



Impact Assessment of Focussed Development Program– CSC

A Report

Submitted by



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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
FW	Field Work
MNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
NGO	Non-Government Organization
OBC	Other Backward Classes
PAN	Permanent Account Number
PMGDISHA	Pradhan Mantri Grameen Digital Shaksharyata Abhiyan
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
SC	Scheduled Caste
ST	Scheduled Tribe
VLE	Village Lever Entrepreneur

FACT SHEET

Indicators Related to Customers	Bokaro n=364		Durg n=331		Rajsamand n=250		Total n=945	
NPS (Net Promoter Score) for accessing CSC	11		22		42		23	
% Customers who believe that CSC is beneficial for the community	364	100%	313	95%	250	100%	827	88%
% Customers who feel that one of the contributions of CSC is to increase knowledge of the community about social protection schemes	195	54%	182	55%	203	81%	580	61%
% Customers who visited CSC in the last 6 months to register for any social protection scheme	125	34%	109	33%	137	55%	371	39%
Top 5 services accessed by largest proportion of customers								
Making/updating documents such as PAN, Aadhaar, Passport Voter ID, Ration Card, Birth/Death Certificates	230	63%	231	70%	137	55%	598	63%
Banking related services such as opening account, PMJDY, money transactions	160	44%	184	56%	158	63%	502	53%
Computer Education/course	128	35%	49	15%	41	16%	218	23%
Registration for social protection schemes like widow/disability pension, girl child benefits, scholarship, free ration, <i>kisaan samman nidhi</i> etc.	125	34%	109	33%	137	55%	371	39%
Business services such as recharge of phone, Set-top box, Fastag etc.	60	16%	75	23%	25	10%	160	17%
% Customers who are accessing insurance services	25	7%	12	4%	17	7%	54	6%
% Customers who are accessing healthcare services (Tele Medicine) for their families	0	0%	1	0%	2	1%	3	0%
% Customers who are accessing healthcare services for their animal husbandry	0	0%	0	0%	1	0%	1	0%
% Customers who have received DBT, facilitated through CSC	11	3%	134	40%	125	50%	270	29%
% Customers who have accessed Insurance facilitated through CSC	25	7%	12	4%	17	7%	54	6%

Indicators Related to Customers	Bokaro n=364		Durg n=331		Rajsamand n=250		Total n=945	
% Customers who recalled seeing wall paintings	130	36%	157	47%	149	60%	436	46%
Top 3 challenges faced by customers while accessing CSC services								
No/poor internet connection	50	14%	30	9%	17	7%	97	10%
Too much rush	24	7%	34	10%	17	7%	75	8%
Too far from the village	13	4%	18	5%	24	10%	55	6%
Top 3 recommendations for further strengthening CSC services								
Improve infrastructure / facilities	162	45%	134	40%	76	30%	372	39%
Depute better trained staff	76	21%	63	19%	26	10%	165	17%
Add more computers	53	15%	95	29%	65	26%	213	23%
% Customers who (or their families) are accessing education related services from CSC	n=120		n=47		n=98		n=265	
Digital Education (BCC)	112	93%	38	81%	33	34%	183	69%
School Education	8	7%	14	30%	4	4%	26	10%
Competitive exams	4	3%	11	23%	5	5%	20	8%
Smart Class	1	1%	15	32%	0	0%	16	6%
Higher Education	1	1%	12	26%	14	14%	27	10%
% Customers who (or their family member) have taken livelihood course at the CSC	0	0%	1	2%	19	19%	20	8%
Top 3 services in demand (not currently available)	n=34		n=11		n=28		n=73	
Classroom facilities (Blackboard, chair, smartboard, books, electricity, projector etc)	21	62%	1	9%	16	57%	38	52%
More computer system	4	12%	5	45%	6	21%	15	21%
Aadhar card centre	3	9%	0	0%	6	21%	9	12%

Indicators Related to CSC In-Charge	Bokaro		Durg		Rajsamand		Total	
		n=5		n=5		n=5		n=15
% CSC In-charge that are Female	0	0%	2	40%	0	0%	2	13%
% CSC In-charge who received training for managing the CSC	5	100%	5	100%	3	60%	13	87%
Top 3 CSC services accessed by most customers								
Taking printouts	5	100%	4	80%	4	80%	13	87%
Sending email	3	60%	3	60%	4	80%	10	67%
Accessing education related information	2	40%	1	20%	1	20%	4	27%
% CSCs providing each of the listed service								
Making/updating documents such as PAN, Aadhaar, Passport Voter ID, Ration Card, Birth/Death Certificates	5	100%	5	100%	5	100%	15	100%
Making/updating documents such as PAN, Aadhaar, Passport Voter ID, Ration Card, Birth/Death Certificates	4	80%	4	80%	5	100%	13	87%
Registration for social protection schemes e.g. widow/disability pension, girl child benefits, scholarship, free ration, <i>kisaan samman nidhi</i>	4	80%	5	100%	4	80%	13	87%
Banking related services such as opening account, PMJDY, money transactions	2	40%	5	100%	5	100%	12	80%
Business services such as recharge of phone, Set-top box, Fastag etc.	4	80%	4	80%	5	100%	13	87%
Computer Education/course	4	80%	5	100%	4	80%	13	87%
Bill payment for electricity, water and others	0	0%	1	20%	2	40%	3	20%
Insurance such as <i>Aayushman Bharat</i> , PMJJBY, <i>Atal Bima Yojna</i> etc.	0	0%	0	0%	1	20%	1	7%
Digital health services such as telemedicine	1	20%	0	0%	2	40%	3	20%
Services that were discontinued (or likely to be discontinued) by CSCs due to lack of demand								
Tele Medicine	1	20%	2	40%	0	0%	3	20%
Tele Law	1	20%	2	40%	0	0%	3	20%
Railway Booking	1	20%	0	0%	1	20%	2	13%
Top 3 services that CSCs intend to start								
Aadhar Card Enrolment and Updating	3	60%	3	60%	1	20%	7	47%

Indicators Related to CSC In-Charge	Bokaro		Durg		Rajsamand		Total	
		n=5		n=5		n=5		n=15
Skill Development Course	1	20%	0	0%	0	0%	1	7%
E-Pathshala	1	20%	0	0%	0	0%	1	7%
Services CSCs considering adding in next two years								
Computer course, Aadhar Card, RTO-Driving License	1	20%	0	0%	0	0%	1	7%
Aadhar Card Enrolment and Updating	1	20%	2	40%	0	0%	3	20%
C++ Computer Course	1	20%	0	0%	0	0%	1	7%
Improvement in existing service	1	20%	0	0%	0	0%	1	7%
Electricity Bill Payment	0	0%	1	20%	0	0%	1	7%
Strengthen Computer Education	0	0%	1	20%	0	0%	1	7%
ITR submission/Gas agency	0	0%	0	0%	1	20%	1	7%
Business Correspondent Services	0	0%	0	0%	3	60%	3	20%
Top 3 challenges faced in managing/running CSC								
No/poor internet connection	4	80%	2	40%	4	80%	10	67%
Irregular electricity	1	20%	0	0%	1	20%	2	13%
Repair/maintenance of hardware not available	0	0%	1	20%	1	20%	2	13%
Reasons for customers choosing CSC for services								
Online services (Government scheme application forms, Bank account)	4	80%	5	100%	3	60%	12	80%

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 Common Services Centers (CSCs) were set up as an education lab at Gram Panchayat levels in the selected districts of Jharkhand, Chhattisgarh, Rajasthan, Uttar Pradesh and Bihar. In all, the FDP was implemented in 1288 Gram Panchayats across 7 districts of the above-mentioned states.

