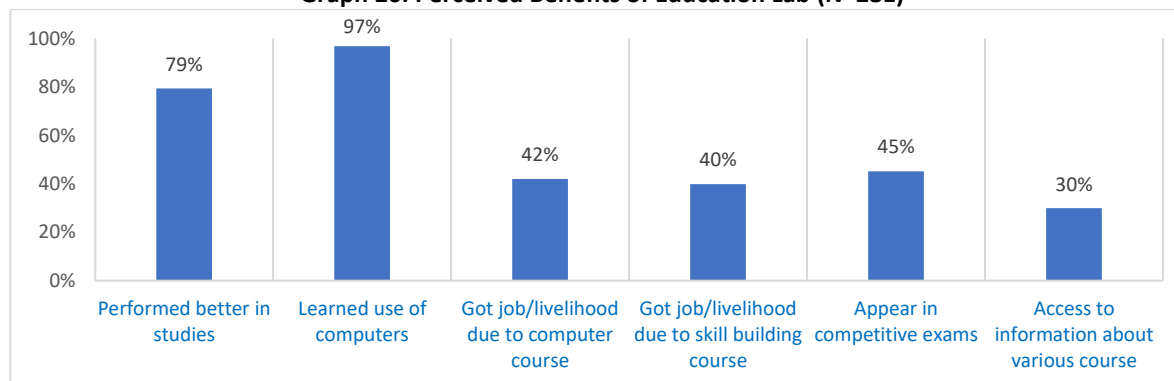
Graph 24: Satisfaction Level of the Students with Education Labs (N=502)

Students demonstrated their trust in the education lab indicating that these students have got experience as well as exposure to digital education that has strengthened their digital literacy skills. Further, students were asked whether their purpose of attending education lab is served or not. More than half the students (56%) overwhelmingly responded in affirmation but 19% had opinion that not at all served. Following graph shows the extent of purpose served for the students.

Graph 25: Purpose of Attending Education Lab Served (N=502)

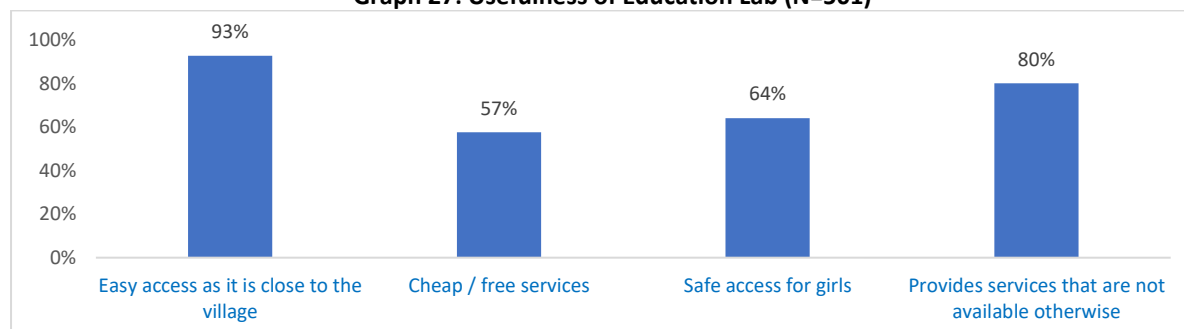
There were about 25% of students who mentioned that it would be too soon to comment on this query and half of them (50% - 62 out of 124) were more than 18 years of age.

All the students were posed with a question on what benefits they could receive or visualize due to the education lab support. As expected, almost all (97%) were sure that they could learn computer operations and understand the uses of computer in day to day lives. About four out of five students (79%) perceived that they performed better in their studies as they could access digital content for the studies followed by 45% (127 students) got assistance for their competitive examinations. Following graph shows the benefits shared by the students.

Graph 26: Perceived Benefits of Education Lab (N=281)

Students were asked if they have faced any challenges in accessing the education lab. In response, 4 out of 5 students (82%) outrightly responded that they did not face any challenge. About one-fifth of students (12%) complained about poor internet connectivity and 6% mentioned about too much rush at CSCs.

Students' views were captured on the usefulness of education lab for the residents of the villages that CSC caters. Overall, 93% of students thought that education lab is easily accessible as it is in a proximity of villages. More than three-fifths (64%) felt that education lab has safe access for the girls. Following graph portrays the usefulness of education lab at CSCs.

