



# Impact Assessment of CSC Academy for Digital Villages in Odisha and Rajasthan

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A Report



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### Study Team

Dr. Manish Subharwal  
Dr. Sanjay Gupta  
Dharmendra Kumar Singh  
Naresh Chand

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## Abbreviations

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

## FACT SHEET

Indicators Related to Customers	Angul n=200		Pali n=150		Total n=350	
<b>NPS (Net Promoter Score) for recommendation for accessing CSCs for its services (by customers)</b>	<b>27</b>		<b>-3</b>		<b>14</b>	
<b>NPS (Net Promoter Score) for recommendation for accessing CSCs for education lab (by students)</b>	<b>32</b>		<b>13</b>		<b>20</b>	
% Customers who believe that CSC is beneficial for the community	200	100%	150	100%	350	100%
% Customers who feel that one of the contributions of CSC is to increase knowledge of the community about social protection schemes	100	50%	88	59%	188	54%
% Customers who visited CSC in the last 6 months to register for any social protection scheme	66	33%	124	83%	190	54%
<b>Top 5 services accessed by largest proportion of customers</b>						
Making/updating documents	121	61%	139	93%	260	74%
Social protection schemes	66	33%	124	83%	190	54%
Banking	131	66%	144	96%	275	79%
Recharge	10	5%	37	25%	47	13%
Bill payment	2	1%	85	57%	87	25%
% Customers who are accessing insurance services	19	10%	9	6%	28	8%
% Customers who are accessing healthcare services (Tele Medicine) for their families	0	0%	1	1%	1	0%
% Customers who recalled seeing wall paintings	131	66%	66	44%	197	56%
<b>Top 3 challenges faced by customers while accessing CSC services</b>						
No/poor internet connection	3	2%	26	17%	29	8%
Too far from the village	7	4%	2	1%	9	3%
Too much rush	2	1%	2	1%	4	1%

Indicators Related to Customers	Angul n=200		Pali n=150		Total n=350	
<b>Top 3 recommendations from the Students for further strengthening CSC services</b>	<b>n=100</b>		<b>n=150</b>		<b>n=250</b>	
Add more computers	1	1%	73	49%	74	30%
Offer services for free	2	2%	70	47%	72	29%
Provide 24x7 services	0	0%	52	35%	52	21%
<b>% Students who (or their families) are accessing education related services from CSC</b>	<b>n=100</b>		<b>n=150</b>		<b>n=250</b>	
Digital Education (BCC)	82	82%	121	81%	203	81%
School Education	6	6%	71	47%	77	31%
Competitive exams	9	9%	22	15%	31	12%
Smart Class	2	2%	31	21%	33	13%
Higher Education	4	4%	48	32%	52	21%
% Customers who (or their family member) have taken livelihood course at the CSC	1	1%	1	1%	2	1%
% Customers who are attending (or have attended) virtual learning centre	0	0%	0	0%	0	0%
<b>Top 3 services in demand (not currently available)</b>	<b>n=11</b>		<b>n=12</b>		<b>n=23</b>	
Computer course certificate	8	73%	0	0%	8	35%
Wi-Fi	0	0%	8	67%	8	35%
More Computers	1	9%	1	8%	2	9%

Indicators Related to VLEs	Angul		Pali		Total	
	n=15		n=15		n=30	
% VLEs that are Female	2	13%	0	0%	2	7%
% VLEs who received training for managing the CSC	6	40%	11	73%	17	57%
% CSCs currently under debt	10	77%	0	0%	10	36%
<b>Top 3 CSC services accessed by most customers</b>	<b>n=15</b>		<b>n=15</b>		<b>n=30</b>	
Taking printouts	11	73%	15	100%	26	87%
Sending email	7	47%	14	93%	21	70%
Accessing education related information	14	93%	10	67%	24	80%
<b>% CSCs providing each of the listed service</b>						
Making/updating documents	15	100%	15	100%	30	100%
Registration for social protection schemes like widow/disability pension, girl child benefits, scholarship, free ration, etc.	14	93%	14	93%	28	93%
Banking	14	93%	15	100%	29	97%
Recharge	11	73%	14	93%	25	83%
Bill payment	9	60%	15	100%	24	80%
Insurance	14	93%	14	93%	28	93%
Tele Medicine	0	0%	10	67%	10	33%
E-Pashu Chikitsa	0	0%	3	20%	3	10%
Wall paintings	4	27%	6	40%	10	33%
Running manufacturing unit for LED/Sanitary Napkins	0	0%	2	13%	2	7%
Product sale	0	0%	5	33%	5	17%
% CSCs running Virtual Learning Centres	0	0%	1	7%	1	4%
% CSCs running manufacturing units for products	0	0%	2	13%	2	7%



Indicators Related to VLEs	Angul		Pali		Total	
	n=15	n=6	n=15	n=11	n=30	n=17
<b>Top 3 services that CSCs intend to start</b>						
Aadhar Card Enrolment and Updating	1	17%	4	36%	5	29%
Skill Development Course	0	0%	2	18%	2	12%
Computer centre	5	83%	1	9%	6	35%
<b>Services CSCs considering adding in next two years</b>						
Computer course and Skills Development Courses	5	33%	5	33%	10	33%
Aadhar Card Enrolment and Updating	2	13%	4	27%	6	20%
Other Bank Correspondent work	3	20%	1	7%	4	13%
% CSCs that believe that wall paintings are helpful in generating awareness on services	15	100%	14	93%	30	97%
<b>Top 3 challenges faced in managing/running CSC</b>						
No/poor internet connection	9	60%	11	73%	20	67%
Irregular electricity	4	27%	6	40%	10	33%
No qualified staff available	1	7%	4	27%	5	17%
<b>Reasons for customers choosing CSC for services</b>						
Online services (Banking services, Government scheme application forms, Bills payment)	15	100%	15	100%	15	100%

# 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 200 Common Services Centers (CSCs) were set up as an education lab at Gram Panchayat levels in Pali district of Rajasthan and Angul district of Odisha (100 CSCs in each state). The purpose of this grant was to ensure the successful implementation of DigiGaon with a knowledge center at select Gram Panchayats in these two 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 related to HDFC Bank program on Economic Development and other schemes and services (Personal loan, Kisan credit card, vehicle loan, group loan, digital payment, 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 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 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"> <li>Number of people enrolled in various government schemes using computer lab</li> <li>Amounts as direct benefits received digitally through CSC</li> <li>% HHs in the villages covered under digital health insurance</li> <li>Qualitative feedback of users and stakeholders</li> </ul>
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

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**Part 1: Customers**


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- % 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

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**Part 2: VLEs**


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- % 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
Odisha	Angul
Rajasthan	Pali

### 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) 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 576. This indicates that minimum sample size required for the study was 600 (rounded off). The total sample to be covered was 600, divided into two categories—(a) 300 Customers and (b) 300 students.