Under the FDP, CSCs (education lab) were set up with 1 computer, 4 TFTs, 4 N-computing devices and 1 printer along with promotional materials of various government initiatives (SBM, Digital payment, PMJAY, PMSYSM, etc.). Also, wall paintings were undertaken in the project locations where HDFC Bank CSR has provided the infrastructure support. The purpose of establishing these CSCs with education or computer lab was to increase community access to various social protection schemes, financial services including digital financial services and awareness on community issues.

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

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

Evaluation Component	Suggested Research Questions	Target Respondents
	Feedback on the skills and attitude of In-charge and other facilitation staff	Users
	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
	Revenue model (monthly earning)	In-charge
Sustainability	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 computer lab Amounts as direct benefits received digitally through CSC % HHs in the villages covered under digital health insurance Qualitative feedback of users and stakeholders
Wall painting	Knowledge of messages among users/villagers

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
- % 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: CSC In-Charge/VLEs

- % CSCs managed by females
- % CSCs managed by marginalized community (ST, BPL, CSC as the only income source)
- % CSCs currently under debt
- % CSC In-charge 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
Chhattisgarh	Durg
Jharkhand	Bokaro
Rajasthan	Rajsamand

2.3 Target Groups

The key target groups included in the study were:

- Users (beneficiaries) who have availed services at least for 3 times from CSCs/Education Labs
- Village Level Entrepreneurs (VLEs) or CSC In-charges

2.4 Sample Size Determination

The minimum sample size was determined using the following formula:

$$n = \frac{t^2 \times p(1 - p)}{m^2} \times D$$

n = Required sample size

t = Confidence interval at 95%

p = Expected estimate of key outcome indicator

m = Margin of error (5%)

D = Design effect (1.5)

Using the above formula, the minimum sample size was computed to be 634 including 10% contingency sample. This indicates that minimum sample size required for the study was 650 (rounded off).

To achieve the desired representation of all three states, a robust sampling approach was applied, and one district was selected from each state and one out of two districts was selected in Jharkhand. The details on required and covered sample have been provided in the table as follows.

2.5 Sample Coverage

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

S. No.	States	Districts	CSCs to be Covered	Required Sample Size	Sample Coverage	VLEs Covered
1	Jharkhand	Bokaro	25	250	364	5
2	Chhattisgarh	Durg	30	300	331	5
3	Rajasthan	Rajsamand	21	210	250	5
Total		3	76	760	945	15

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 765 villages spread across three selected project districts. Considering each GP had one CSC, 10% of the CSCs were selected from 3 districts randomly. A total of 76 CSCs were to be covered in the study.
- Since the CSCs are spread across all the blocks, 10% CSCs were selected from each block using PPS sampling, ensuring proportionate representation of each block in the study.

Stage 2: Selection of Users (Beneficiaries)

- In each selected CSC, 10 beneficiary respondents were selected who have visited CSC more than 3 times for availing the services being provided at CSCs.
- In total, 760 respondents were to be interviewed to achieve the minimum sample size. The survey team ensured that the selected respondents were those who have visited the CSC at least more than 03 times for availing the services.
- Under qualitative component, 15 in-depth interviews were conducted with the VLEs (project in-charge of the project). These VLEs/project in-charges were selected randomly from each district subject to their availability on the day of visit.

2.7 Development of Tools

For the impact assessment study, mainly two study tools were developed, one for the customers of CSC and another for VLEs (CSC In-charge). The VLE tool also included a checklist to ascertain the facilities available at the CSC for its customers. While designing the tools, the research questions (as discussed earlier) and the demographic profile of the users and VLEs such as age, gender, educational qualification, caste and religion were also sought. For CSCs, the observation checklist included the following items:

- Availability of waiting area
- Functionality of hardware/equipment
- Available facilities such as drinking water, toilet, electricity (including back-up)
- Type of services being provided

Both quantitative and qualitative tools were developed for the impact assessment. For the quantitative survey, a comprehensive tool was developed and scripted for CAPI. For qualitative component, a focused discussion guide for in-depth interviews of the VLEs (project in-charges) was developed. Mapping of these tools was done to ensure that the study tools are duly aligned with the project deliverables. The draft set of tools were submitted to HDFC Bank CSR Monitoring and Impact team for the feedback. Post receiving the feedback, a call was arranged for finalization of study tools.

After receiving the inputs from HDFC Bank CSR and CSC implementation team, all tools were finalized and then translated into Hindi (all project states were Hindi speaking).

2.8 Team Deployment

A team of one investigator for covering one CSC was deployed for the study. This investigator was asked to conduct 10 quantitative interviews of users/beneficiaries in each CSC who have availed CSC services for more than 3 times. In this manner, 1 CSC was covered in a day. A total of 4 teams were deployed (1 person in each team) in each of the selected project 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 senior management of IMPACT PSD in all the project districts.

2.9 Training of Data Collection Teams

A 1-day training of data collection teams was conducted in each project district (Bokaro, Durg and Rajsamand). The trainings were facilitated by senior management of IMPACT. 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 CSCs. 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 guided the teams and provided the details of CSCs functioning and the services available in the CSCs.

2.10 Survey Implementation

- Post training, a field plan was developed by dates and CSCs to be visited.
- Team members called all the VLEs in one day advance to ensure the availability as well as obtaining details such as route to be followed, timings and functionality.
- Each team member visited a new CSC every day to finish the required number of interviews.
- 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 the team member would adopt during the day
- Mainly, the team members conducted the exit interviews with those who came for availing services available at CSCs and were returning.
- 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 humble and kind who willingly provided their consent and responded the questions.
- In each CSC, the respondents worked between 10:30 to 17:30 hours. This was done because users usually visit CSCs after 10:30 am as informed by VLEs.
- 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.

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 and saved in the dedicated folder. 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

Next, a Report template was developed in advance and the current report has been developed following the template.

2.12 Study Limitations and Barriers

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

- Few VLEs did not have any information about the study and thus, they were initially reluctant to give consent for the study. They were informed by CSC State and District Teams and then only the selected VLEs gave their consent.
- Some VLEs expressed their concerns on the planned dates but teams managed to get the suggested dates as per their availability.
- A few VLEs had no students for education lab as their target for PMGDISHA was already achieved.
- Different CSCs had varied footfall of users/customers due to which teams had to wait for long hours. At some places, students came after their schools got over.

3. SALIENT FINDINGS

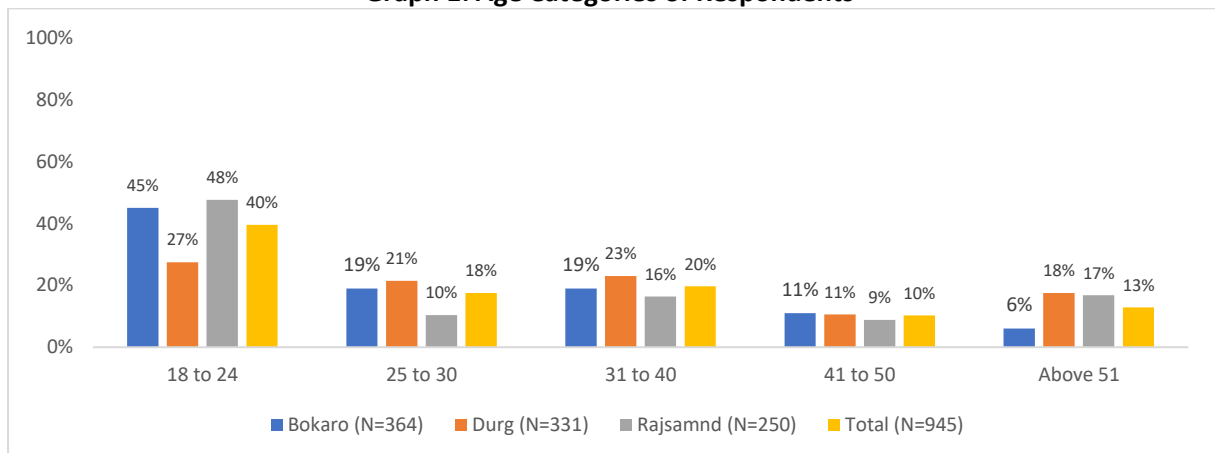
This section of the report discusses key findings extracted from the data received through interviews of customers arriving at CSCs and in-depth discussions with selected CSC in-charges.