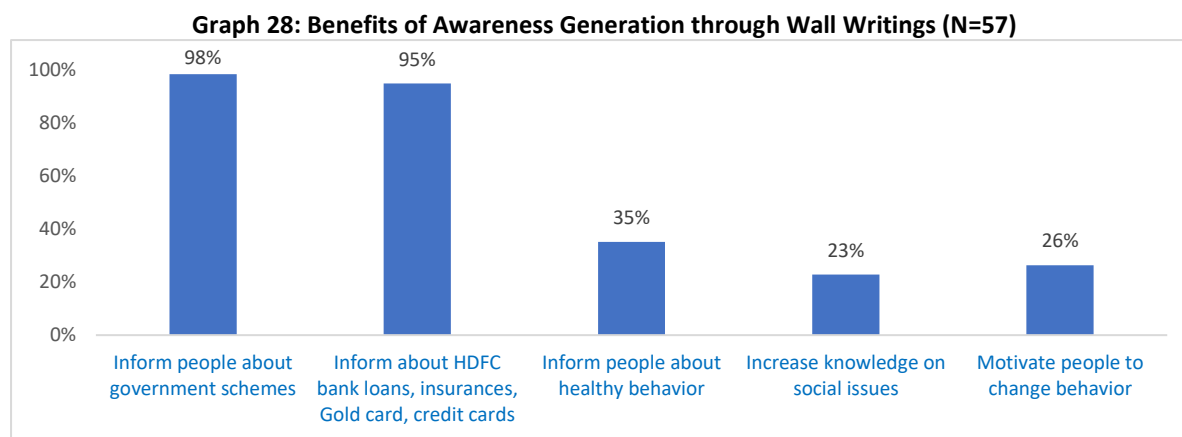
Graph 27: Usefulness of Education Lab (N=501)

Rajasthan has villages which are widely spread, and habitats are remotely located in hamlets as well as have lesser population density. Considering the geography, students felt that CSEC education labs are safe for girls to access as these CSCs are based in village areas as well as it provides free education and cheaper services such as printouts, recharge, internet access, etc.

3.9.1 Awareness Generation among Students

For raising awareness among the rural population, CSCs promote the services that HDFC Bank through wall writings. Every wall painting has the same text, layout, and color scheme as all these CSCs were given a standard template to follow. The Wall writing features the HDFC bank emblem and refers to the "HDFC Parivartan" campaign. Students were posed with a query whether they have seen any wall writing or painting in and around CSCs and only 11% of students (N=57) mentioned that they had seen those wall paintings. This seems that probably students did not pay attention to the wall writings as they are more concerned about digital education and academics only.

More than three-fourths of the students (79%) had full awareness that the wall writings or paintings provide information on HDFC Bank services related to bank accounts, multiple types of loans, insurance, etc. This reflects that not only adults see these wall writings but also, though low, students or adolescents see these wall paintings in and around CSC areas. Following graph illustrates the useful ways perceived by students through awareness generation through wall writings.



These students were found aware that the wall writings generate awareness on government schemes, social issues and motivate people for the behaviour change.

Findings revealed that there were 4 CSCs who were not running any computer course like BCC or PMGDISHA for the students at the time of visit (2 in Bundi and 1 each in Kota and Jaipur). The reasons included were space crunch and want to initiate but students are not available but are in the process of initiating soon.

While discussion, all the 49 VLEs answered that CSCs manage the computer courses that are offered free to the students under PMGDISHA program (a digital literacy program sponsored by the central government that provides INR 2200 per candidate to CSC for conducting a basic computer education course). VLEs had shown their interest in initiating a bigger set up for the computer education and skills development courses that can make the youths employable.

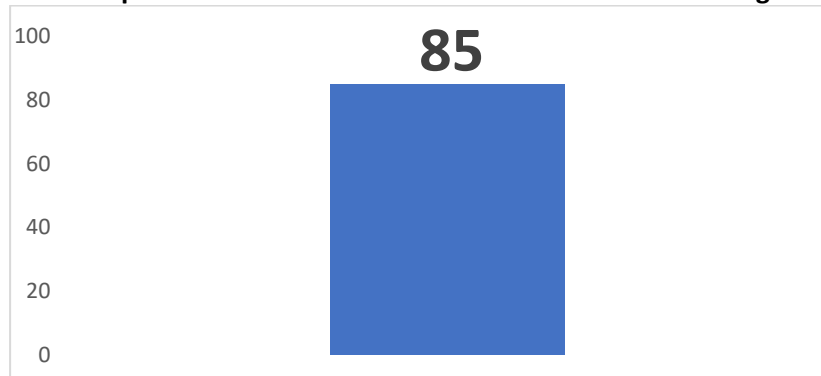
Among all 49 VLEs, 48 VLEs (98%) were giving full time and operating at CSCs every day. Only 1 CSC was running with the help of staff members and VLE only supervises the functions. A notable observation was that computer and nodes provided by HDFC Bank are only used for conducting computer education only and else, these computers are kept secured and covered within the same precise.