To achieve the desired representation of both the study states, a robust sampling approach was applied, and one district was selected from each state. 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	Odisha	Angul	15	300	300	15
2	Rajasthan	Pali	15	300	300	15
<b>Total</b>		<b>2</b>	<b>30</b>	<b>600</b>	<b>600</b>	<b>30</b>

## 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 200 villages spread across two study districts. Considering each CSC, 15% of the CSCs were selected from 2 districts randomly. A total of 30 CSCs were to be covered in the study equally distributed in the two study districts (15 CSCs each in both the states).
- Since the CSCs are spread across all the blocks, CSCs were selected using systematic random sampling, ensuring appropriate representation of maximum number of blocks in 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 300 beneficiaries was achieved through 15 CSCs in each state.
- In total, 600 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, 30 in-depth interviews were conducted with the VLEs (project in-charge of the project) across the two study states (15 each).

## 2.7 Development of Study Tools

IMPACT had experience of conducting the similar impact study in past in 3 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. The study tools were submitted to HDFC Bank CSR MI team for the approvals. All tools were finalized and then translated into Hindi and Odia 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 3 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.

Following table provides the snapshot of teams and fieldwork duration:

Particulars	Odisha (Angul)	Rajasthan (Pali)	Total
CSCs	15	15	30
Respondents to be covered	300	300	600
VLEs to be covered	15	15	30

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 each district. The trainings were 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 state.
- 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:

- Different CSCs had varied footfall of customers due to which teams had to wait for long hours.
- In a few CSCs, students were not available at the village level during the data collection but somehow followed-up by CSC staff and asked them to come for the interaction.
- At some places, students came after their schools got over.
- Few VLEs had no idea on what to do with education lab set-up and were still planning to use the infrastructure.



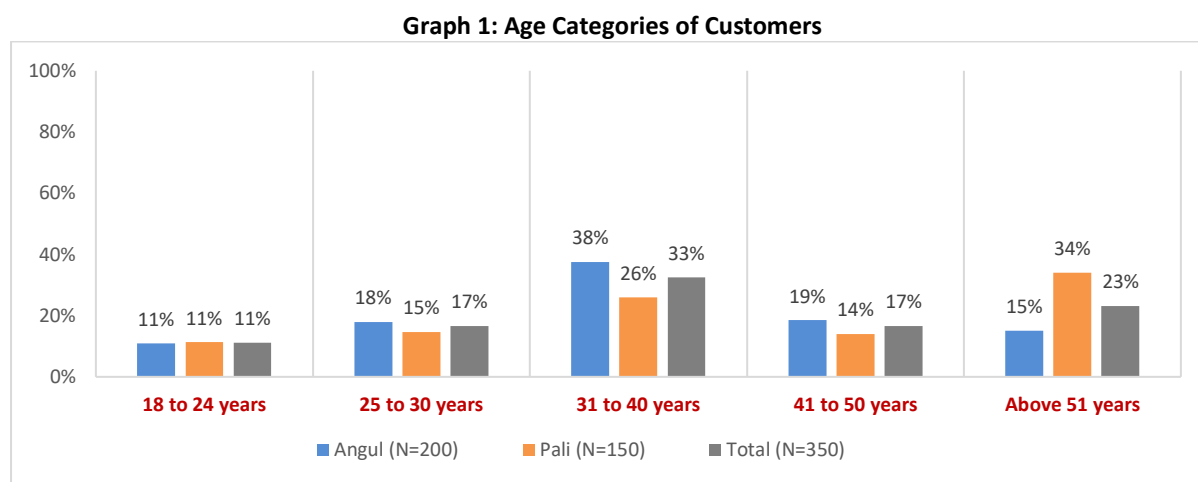
## 3. SALIENT FINDINGS

The current chapter discusses about the key study findings based on the interviews with customers, students and CSC In-charges (VLEs) at length. 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 350 customers were interviewed and of these 350, 200 were from Odisha and 150 from Rajasthan. Among these the proportion of females is slightly more than a quarter (27%) as compared to that of males (73%). VLEs (CSC In-charges) mentioned that proportion of men is more as compared to the women who come to CSC for different services. Moreover, it depends on the need of each individual also. VLEs had the opinion that since men go to work and they use more services of CSCs, whereas men who have migrated for work, women of the household visit CSC for various services such as money withdrawal or deposit, registration and applying for various services. Largely, women were visiting for banking related services and making and updating the IDs, registration in schemes and entitlements and this holds true for both the states.

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.