3.1 CSC Customers Profile

Data from survey with customers reveal that the proportion of females is about half of that of males. CSC In-charge were of the opinion that significant proportion of women come to CSC for services. They mentioned that since men go to work and are often migrating for work, women of the household have time to come for various services including money withdrawal and applying for various services. This trend is across all age groups (including 18-24 years).

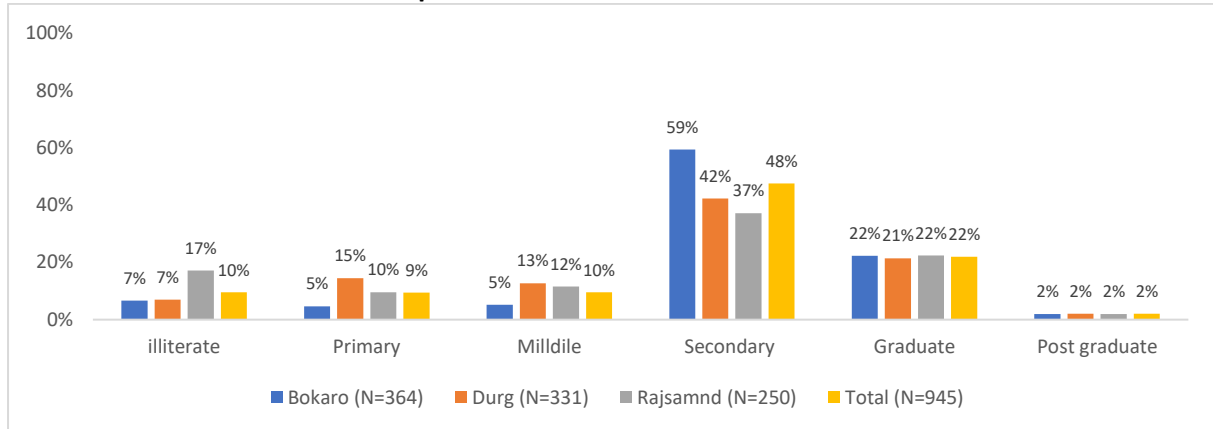
The data also suggests that people of all age groups come to CSCs, which indicates that CSC provides services that are essential/useful for people of all ages. Following graph presents the state wise distribution of age group of customers coming to CSCs.

Graph 1: Age Categories of Respondents



Almost one third of the total customers of CSCs are from the younger age group (18-24 years), except for Bokaro, where it has approached almost half. But still, over half of the customers are young adults up to 30 years of age. This distribution is dependent on the kind of services being provided by the CSCs. For example, in Rajsamand (Rajasthan), most CSCs are at remote locations and do not have enough clientele and therefore, a quarter of the total customers are those above 50 years of age as they come for accessing social service schemes like old age pension.

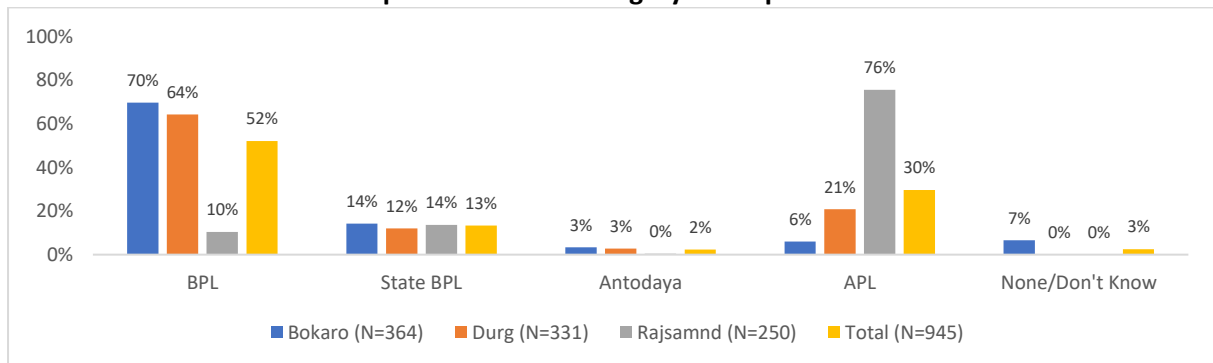
Graph 2: Education Level of Customers



A much larger proportion of educated people i.e., educated up to secondary or higher (69%) visit CSCs as compared to those who are less educated. This could be because of people’s perception that some level of education is needed for the kind of work to be executed at CSCs. However, this is not true as the people managing CSCs are generally very helpful and cooperative and people with any level of education can get their work done, easily. This is reflected by the fact that in Rajsamand, almost a quarter of the customers are illiterate, and this could be because a much larger proportion of customers here are aged above 50 years.

Another important characteristic of the population accessing CSCs is their economic status and it is evident that almost three quarter of the customers belong to the lower socio-economic status. Since the majority of the customers approaching CSCs are for social protection schemes, this is expected.

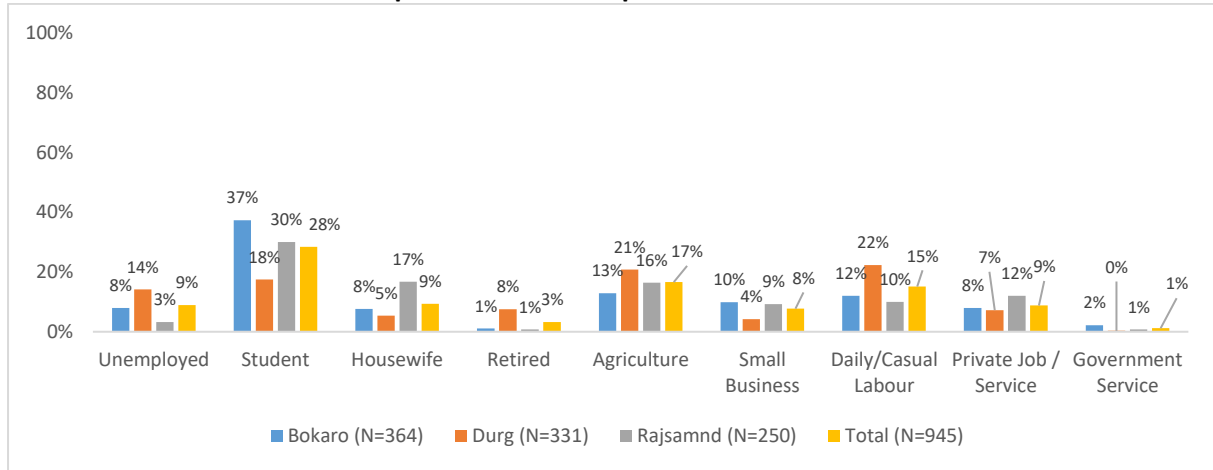
Graph 3: Economic Category of Respondents



However, in Rajsamand, the situation appears to be different where almost three quarter of the customers mentioned that they belonged to APL category. On the other hand, in Rajsamand also, over 60% respondents mentioned that they were accessing CSCs for services related to social protection scheme (discussed later).