Computation of Net Promoter Score

To assess the sustainability of CSC Education Labs, Net Promoter Score was computed through a question asked to all the students on the scale of 1 to 10, how likely is it that they will recommend access to CSC Education Labs

for availing the services to their family, friends, relatives and others. Following graph shows the computed Net Promoter Score (NPS) for the CSC Education Labs:

Graph 29: Net Promoter Score Based on Students' Rating



NPS can range in between -100 to +100. Any NPS more than 0 is considered to be good, above 50 is considered as Excellent. NPS basically provides the loyalty status for promoting the CSC Education Lab. In the current study, overall NPS of 85 is an EXCELLENT score.

4. CONCLUSION

The current chapter presents the summary of the key findings of the Impact Assessment of CSC Digital Villages in Rajasthan state. In the forthcoming sections, key conclusion derived from the findings have been discussed as follows:

Coverage

Under the impact assessment, total 50 CSCs were covered through physical visits by the trained investigators in 6 districts of Rajasthan. A sample of 1,002 beneficiaries were covered (500 customers and 502 students). For customers, exit interviews were conducted with 10 customers available at these CSCs at the time of visit. Additionally, 10 students were also covered to assess the impact of education lab in each CSC. Also, 49 Village Level Entrepreneurs (VLEs) were interviewed to gather their views on usefulness of CSCs and effectiveness in terms of service provisioning.

HDFC Bank Support for Education Lab

Through the project, each CSC was provided with 5 computers that included one mainframe and 4 nodes and one printer. The system was equipped with N-Computing Device. Also, each CSC was provided with a fund of INR 20,000 for wall writings indicating the HDFC Bank offerings such as types of loan, credit card and economic development program.

Status of HDFC Bank Support

VLEs overwhelmingly acknowledged the HDFC Bank CSR support as outstanding as it helps the students in providing computer education to become digitally literate about computer operations and other uses. Through HDFC support, VLEs are able to establish the Education Lab to provide **Basic Computer Course (BCC)** to the youth in their area. However, 4 CSCs are still working to generate more space for the education lab and search for students to enroll.

Salient Findings

- All the covered CSCs in Rajasthan across six districts were in the remote rural areas, no alternate service providers are available in these areas which generate the relevance and usefulness of these CSCs. The CSC services are outstanding as these are available at the doorstep at the village level.
- According to all VLEs, the creation of the Education Lab at CSCs (with funding from HDFC Parivartan) has undoubtedly increased students' (boys' and girls') access to computer education, especially for those from marginalised communities.
- Because of the strict and conventional mindset of the Rajasthani communities, young girls are not permitted to go far for computer classes or other academic purposes. By sending their daughters to these CSCs for pursuing BCC at the education lab, parents are convinced that the CSCs are close by and locally, they can monitor their children.
- A large number of VLEs (N=20 out of 49) intend to enhance their services such as Aadhaar Enrolment and Verification Centre. However, there are a few expressed their interest in initiating some more services like Smart Classes (N=9), Bank Correspondent works for other banks (N=4), tuition centre (N=3), etc.
- All VLEs are not HDFC Bank Correspondents.
- A few VLEs (N=5) expressed their desire to initiate RSCIT computer education centre so that CSCs could cater to the demands of youths and would attempt providing certification for the same.
- All VLEs acknowledged for the hardware setup (computer and nodes), through HDFC Bank support and all the supplied support was found available at the visited CSCs.
- Awareness on wall paintings was found to be low. Some of the VLEs felt that the wall writings are not very helpful as they promote HDFC Bank offerings only but do not inform about CSC services.
- CSCs provide support to people who would want to access various government schemes.
- Senior citizens have direct access to CSCs for their pension and money transactions as there is a limited availability of ATMs and bank branches in the nearby areas.

- All CSCs necessarily provide digital banking services along with other essential services as per the CSC Academy mandate.

Challenges Faced by CSCs

- VLEs shared that they face a major challenge which is poor internet connectivity and use phone-based hotspot which largely depends on signal strength in the geography.
- Another challenge faced by CSCs is abrupt power supply or frequent power cuts that not only cause delays but also damage the equipment.
- For repair and maintenance of computers or any related problems, no vendors are available who can provide their doorstep services.