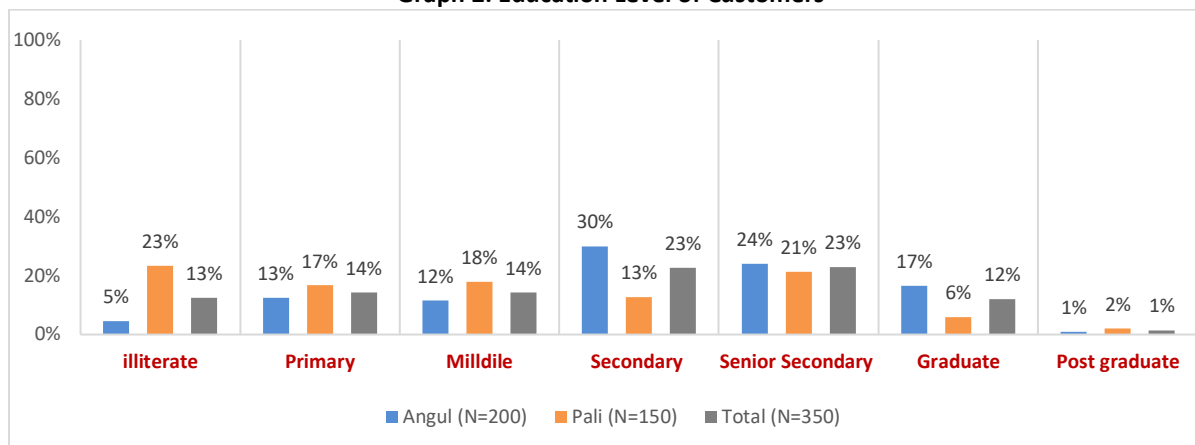


Almost half the total customers of CSCs (50%) are from the middle age group (31-50 years) and it can be seen that 57% from Odisha were in 31-50 years age group and 48% in Rajasthan were in the age range of 41 years or more. This seems to be true as majority of people are opting CSC services for the banking related services or IDs and document updation, etc. where normally senior or middle aged family members take steps for these services as compared to the younger age group.

Further, more women in the older age group (41 years or more) were found visiting CSCs for availing services as compared to 38% of men in the same age group. In Pali, more than half women (53%) were in the age group of 41+ years visiting CSCs against 46% of men. In Odisha, more men were in 31-40 years availing CSC services whereas more women in the age range of 41+ years.

With respect to education, less than a quarter (23%) of customers were found educated up to secondary level and similar proportion had education up to senior secondary level. The education status of customers has been shown in the following graph.

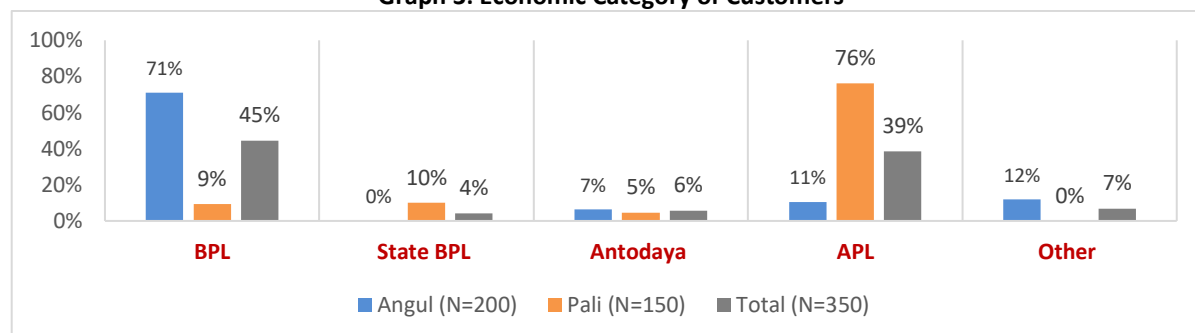
Graph 2: Education Level of Customers



Among all, three-fifths of the respondents (59%) were educated up to secondary or higher and this proportion of customers in Odisha was higher as compared to Rajasthan (72% vs 42%). This could be because of people's perception in Rajasthan 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 in both the states are generally very helpful and cooperative and people with any level of education can get the CSC services, easily. This was observed in Pali as almost a quarter of the customers (23%) are illiterate, and this could be because a larger proportion of customers here are aged above 50 years (34%).

Another important characteristic of the population accessing CSCs is their economic status and it is evident that more than three-fourths of the customers (78%) in Odisha belong to the lower socio-economic status. Since the majority of the customers approaching CSCs are for social protection schemes, this is expected.

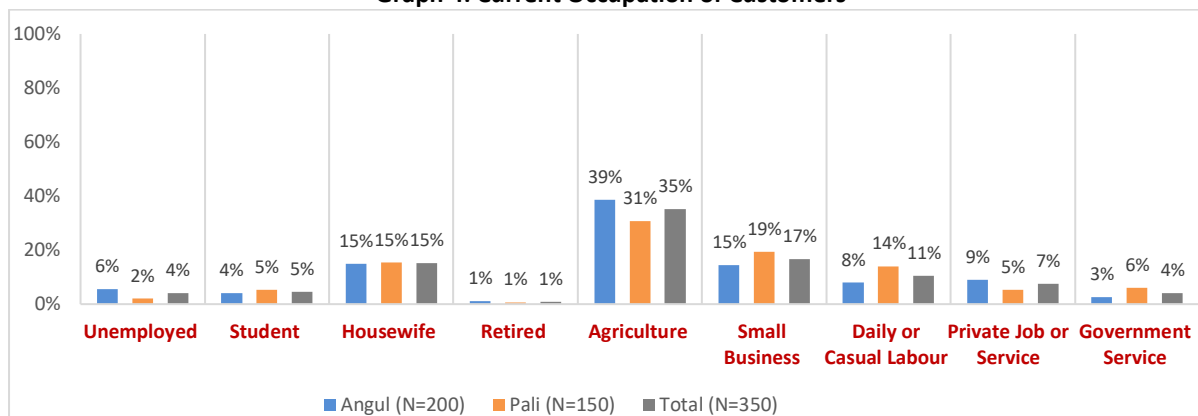
Graph 3: Economic Category of Customers



However, the situation appears to be different in Pali (Rajasthan) where more than three quarter of the customers (76%) mentioned that they belonged to APL category. On the other hand, 83% of respondents in Rajasthan mentioned that they were accessing CSCs for services related to social protection scheme (discussed later). May be these customers were accessing Ayushman Bharat or other health related services or welfare schemes available for the people.