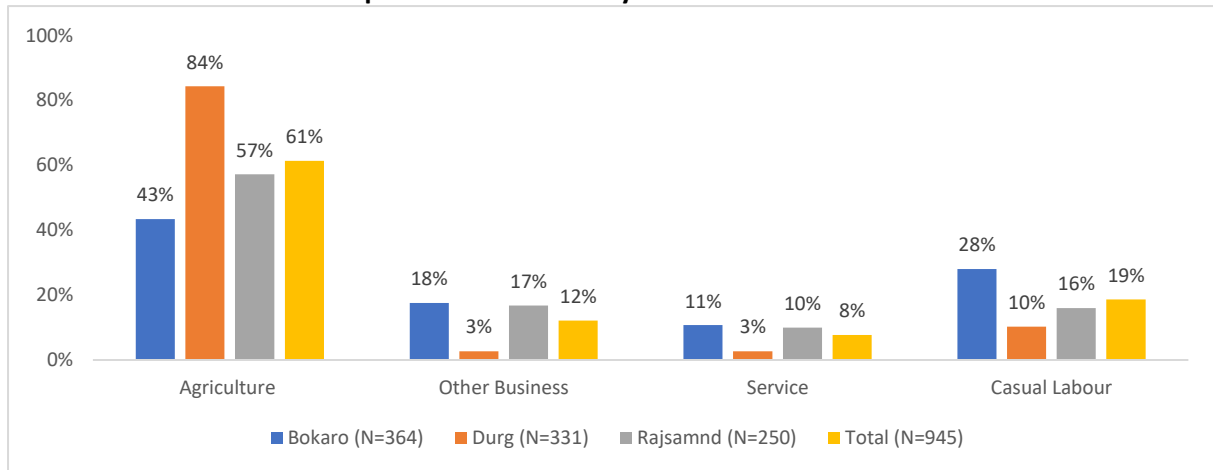
When enquired about their current occupation, the largest proportion (26%) were students and of these 90% were up to 24 years of age. This is likely because students have many more needs related to CSCs which could be accessing internet, applying for jobs and other such needs. Further, 9% customers said that they are currently unemployed and of these, 77% were up to 30 years of age. The details of the occupation of customers of CSCs is presented in the graph below.

Graph 4: Current Occupation of Customers



Since most of these CSCs are located in the rural areas, as expected, over 60% customers had agriculture as their major source of income.

Graph 5: Source of Family Income of Customers



The graph above suggests that there are certain state level differences and that could be due to the local population residing in those blocks and districts.

3.2 Profile of CSCs

The total 945 customers were interviewed by visiting 76 CSCs, spread across 76 Gram Panchayats from 20 blocks of three target districts from three states. CSCs are 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 and allocation of INR 9,000 for the purchase of a printer under HDFC Parivartan program. These were provided to the selected CSCs around November and December 2020. All these CSCs are established in a single room of varied size. Out of 15 CSCs visited for interviewing CSC In-charge, 2 CSCs (one in Bokaro and one in Durg) had purchased additional computers as they are running a full-fledged computer training center.

3.3 Relevance of CSCs in the Community Context

3.3.1 Demand for Services

CSC In-charge feel that there is high demand for some of the services offered by CSCs and the **top five services with high demand are banking (primarily money withdrawal), downloads and printouts, registration for government schemes and services, computer education and other services including bill payments and recharge.** Exclusively for computer related services, other than computer education and printouts, only few customers come for accessing emails and the demand for accessing internet for other purposes is very limited which could be because CSCs are not able to offer high speed internet to its clients.

Few CSCs also reported facing challenges with their hardware and reported that skilled services for hardware repair and maintenance are not available. Two of the 15 CSCs visited had complaint about the N-computing devices provided to them, as these were not functional, and the concerned company was not providing maintenance services.

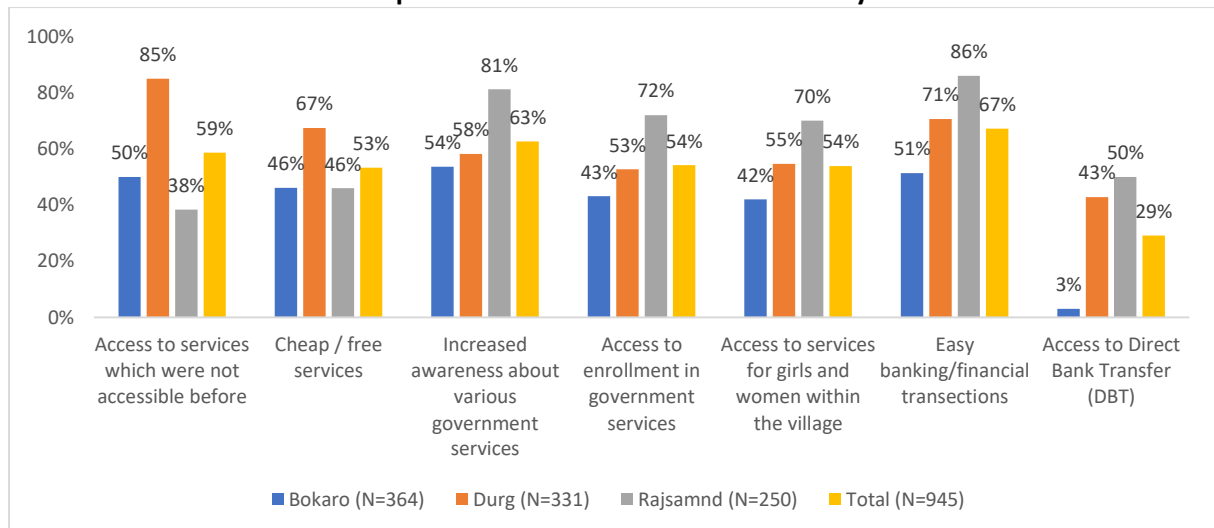
When asked what services they would like to include in their CSCs, two services stated by most CSCs were Aadhaar Registration (for new Aadhaar Cards) and being Bank Correspondent. While there is a good demand for these services, these services also generate good revenue for CSCs. Also, many CSCs mentioned that they would like to strengthen their computer education component. It was specifically asked if they would want to withdraw any services from their existing list of services offered and none of the CSC In-charge stated any service in this segment.

Both customers and CSC In-charge 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

An overwhelming proportion of customers (98%) were of the opinion that the CSCs are useful for the community. Only 18 respondents from 2 CSCs from Durg said that CSC is not useful as they complaint that the CSC does not open regularly. When asked about the usefulness, the customers had varied perceptions, as depicted in the graph below:

Graph 6: Usefulness of CSC for Community



Over 80% of the customers mentioned that when this CSC was not set-up, they had to go too far (block/district headquarter) to access these basic services, which are now available within their village. More than 60% of the customers were also of the opinion that they had to pay higher prices for similar services, further reiterating the usefulness of the CSCs for the local community.

3.4 Coherence of CSCs with Target Community

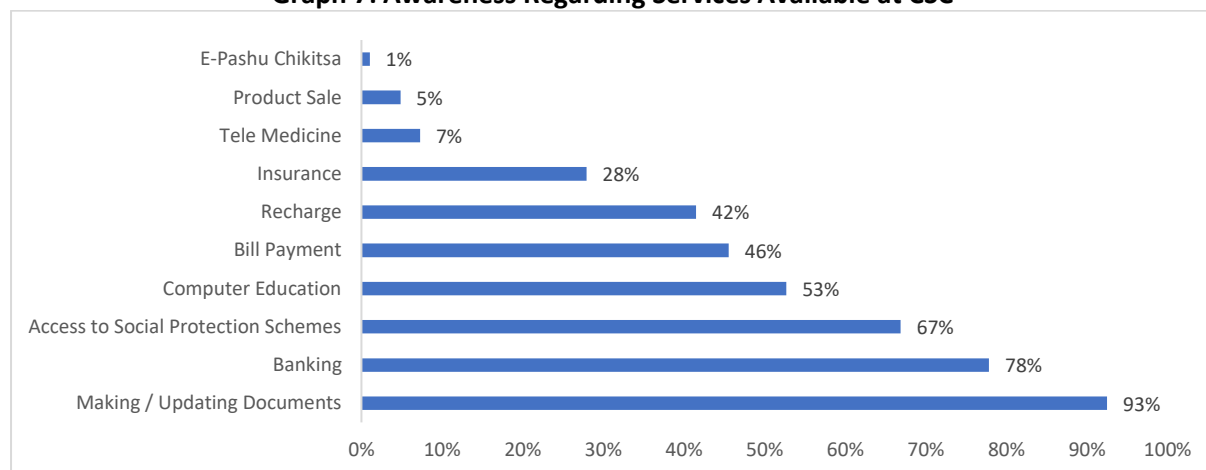
CSCs are designed and operated to address most basic needs of the people that have emerged following nation-wide digitization in the country. The whole concept of Digital Gram (i.e., reach of digital services to the last mile) was possible only because of establishment of CSCs at remote rural locations in the country.