Recommendations

- More than half the VLEs (N=20) have shown interest in initiating Aadhar Sewa Kendra where they can undertake fresh applications for the registration and provide updation services using biometrics. Government can provide support through CSC Academy.
- VLEs should be mobilized and supported for initiating a computer education and skills development centre at CSCs with some infrastructure arrangements. These courses can be BCC, Advanced diploma, coding, DTP, Accounting and Tally, etc. This should be considered as an opportunity for providing the support to rural youths in CSC areas.
- A few VLEs intend to start RSCIT courses which is mandatory for the government jobs while applying for the positions. CSCs would need support in receiving the accreditation/recognition for the computer courses from government or autonomous institutions. This would improve the quality of the courses as well as make the youths employable for the companies.

5. ASSESSMENT ON OECD CRITERIA

This chapter discusses the OECD criteria and presents the status of HDFC Bank support provided to CSC Digital villages of 6 districts in Rajasthan.

Assessment Results	Score
<p style="text-align: center;">Relevance</p> <p>CSCs have been setup in the remote rural areas by the Ministry of Electronics and Information Technology through CSC Academy that offer digital services to the local people. CSCs itself are very relevant for the people who need banking services at the most accessible place or doorstep. HDFC Bank provided the computer infrastructure support to establish Education Lab which was highly demanded by the students at the rural villages. The education lab provides opportunities to get acquainted with computer operations, uses, internet search, etc. which actually makes students digitally literate as well as support in their education. Prior to the support, students did not have any facility where they can visit and learn computer operations, practice typing, and data entry and access education related digital content.</p> <p>THE HDFC BANK SUPPORT WAS FOUND TO BE ABSOLUTELY RELEVANT</p>	5
<p style="text-align: center;">Coherence</p> <p>The HDFC Bank support exhibited strong coherence in its execution, as evident from VLEs' feedback and observations at CSCs during the impact assessment. The support provided by HDFC Bank was well-timed and appropriately aimed to meet the needs of the students and youths. The computer and nodes provided under the HDFC support has been appropriately integrated with the existing CSC infrastructure setup. Moreover, 5 students at a time can operate computer for their learning and VLEs have formed groups so that a pair of two students can easily learn and observe at the computer node. Thus, students and VLEs both have expressed their satisfaction with the support as this was needed at the rural villages, specifically for the girls. The coherence of the project demonstrated effective collaboration between HDFC Bank support and CSCs. As per VLEs, majority of CSCs have facilities such as waiting area, seating arrangement, toilet and drinking water catering to the needs of customers and students, especially women and girl students.</p> <p>THE HDFC BANK SUPPORT WAS FOUND TO BE COHERENT WITH GOVERNMENT SETUP AND COMMUNITY'S EXPECTATIONS</p>	5
<p style="text-align: center;">Efficiency</p> <p>The education lab support demonstrated efficiency in contributing to the existing needs of the CSCs as well as students. The education lab setup support from HDFC Bank improved the CSC's capacity to cater to the students who were in need of education support through digital content and learning improved their understanding of academic topics. The students acknowledged that the education lab has provided an opportunity to get exposed to digital content, IRCTC bookings, internet search for colleges, universities, competitive exams, etc. The HDFC Bank support efficiently facilitated the integration of the education lab services into the CSC's existing services.</p> <p>THE HDFC BANK SUPPORT WAS FOUND TO BE EFFICIENT</p>	5

Assessment Results	Score
<p>Effectiveness</p> <p>The HDFC Bank support demonstrated limited effectiveness in strengthening CSCs to provide quality computer education services to students. More than half the customers (52%) were visiting frequently for the services. More than three-fifths of customers (60% to 65%) were regularly availing CSC services such as applying and updating the statutory documents, social protection schemes, bank related transactions using AEPS. All the customers claimed CSC services to be useful as such services were earlier not available at the village level. Similarly, all the students were found satisfied as 79% were receiving BCC, 64% were accessing for their school education and 52% for their smart classes. This seems to be a big support to the local students as they are exposed to the digital education. These students are not only receiving skills on computer operations but also using digital content for their education.</p> <p>THE HDFC BANK SUPPORT WAS FOUND TO BE EFFECTIVE TO THE MODERATE EXTENT</p>	4
<p>Impact</p> <p>Findings of the impact assessment realized a positive impact created by HDFC Bank's education lab or computer equipment support to CSCs which would provide opportunities to the local rural youths as they did not have any such support in past. The infrastructure support played a role in strengthening the CSCs' capacity of providing education support to the students. Still there is a lot of potential for impact, the impact will occur only when CSCs make some make shift arrangements or extra efforts of expanding their spaced. As of now, it can be said that the impact is visualized as many students could prepare for their competitive exams and they use education lab for the internet search, applying for the exams, etc.</p> <p>THE HDFC BANK SUPPORT HAS SOME IMPACT BUT NEED MORE EFFORTS TO TRANSFORM INTO HUGE CATEGORY</p>	3
<p>Sustainability</p> <p>The sustainability has been a crucial aspect which was examined during the impact assessment. Though VLEs did not specify the lack of provision of maintenance, but it is not clear that how the computer and equipment provided to the CSCs would be kept functional and ready for the use. In future, computer and equipment would need some investment for the repair and replacements, undertake updation of software and adding other software and applications.</p> <p>THE HDFC BANK SUPPORT HAS MODERATE SUSTAINABILITY</p>	3
OVERALL SCORE	4.2 (Out of 5)