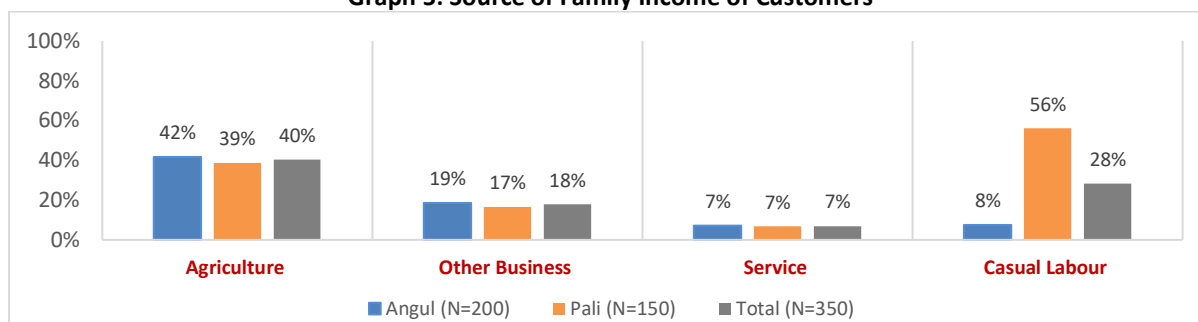
Information on their current occupation revealed that the largest proportion (35%) were into Agriculture followed by 17% who had small business and 11% each were either daily or casual laborers or had government or private service. About 15% were housewives and 5% were students. More laborers were found in Rajasthan as compared to Odisha. 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 due to which 35% customers had agriculture as their major source of income. Not much variation was seen between the states.

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 the blocks and districts. In Rajasthan, a large proportion of customers (56%) had casual labor work as a major source of income whereas more than three-fifths (61%) of customers in Odisha had either agriculture or other business as their prime source of income for their families.

## 3.2 Profile of CSCs

The total 350 customers and 250 students (Total sample of 600 beneficiaries) were interviewed by visiting 30 CSCs, spread across 30 Gram Panchayats from 9 blocks of two target districts from two states. 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, less than half (47%; n=14) of CSCs had their premise which are accessible by persons with disabilities (PWDs) and out of 14, 13 were in Rajasthan but Odisha lacked in this component as only 1 CSC was disabled-friendly in terms of accessibility.

### 3.2.1 VLEs Profile

Out of all 30 VLEs, three out of five (60%) were in the age range of 31 to 50 years and 37% were between 24 to 30 years and remaining were more than 50 years (only one). Only 2 VLEs were female, and both were in Odisha. Among all, more than two-thirds (70%) were educated up to graduation or more. Among all 30, 18 VLEs (60%) reported having another source of income generation which indicates that these 18 VLEs were spending their time in occupation other than CSC work. Of these 18, 10 had agriculture, 5 were in jobs and 3 into self-employment (other businesses). Interestingly, almost all VLEs (29 out of 30) mentioned that CSC work is their prime occupation. Both the states had 9 VLEs each having other sources of income.

### 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.

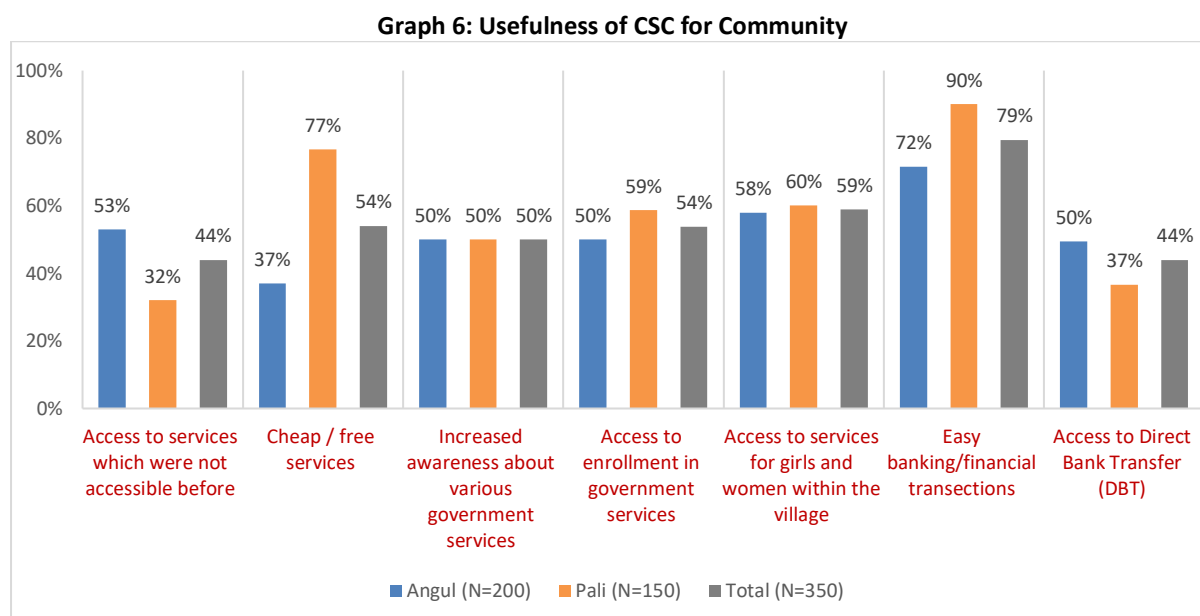
About 7 CSCs had shared a challenge in terms of non-availability of qualified staff for their CSCs. To mitigate this challenge, they train a person who is needy and educated up to Grade 10 or more so that s/he can gain experience and then manage the CSC services. Initially, VLEs undertake the handholding of such people and then gradually push them to take the charge for some services exclusively.

All the VLEs were posed with a question on services they would like to include in their CSCs. About 10 VLEs expressed their desire to initiate the computer and skills training centre so that youths can gain experience and skills for the employment. Other two services stated by 6 VLEs were Aadhaar Registration (for new Aadhaar Cards) and being Bank Correspondent. Furthermore, 7 VLEs informed that they had interest in starting Aadhaar Centre and Computer training centre initially but could not start due to lack of space and finance to establish their centre. When asked if they would want to withdraw any services from their existing list of services offered and none of the VLEs reported any service that they would prefer to withdraw.