3.4.1 Awareness Regarding Availability of Services at CSCs

As mentioned by the customers and the CSC in-charges, **the biggest advantage of these CSCs is access to banking system, particularly withdrawal of money.** Since ATMs and bank branches are far off, people, especially senior citizens, are now able to withdraw their money which they receive through various schemes like pension and direct bank transfer. The second important service availed by the people is registration for important and newly announced social protection schemes. **Recently when the government announced benefits for workers in informal sector, everyone was expected to register themselves and get “E-Shramik” card for themselves and this registration was largely facilitated by the CSCs.** Similarly, registration and application for other schemes like scholarships, old age, disability and other pensions and *Kissan Samman Yojna* is facilitated with ease through CSCs, which otherwise was difficult as people had to travel long distances.

During discussions with the CSC customers, it was revealed that the most popular service of CSCs is updating Aadhaar card. Only 2 of the 15 CSCs visited had the facility of making new Aadhaar cards and all others were quite keen at having this facility, but their CSC is not being approved so far to provide this service. This is essentially because it is a paid service and a good source of revenue generation. **Among customers also, 93% of them were aware that the CSCs support in making/ updating important documents such as Aadhaar, PAN Card, birth and death certificates, life certificate and many other such documents.**

Graph 7: Awareness Regarding Services Available at CSC



This sequence matched with the perception of CSC In-charge about the reasons people visit their CSC. **While all (100%) said people visit CSC 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

Most CSCs are running from a rented or owned building and a few (3 out of 15; one in each district) were functioning in the Panchayat Bhawan premise, as they have been provided the space by the local Panchayat. Most CSCs face space constraint, particularly at times when many customers arrive at the

same time. Since there are no partitions of sections, it affects the concentration of students that are attending their computer classes. In addition to the computer, printer and internet access, other essential services available at CSCs were waiting area (at 65% CSCs), drinking water (66%) and toilet (31%).

All 15 CSC In-charge interviewed as part of this study mentioned that non-availability of high-speed internet is the biggest challenge they currently face. None of these CSCs had a stable internet connection and all were using their mobile phones (hot spot) for accessing internet for their services, which again is unstable and dependent on mobile signals. One CSC in Rajsamand had a dish/ satellite based independent connection and three CSCs had BBNL (Bharat Broadband Network Limited) connection but was not working. The CSC In-charge stated that wired internet connections are not available at their location as there is no demand for internet connection in the area and no service provider will be investing resources for providing internet to single user. With this constraint, several of the computer related services are being compromised. CSCs mentioned that they are not able to access license/rights to start the Aadhaar enrollment center in absence of stable internet connection. Also, they are not able to provide other computer related services generally provided at a cybercafé.

3.4.3 Customer Feedback on CSC Services

Generally, customers have very positive feedback about the staff working at CSCs and they appreciate their support. CSC In-charge, on the other hand, are quite aware of the limited abilities of their customers to understand digital processes and therefore try their best to help them.

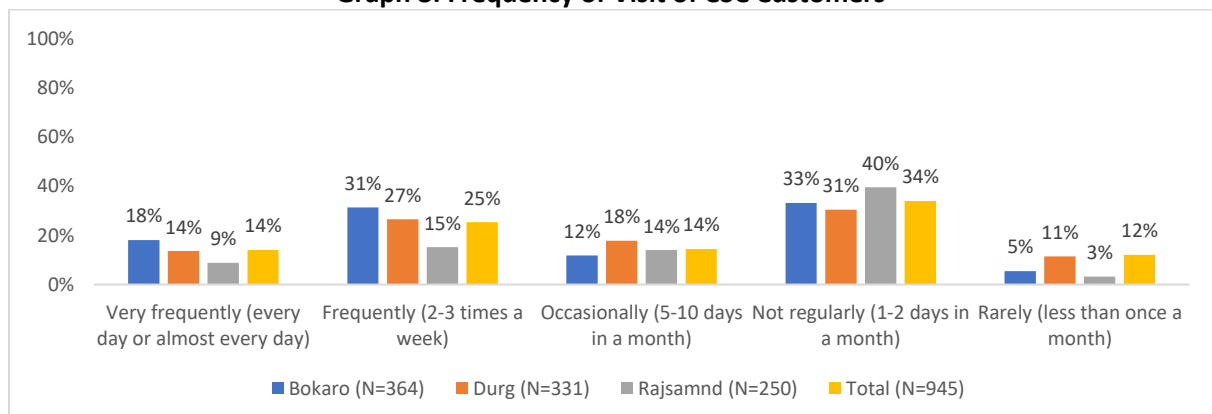
Among the customers, almost three quarter (74%) of the customers said that they do not find any challenge in accessing the services from CSCs. The services available at the CSCs are tailored to their needs and CSC staff are generally very helpful and accommodating. **Of the remaining, most (62%) mentioned poor internet connectivity as a challenge, followed by too much rush (32%) and too far from village (24%).**

3.5 Efficiency of CSCs

3.5.1 CSC Clientele

As most CSCs are located at village level with limited population to serve, repeated clientele is an important factor for successful functioning of CSCs. Almost four out of 10 customers included in this study said they visit the CSC quite frequently and one out of 100 also said that they rarely visit CSC. This is entirely dependent on their needs. Many customers who access CSC for banking purposes (withdrawal of money), necessarily visit CSC at least once a month. For those who visit frequently, the primary purpose is accessing computer for various purposes including computer education and accessing internet. Graph below provides the details of frequency of visit by the customers of CSC.

Graph 8: Frequency of Visit of CSC Customers



Almost all CSCs provide similar bouquet of services, but their clientele is quite different. When enquired from the CSC In-charges, almost half (7 out of 15) said that average daily clientele at their CSC is less than 20 customers per day and such CSCs are almost evenly distributed across the three districts. This number is largely dependent on the population of the village where CSC is situated.

3.5.2 Revenue from CSC Operations

The data indicates that the bulk of the customers are those that visit CSC once or twice a month and therefore, running CSC is not a profitable venture for most CSCs. Out of 15 CSC in-charge interviewed, 13 agreed to share information about their monthly income from the CSC and 9 (70%) said they only earn up to 10,000 INR per month. Most CSC in-charge shared that they have secondary sources of income including in a job as data entry operator for Panchayat; running courier service; working as bank correspondent and other private businesses.

3.5.3 Female Representation

Overall, the proportion of male customers outnumber female customers, and this is evident from the survey conducted with the customers (67% male). During discussions with CSC In-charge it emerged that the proportion of women is increasing which to some extent reflect the empowerment of women taking charge of services that are required at the household level. Since CSCs are closer to their home and the CSC In-charge/staff is known to them (from the same village), women feel more confident in accessing services, while they may not be able to go too far off areas to access services like withdrawal of money. However, for computer education, almost similar proportion of boys and girls (55% and 45% respectively) enroll themselves for learning computers. It is encouraging to see more girls coming forward to get such skills. Female participation is quite low in case of management of CSCs as only 2 out of 15 CSC In-charge were females and both were in Durg.