ANNEXURE

FACT SHEET

Indicators Related to Customers	Total n=500	
NPS (Net Promoter Score) for recommendation for accessing CSCs for its services (by customers)	88	
NPS (Net Promoter Score) for recommendation for accessing CSCs for education lab (by students)	85	
% Customers who believe that CSC is beneficial for the community	500	100%
% Customers who feel that one of the contributions of CSC is to increase knowledge of the community about social protection schemes	322	64%
% Customers who visited CSC in the last 6 months to register for any social protection scheme	301	60%
Top 5 services accessed by largest proportion of customers		
Making/updating documents	327	65%
Banking	322	64%
Social protection schemes	301	60%
Bill payment	212	42%
Recharge	143	29%
% Customers who are accessing insurance services	94	19%
% Customers who are accessing healthcare services (Tele Medicine) for their families	23	5%
% Customers who recalled seeing wall paintings	45	9%
Top 5 challenges faced by customers while accessing CSC services		
No/poor internet connection	49	10%
Too much rush	25	5%
Too far from the village	11	2%
Limited and Poor Quality Computers	10	2%
Secluded location/Not safe for Girls	9	2%

Indicators Related to Customers		Total n=500
Top 5 recommendations from the Students for further strengthening CSC services		n=502
	Add more computers	184 37%
	Improve infrastructure facilities	184 37%
	Dedicated space for girls and women	149 30%
	Make it disabled friendly	136 27%
	Depute better trained staff	132 26%
% Students who (or their families) are accessing education related services from CSC		n=502
	Digital Education (BCC)	487 97%
	School Education	251 50%
	Smart Class	226 45%
	Competitive exams	201 40%
	Higher Education	190 38%
	Skill building courses	155 31%
	Olympiad	126 25%
% Customers who (or their family member) have taken livelihood course at the CSC		n=502
		36 7%
Top 3 services in demand (not currently available)		n=24
	New Aadhar registration and Updation Centre	8 33%
	Computer Courses	5 21%
	More Computers	3 13%

Indicators Related to VLEs		Total	
		N=49	
% VLEs that are Female		6	12%
% VLEs who received training for managing the CSC		39	80%
% CSCs currently under debt (No income)		23	47%
Top 3 CSC services accessed by most customers		N=49	
	Taking printouts	47	96%
	Sending email	39	80%
	Accessing education related information	39	80%
% CSCs providing each of the listed service			
	Making/updating documents	41	100%
Registration for social protection schemes like widow/disability pension, girl child benefits, scholarship, free ration, etc.		47	93%
	Banking	41	97%
	Recharge	47	83%
	Bill payment	47	80%
	Insurance	45	93%
	Tele Medicine	13	33%
	E-Pashu Chikitsa	12	10%
	Wall paintings	6	33%
	Running manufacturing unit for LED/Sanitary Napkins	3	7%
	Product sale	5	17%
% CSCs running Virtual Learning Centres		11	22%
% CSCs running manufacturing units for products		8	16%
Top 3 services that CSCs intend to start		N=45	
	Aadhar Card Enrolment and Updating	20	44%
	Smart Class	9	20%
	RSCIT Centre	5	11%

Indicators Related to VLEs		Total	
		N=49	
Services CSCs considering adding in next two years			
	All online services	33	73%
	Coaching Centre	3	7%
	Bank Correspondent work	4	9%
% CSCs that believe that wall paintings are helpful in generating awareness on services		41	84%
Top 3 challenges faced in managing/running CSC		N=49	
	No/poor internet connection	8	16%
	Irregular electricity	5	10%
	Repair and Maintenance of Hardware Not Available	2	4%
	No Family Support	2	4%
Reasons for customers choosing CSC for services			
Online services (Banking services, Government scheme application forms, Bills payment)		49	100%