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

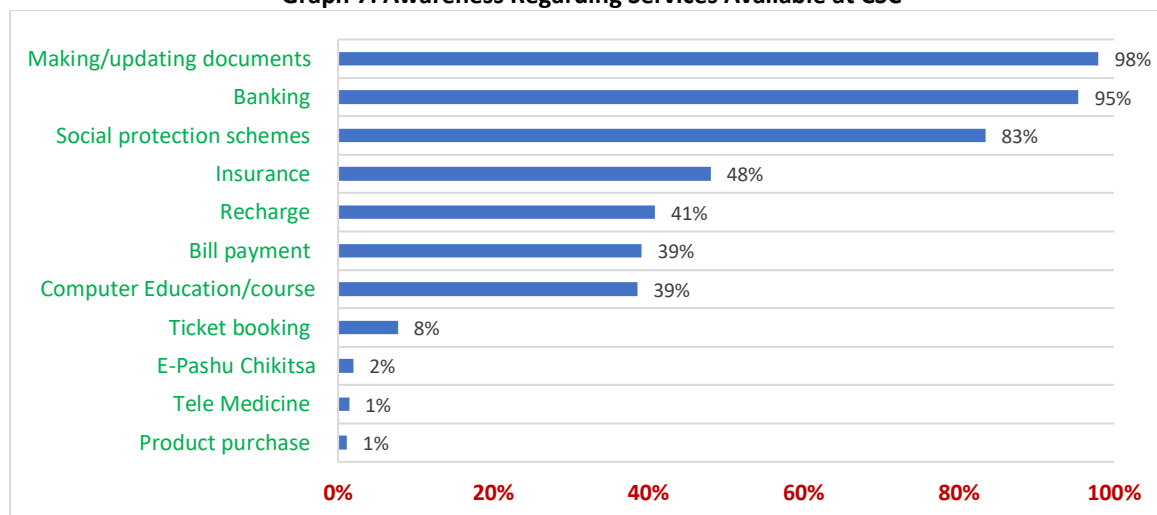
CSCs are designed and operated to address most basic needs of the people that have emerged following nationwide digitization in the country under the guidance of Ministry of Electronics and IT, Government of India. The concept of DigiGaon (i.e., reach of digital services to the grassroot people) was 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, 98% 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 (95%) was aware of banking services being offered by CSCs. Following graph illustrates the awareness levels of customers related to CSC services.

Graph 7: Awareness Regarding Services Available at CSC



As evident, 4 out of 5 customers (83%) 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

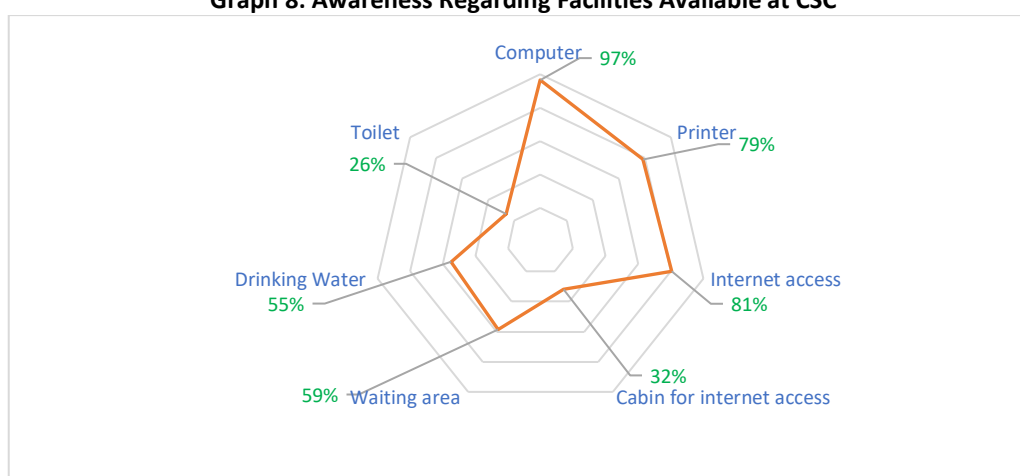
applications. The CSCs also support in uploading the desired documents and photo of the applicants for instant approvals also such as short value loans for vehicles, etc.

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 97%, 79% and 81% of customers respectively. Other essential services available at CSCs shared by customers included waiting area (59%), drinking water (55%), separate space (cabins) and toilet (26%).

**Graph 8: Awareness Regarding Facilities Available at CSC**



With respect to states, CSCs in Odisha have lesser facilities as compared to those in Rajasthan. Largely, the gaps were found with respect to the availability of printers (69% vs 91%), internet access (71% vs 93%), separate cabins (18% vs 51%), waiting areas (48% vs 73%) and drinking water (43% vs 71%). It is worth mentioning that two out of three (68%) of CSCs do not have partitions/cabins or sections that affects the concentration of students attending their computer classes in the education lab.

All VLEs reported having computers in their CSCs followed by printers (97%), waiting area (77%), WiFi connectivity (63%), drinking water (83%), cabins/separators (50%) and toilet (43%). 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 67% VLEs; n=20—11 in Rajasthan and 9 in Odisha). 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, 10 VLEs (33%) also had issues with irregular electricity (6 in Rajasthan and 4 in Odisha). There were 2 VLEs reported that there are no demands or limited demand for 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, 90% of the customers did not find any challenge in accessing the services from CSCs. While

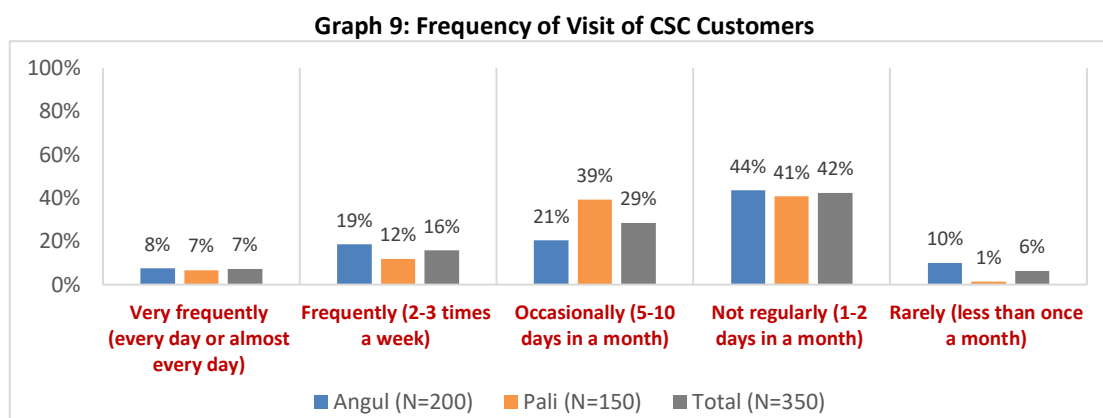
discussing it was found that the services available at CSCs are tailored to their needs and CSC staff are generally very helpful and accommodating. In Rajasthan, 17% of the customers complained about the poor internet connectivity as a major challenge.