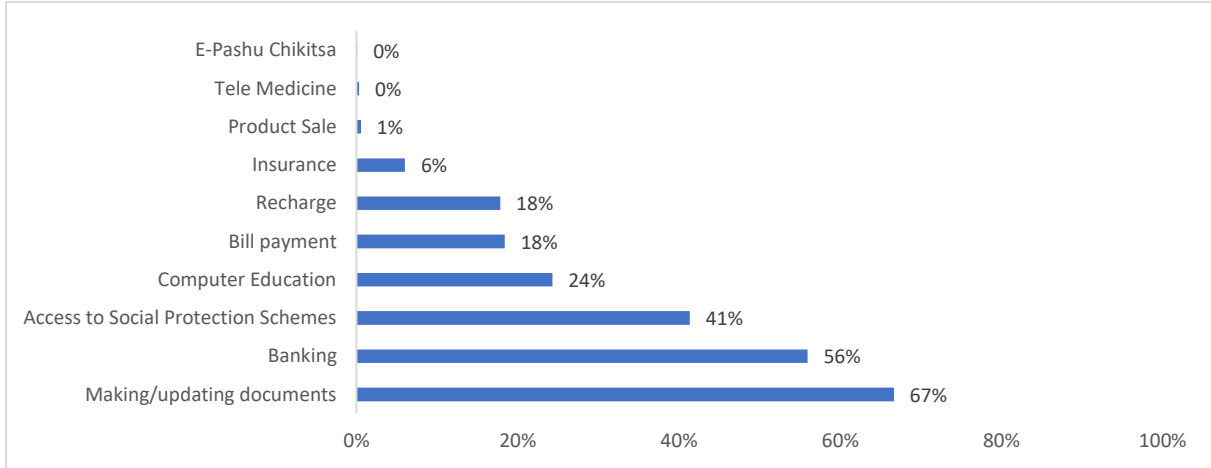
3.5.4 Seasonality in CSC Access

Generally, CSC services are accessed all through the year, however, there are certain factors that influence the footfall during the month and in the year. While sharing their experience, CSC In-charges mentioned that number of customers arriving at CSCs is generally high between 11 am till 3 pm and this is because women finish their routine household jobs and then come to access CSC for various purposes. During the month, there is slightly higher rush around 10th as pensions and other benefits arrive and people come to withdraw money. Within a year, the business increases during academic session as students access CSC for various purposes including filling admission forms, getting caste/income certificates and other similar education related requirements. In particular, CSCs see a huge rush whenever a new scheme is announced by the government that needs registration / enrollment (e.g. E-Shramik).

3.5.5 Popular Services at CSCs

An attempt was made to assess the extent to which different services are being availed by the customers arriving at the CSCs. The data suggests no particular district level difference in the list of services availed by the customers of CSCs. Proportion of customers accessing different services in the last six months is depicted in the graph below.

Graph 9: CSC Services Availed in the Last 6 Months

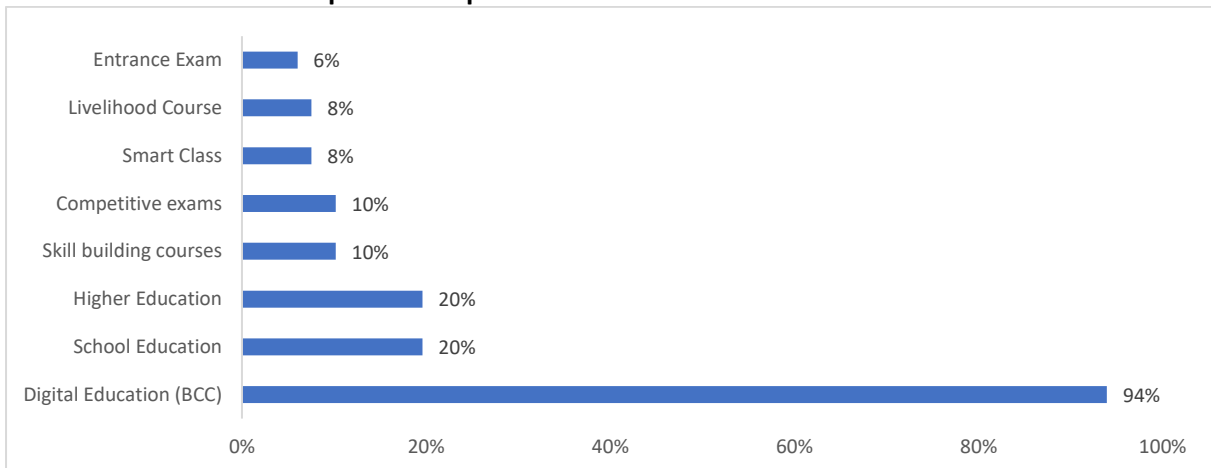


Computer education appears in the list of top five services along with other services such as document updation, access to social protection schemes and banking. Also, a reasonable proportion of customers (49%) mentioned coming to CSCs for computer related services that included taking printout/photocopy, booking online tickets, accessing emails and accessing computer/internet for other services.

Among the customers included in the survey, about a quarter (28%) were currently taking computer education from the respective CSC. As expected, a significantly large proportion of these students (86%) were in the age group of 18-24 years and another 10% were between 25 to 30 years.

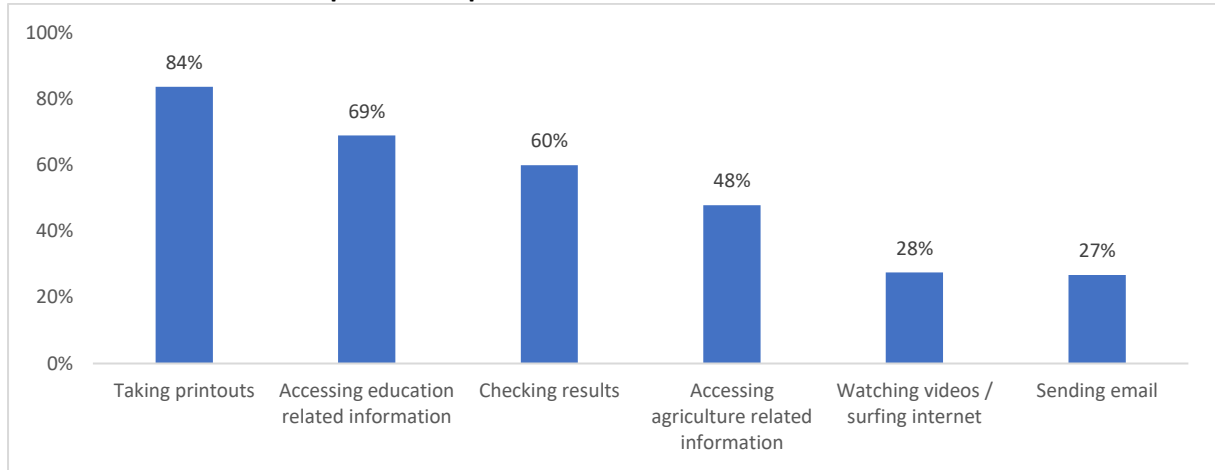
Of these customers who were availing computer related services from the CSCs almost all (96%) said they joined the CSC because they wanted to learn the use of computer. The other uses stated by these customers included attending online classes (27%) and using internet for their studies (20%). Other services being availed by these customers are presented in the graph below.

Graph 10: Computer Related Services Availed at CSCs



An important aspect is that a very large majority (93%) were able to use computer without any fee.

Discussion with these customers (who were availing computer related services at CSCs) revealed that people visit CSCs for several computer related services other than computer education and the kind of services that people avail are depicted in the graph below.