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

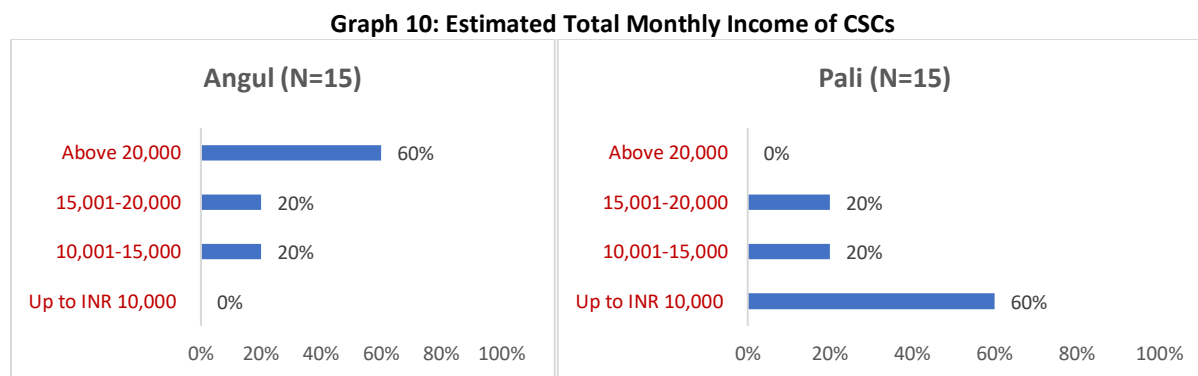
Mostly CSCs are located at village level in and around the habitats and majority of their clients are their repeated clients that makes CSCs to function successfully. Strikingly, only two out of five customers (42%) included in this study said they visit the CSC not regularly followed by 29% who visit occasionally. There were only 7% of customers claimed that they frequently visit CSCs. This is entirely dependent 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 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. With respect to estimated total monthly income, three out of five VLEs (60%) in Odisha were earning more than INR 20,000 per month followed by 20% each in the range of INR 15,000-20,000 and up to INR 10,000. In Pali, the situation was reverse and three out of five VLEs (60%) had monthly income of up to INR 10,000 and none was earning more than INR 20,000 per month. Following graph illustrates the monthly income of VLEs from the CSCs.



### 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 (73% 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. VLEs had an opinion that these women are unable to go far off locations to access banking services like withdrawal of money whereas they do not want to bear the expenses on travel and loss of productive time.

For computer education at education lab, there was a reasonable difference in proportion of boys and girls (62% and 38% respectively) accessing education lab for learning computers. It is encouraging to see more girls coming forward to get such skills but there was a lesser proportion of girls in Rajasthan as compared to Odisha (36% vs 40% respectively). Strikingly, female participation was very low in case of management of CSCs as only 2 out of 30 VLEs (7%) were females, and both were in Odisha.

### 3.5.4 Seasonality in CSC Access

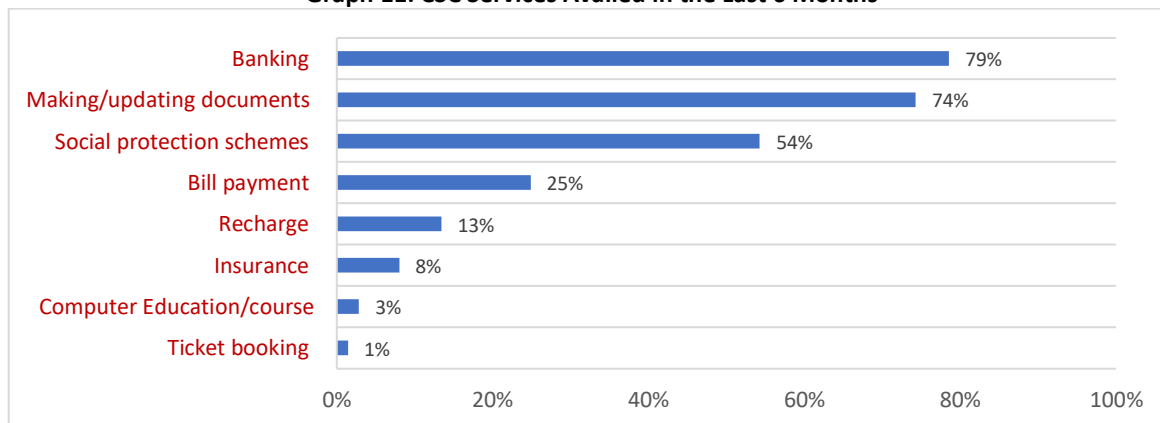
As such, seasonality has no role for accessing CSCs and generally, CSC services are accessed all through the year. However, while sharing their experience, VLEs mentioned that number of customers generally is high between 11 am till 4 pm. Usually, men and women finish their routine and household chores 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. Also, within a year, the CSC access increases during the initiation of academic session as students access CSC for various purposes including filling admission forms, getting caste/income certificates and other similar education related requirements.

“CSCs see a huge rush whenever a new scheme is announced by the national or state government that needs registration, application, enrollment to avail benefits initiated by the governments. After the formation of newly elected government, they implement the promises (for the schemes/ incentives) declared for the people, prior to the elections during their campaign rallies.”

### 3.5.5 Popular Services Accessed by the Customers

To understand the extent to which different services are being availed by the customers at the CSCs, all the customers were asked the purpose of visiting CSCs during the last six months. The data suggests no district level difference by the type of services availed by the customers of CSCs but proportion of customers availing those services varies between the states. Proportion of customers accessing different services in the last six months is depicted in the following graph.