Graph 11: Computer Related Services Availed at CSCs

Of the total 265 customers who were availing computer education related services, except 2, all said that they were satisfied with the computer related services available at the CSCs. When asked if the purpose of their joining the course is served, nearly three quarter (72%) said that the purpose is served and another 22% said it is too soon for them to comment (as they might still be continuing the course). As many as 13% of these 265 customers confirmed that they got a job due to the course they completed at the CSC and 9% mentioned that they were able to appear in competitive exams.

At the time of visit, none of the CSCs in Rajsamand and Durg were currently running any computer course and 3 out of 5 in Bokaro were running computer education/course. All CSC in-charge mentioned that there is very limited demand for paid computer courses as the population they serve is very limited. However, in the past, all these CSCs have managed computer courses that are offered free to customers under PMG Disha program (a digital literacy programme sponsored by the central government that provides INR 2200 per candidate to CSC for conducting a basic computer education course). In Rajasthan, many CSCs have been managing RSCIT (Rajasthan State Certificate in Information Technology) course as they are authorized to conduct this course. There is a huge demand for this course as it is mandatory for people applying for any state level government job. The fee is standardized at INR 3350 for a 3 month course, to be paid by the candidate. This generates some additional revenue for CSCs but it is very infrequent.

CSC In-charge also mentioned that there is limited demand for computer courses in the area (unless these are sponsored under PMG Disha) because CSCs are not offering any credible certification for the course. Some of the CSCs did try to get affiliation from other institutes for issuing certificates, but that has not worked out. Since CSCs are not able to offer certificates, students are not willing to pay a reasonable fee for attending computer course.

Considering there are limited number of customers accessing CSC services every day, only 3 out of 15 CSCs had any additional staff and the remaining 80% were managing their CSCs by themselves. Since there are no staff engaged, it is less likely that all the available computers and other available infrastructure are put to use. In all the CSCs, it was observed that the additional computers provided under Parivartan project are only put to use for conducting computer education/training and if no training/education is happening, these computers are kept secured and covered.

The data also suggests that certain services at CSCs are least popular or are not in demand that includes tele medicine for humans and animals, tele law and product sale. CSC In-charge felt that tele medicine is not affordable for most of the population and also there are local doctors available that provide medicines. Of the 15 CSCs visited during this study, only a couple of CSCs were managing a

franchise of FMCG (fast moving consumer goods) through retail chains like Modi Care and Amway. However, they mentioned that these are neither profitable, nor sustainable. One of the CSC mentioned that they attempted setting up the LED bulb manufacturing unit but did not succeed. Three of the five CSCs in Durg mentioned that they were offered opening of Bal Vidhayala (play school) but they were not able to manage the finances required for the same.

3.5.6 Awareness Generation

With regards to awareness generation, the only attempt made by CSCs is to popularize the services provided by HDFC bank through wall writings. As one of the components of the intervention, each CSC supported by HDFC Parivartan was provided a fund of INR 20,000 to paint the walls with key messages. During the study, it was observed that all of the CSCs had completed the wall paintings and have received the amount as reimbursement of the expenditure they made for these wall paintings.

Looking at the wall paintings in all three districts, it is evident that a standard template was provided to these CSCs for these wall paintings as all paintings have a same text, layout and color scheme. All these wall paintings provide information about services available through HDFC bank including bank accounts, Kissan Credit Card, savings and loans. The paintings display the logo of HDFC bank and mentions “Parivartan” as a campaign. The wall paintings do not mention any link with the CSCs or services available at CSCs.



These wall paintings were expected to be placed at different locations in the village, however, during the visits, it was observed that these wall paintings were generally painted within 10-50 meters of the CSCs, with at least one wall painting within the CSC premise. In few CSCs, it was observed that all the five paintings were put on the same wall, within the CSC premise.

A couple of CSCs also mentioned that when people approach them for banking services (after seeing the wall paintings), they forward the lead to the concerned person from the nearest branch.

CSC in-charge were of the opinion that these wall paintings were not quite useful as these do not promote CSC services. Moreover, when people see these wall paintings, they approach the CSC for the services, which CSC cannot help them with as they are not HDFC Bank Correspondent. Some of the CSC in-charge also mentioned that they tried approaching HDFC bank branch for account opening and loans, but these branches were not quite willing to extend their services to the villages due to several constraints including non-availability of collateral for loan. The CSC In-charge also mentioned that people in the village are not very keen at opening bank account with a private bank due to the restriction of maintaining minimum balance.

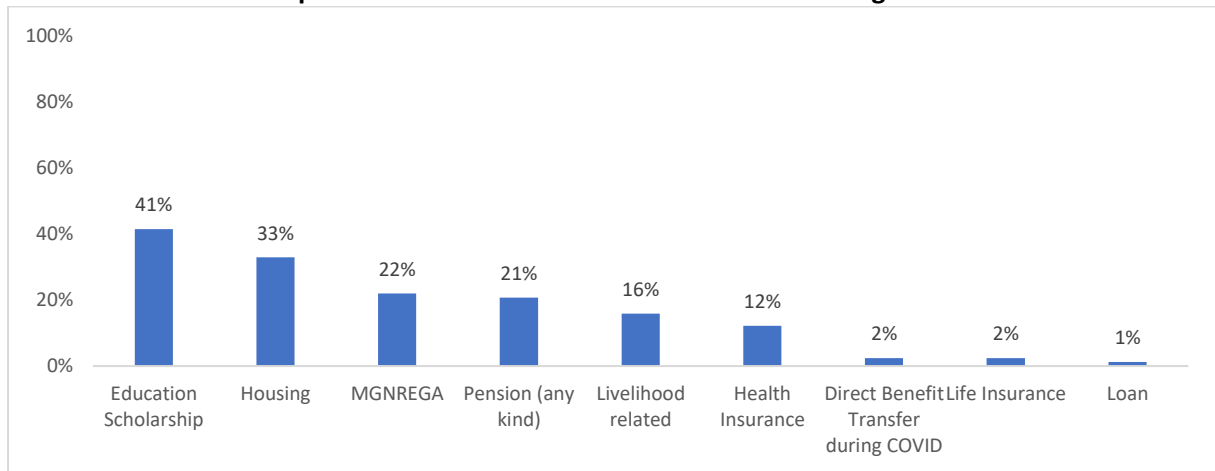
3.6 Effectiveness of CSCs in Bringing About Changes in Lives of Community

What are some of the knowledge gains experienced by the users

3.6.1 Access to Social Protection Schemes

Overall, four out of 10 customers visiting the CSCs are availing services related to social protection schemes and these services include initial registration, completing the KYC process, monitoring the progress of their application and finally withdrawal of money they receive. A section of customers were asked about the specific social protection schemes that they or anyone in their family has availed and the responses are presented in the graph below.

Graph 12: Social Protection Schemes Availed through CSCs

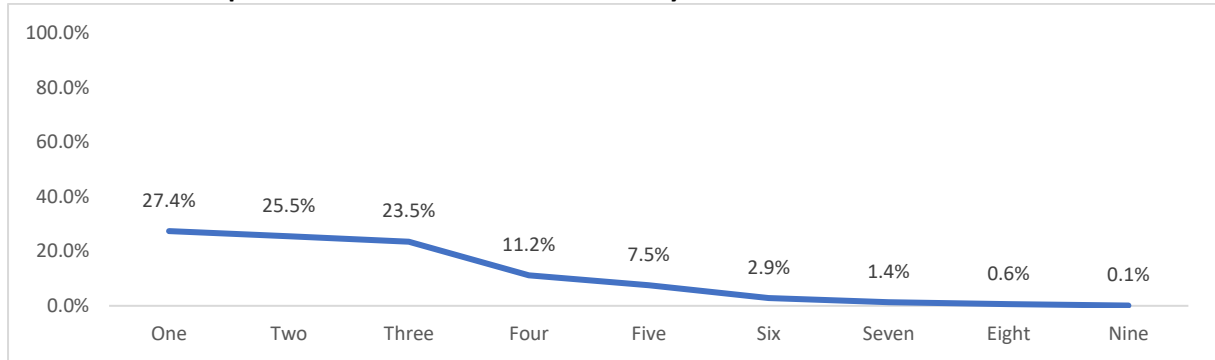


A significantly large proportion (69%) of these customers reported that they have also received the benefit of the scheme they applied for and another 11% said that their application is in the process. This indicates a significantly high conversion rate, reflecting upon the effectiveness of the CSCs and the process they adopt for monitoring the application processes.

3.7 Impact of CSC Services on the Lives of Community

3.7.1 Types of Services Availed by CSC Customers

Customers were asked about the type of services they availed in the last six months and the obtained data reveals that almost three quarter (73%) customers have availed more than one type of service from the CSCs in the last 6 months and on an average customer have availed 2 to 3 services. Nearly a (24%) of customers accessing CSCs have availed 4 or more services from CSCs in the last 6 months. This is also an indication that CSCs are not being used for any particular service but for many services. The frequency of services availed by the customers is presented in the graph below.

Graph 13: Number of Services Availed by Customer in Last Six Months

This data further confirms that CSCs are quite helpful for the community and communities are using it at full potential. Despite the fact that CSCs are being used quite frequently, CSCs do not generate significant revenue as the volume of customers is low and that is because majority of these CSCs are established at village level, with small population around to serve.

3.7.2 Access of Services by Vulnerable Community

There are definite evidences that CSCs have improved the access to services for everyone in the community, particularly for marginalized community. As discussed above, a larger proportion of customers are women implying that women are now being empowered as they get easy access to services. In absence of CSC, senior citizens (especially women) may have had to depend on other family members for money withdrawal, which increases their vulnerability but now they are less vulnerable as they can directly access these services through CSC. The CSC In-charge during discussions also confirmed that after the CSC was established, many senior citizens have been able to apply for old age and widow pension and are now getting these benefits.

Data from customers also reveal that an overwhelmingly large proportion of customers belong to marginalized community including Scheduled Tribe (16%), Other Backward Community (72%) and Scheduled Tribe (5%). Also, 68% of these customers come from families under BPL category. This is likely because a large proportion of customers access CSC services for availing social protection schemes and only marginalized communities are eligible for these schemes. Hence, CSCs have been able to cater to the specific needs of these groups, helping them apply for and get benefits of various social protection schemes.

3.7.3 Access to Digital Banking Services

All CSCs necessarily provide digital banking services either as Business Correspondents (BCs) of particular bank or using AEPS (Aadhaar Enabled Payment System). All CSC In-charge were of the opinion that the community has now adopted the digital banking process as it is convenient for them and services are available at the CSCs and people can easily withdraw money using their biometric and phone based OTP.

This behaviour change is re-confirmed through the customer data as more than half (56%) have confirmed that they have availed digital banking services from their respective CSC. This is quite a significant contribution to the digital/cashless economy initiatives taken up by the government and banks, across the country.

3.8 Sustainability of CSCs

Overall, the available data sufficiently justifies the usefulness of CSCs for promoting computer related services at the village level and there are sufficient evidences that the effort of creating Digital Village

is of significant value for the people, especially youth, living in remote rural villages of India. 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 CSC In-charge confidently said that they would want to continue with the CSC that they are currently managing. While some of them were concerned about the low-income levels, but they were clear that they would find ways to increase their income by adding more features to their existing set of services and increasing the menu of their services. Some of the aspects that many of the CSCs are contemplating are:

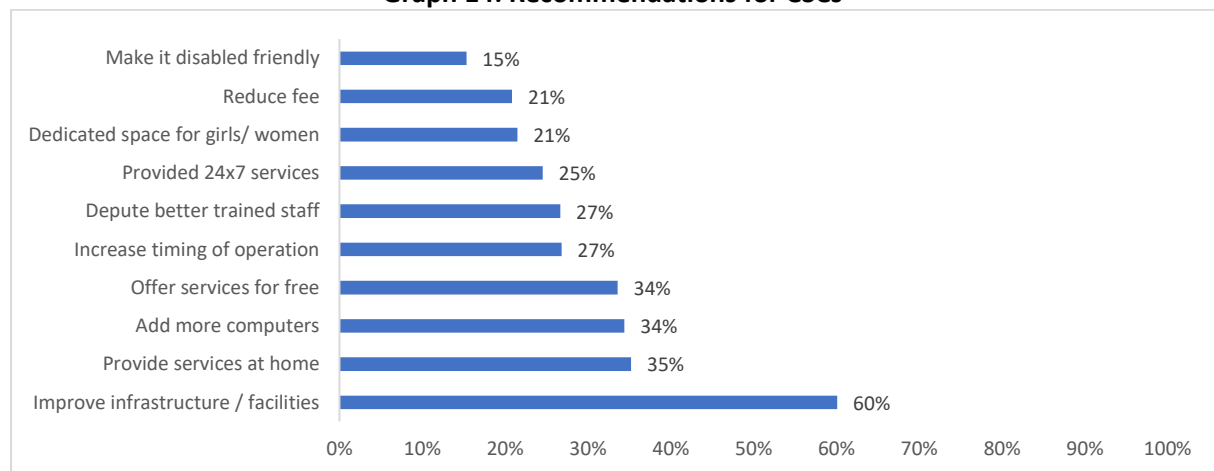
- Setting up Business Correspondent for one or more banks
- Seeking affiliation with institutions to strengthen the existing computer education
- Apply and secure Aadhar enrolment centre
- Engage skilled people to run additional course on computers such as Tally
- Initiate other services (such as courier) as per the local demand
- Moving to a larger space at a better (more accessed) location

Overall, despite challenges, the CSCs will continue to function for a long time and provide quality services to their customers and at an affordable price.

3.9 Recommendations for Improving CSC Functioning

The survey asked the CSC customers if they would like to make some recommendations for improving the services and facilities provided by the CSCs and their responses are presented in the graph below.

Graph 14: Recommendations for CSCs



The two recommendations emerging from the data above are improvement in infrastructure and facilities (essentially more space and computers) and rationalize the user fee applicable on various services offered by CSCs.

In addition, following recommendations have evolved from the study that may be considered for further strengthening the functioning of CSCs.

Support to Include More Services: All CSCs need help in adding more services to their menu as the survival of at least half of the CSCs is dependent on whether they are able to increase their revenue or not. One particular service is setting up Aadhaar Enrollment Centre which can be facilitated at the national level by CSC Academy, on behalf of all CSCs.

Improved Internet Access: All CSCs are struggling due to non-availability of wired internet connectivity and therefore should be provided with a solution to overcome this problem. CSC Academy may want to explore the provision of satellite-based internet devices that can provide effective internet connectivity

Support in Getting Credible Certification for Computer Education: CSC Academy should consider negotiating with a national level institute to provide accreditation to all CSCs for running specific skills based computer courses so that students can receive a credible certification for the skills they gain. This certification can help the students get gainful employment and will therefore improve the revenue of the CSCs that decide to run these courses. This accreditation should include initial training of teaching staff and independent evaluation of enrolled students.

Ensure After Sales Services for the Hardware Provided to CSCs: While the hardware is provided to the CSCs, there is limited provision for repairs and maintenance. Currently, the hardware is new, but in the coming years, the need for repairs and maintenance will increase. CSC Academy can consider negotiating a general Annual Maintenance Contract (AMC) for all CSCs which will be cost effective, even if CSCs have to bear the cost for it.