Graph 11: CSC Services Availed in the Last 6 Months



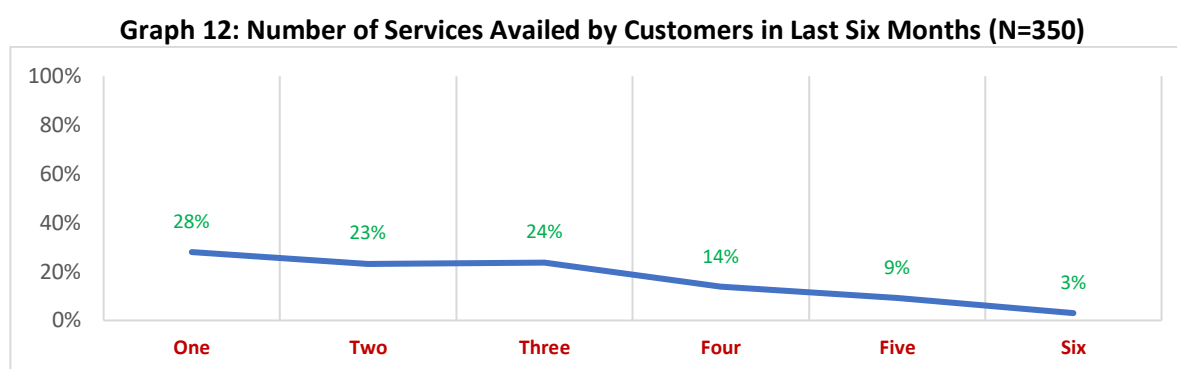


As evident, 3 out of 4 customers (79%) reported availing banking services followed by updating or applying for IDs (74%) and applications for social protection schemes (54%). These are the key services for which the rural population visit CSCs more frequently. Also, a quarter of customers (25%) mentioned coming to CSCs for bill payment for electricity and recharge of mobile/DTH (13%).

### 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 in order to gauge the level of usage of CSC services by them. According to the study findings, 72% of customers had used multiple CSC services in the previous six months (one or more services). This represents more than two-thirds of all customers (two out of three customers). The average number of services used by customers was calculated to be 2.60, meaning that on average, they had used two to three services. Over 25% 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 rather than just one. The frequency of services availed by the customers is presented in the graph below.



State-wise differentials were observed as 79% of the total customers in Odisha availed only 1 or 2 services at CSCs whereas 84% of total customers in Rajasthan had availed three or more services. This indicates that usage of type of CSC services are more in Rajasthan as compared to Odisha.

**Findings confirmed that CSCs are helpful for the communities who are using it at full potential. A striking fact was observed that CSCs are being used quite frequently, still CSCs are not able to generate significant revenue and that is because majority of 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.**

#### 3.6.2 Access of Services by Vulnerable Community

There are definite evidence 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.

Also, according to customer data, a sizable percentage of customers (38%) fall into the general category, with Other Backward Communities (34%) and Scheduled Caste (19%) and Scheduled Tribe (9%), following closely behind. Furthermore, households or families falling under the BPL category account for 55% of these customers.

***This is perhaps because a sizable fraction of customers come to CSC services in order to take advantage of social protection programmes, which are exclusively available to underprivileged groups. Because of this, CSCs have been able to meet the unique requirements of these groups by assisting them in applying for and receiving benefits from a variety of social security programmes and entitlements.***

### 3.6.3 Access to Digital Banking Services

Digital banking services must be offered by all CSCs, whether through AEPS (Aadhaar Enabled Payment System) or as Business Correspondents (BCs) of certain banks. As services are available at CSCs and customers can simply withdraw 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.

**More than three-fourths (79%) of the customers have acknowledged that they had used digital banking services from their respective CSC, confirming the change in practices. This makes a 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

The only effort that CSCs make in terms of raising awareness is to use wall writings to promote the services that HDFC Bank offers. A fund of INR 20,000 was given to each CSC supported by HDFC Parivartan as one of the intervention's components so they could paint important messages on the walls. It was discovered during the study that every CSC had finished painting the walls and had been paid back for the money they had spent on them.

The fact that every painting has the same text, layout, and color scheme makes it clear that these CSCs were given a standard template to follow when creating the wall paintings in both states. 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. Nothing about the CSCs or their services is mentioned in the wall paintings.



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 half 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. Majority of CSCs were found displaying their banners/posters indicating the type of services CSCs provide.

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. These wall paintings do not include information about CSC services, shared by half of the VLEs. It was observed that the majority of CSCs had posters or banners up that described the kinds of services they offer.

## 3.7 Sustainability of CSCs

Findings sufficiently justify 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.

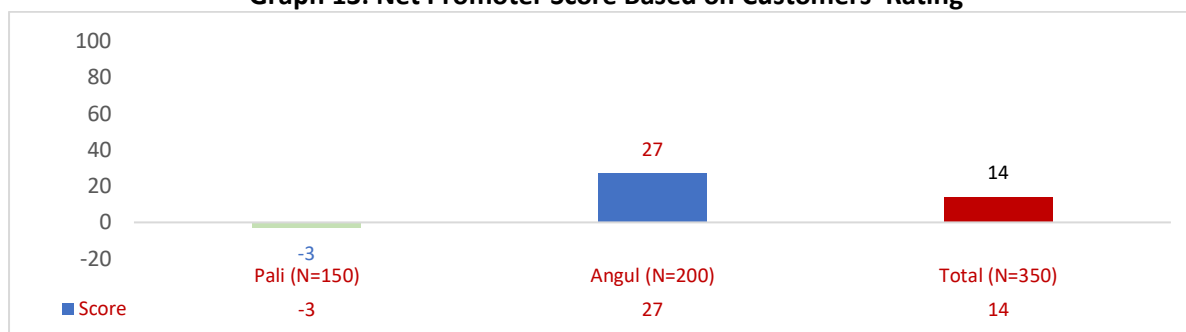
All VLEs were willing to continue with CSCs and confidently said that they would want to continue with the CSC work. Despite their low-income levels, VLEs expressed their desire to increase their income by adding more services within their CSCs. Many VLEs want to initiate following services:

- Apply and secure Aadhar enrolment centre
- Become Lead Business Correspondent for banks
- Initiate Computer and Skills Training Centre for the local people, specifically young girls and boys and seek affiliation from the Government or any leading university/college, autonomous body, corporate, etc.
- Engage skilled people to run additional computer courses such as DTP, Tally and Coding

### 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. Following graph shows the computed NPS for the CSCs:

**Graph 13: Net Promoter Score Based on Customers' Rating**



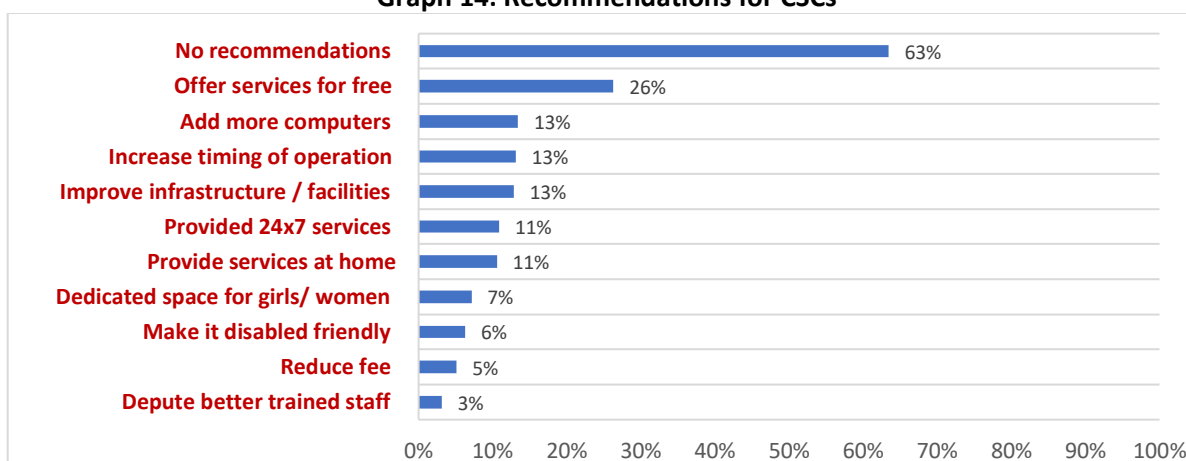
*NPS can range in between -100 to +100. Any NPS more than 0 is considered to be good, above 50 is considered as Excellent. NPS basically provides the loyalty status for promoting the CSC. In the current study, overall NPS of 14 is a very good score.*

*However, customers in Rajasthan were facing issues with poor internet connectivity that delays in receiving the desired services timely due to which there were more detractors than the promoters due to which NPS for Pali district has slightly below Zero (0).*

### 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. The results are displayed in the following graph.

**Graph 14: Recommendations for CSCs**



Evidently, two out of three customers (63%) did not consider giving any recommendation for improving the CSC services or any facilities in the CSCs. However, the two key recommendations emerging are offering free services and improvement in infrastructure, more facilities (essentially more space and computers) and increase time of operations at CSCs. Probably, the aim is to use CSC services during the prolonged or extended hours in the evening, once people return from their work/jobs.

Following recommendations have been emerged from the discussion with VLEs and beneficiaries that should be considered for strengthening the functioning of CSCs in both the states:

**Support to Make CSCs Visible that Provide More Digital Services:** All CSCs should be supported for adding more services to their bucket so that they become independent and able to increase their revenue. Majority are willing to setting up Aadhaar Enrollment Centre and Skills Development Centre such as computer course, coding, etc.

**Hi-speed Internet Access:** 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 agencies/networks. CSC Academy must explore the potential ways to provide effective internet connectivity to these CSCs in association with local vendors and government counterparts.

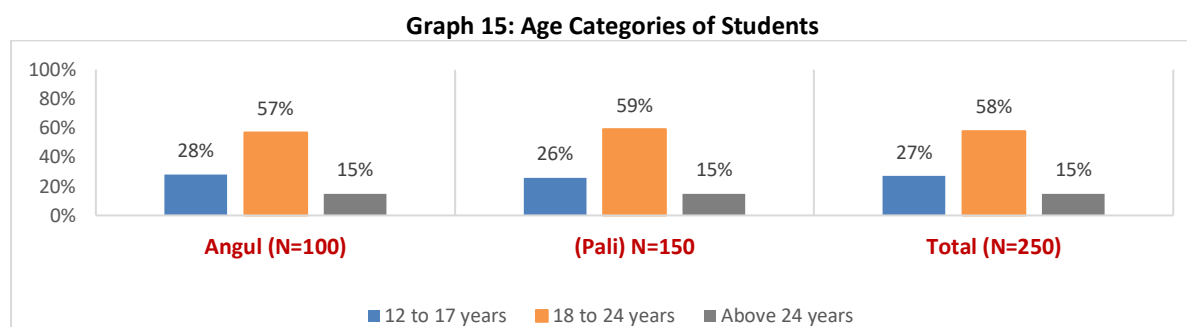
**Support in Establishing Computer Education and Skills Development Centres:** CSC Academy should attempt the provisions for providing support to CSCs for initiating skills development courses with accreditation from the leading university/autonomous bodies for the certification. This certification can 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. Corporate CSRs may be one option if those could be tapped as the resource partners.

**Support for Power Backups:** CSCs though work efficiently as per their local conditions but still many CSCs face power cuts and abrupt power supply that causes problems to hardware equipment. Support for the power backup may provide some relief to the CSCs where regular power cuts or poor electricity supply hampers the work. Provisions for providing subsidized

### 3.9 Students' Profile

The key support provided by HDFC Bank to CSCs was to establish the education lab so that the people from rural villages can avail digital services. 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 250 students (100 from Odisha and 150 from Rajasthan) were covered. Despite best efforts, students were not found in CSCs in coordination with VLEs and other staff members. Hence, more customers were covered in the study to achieve the sample to be covered from each CSC.

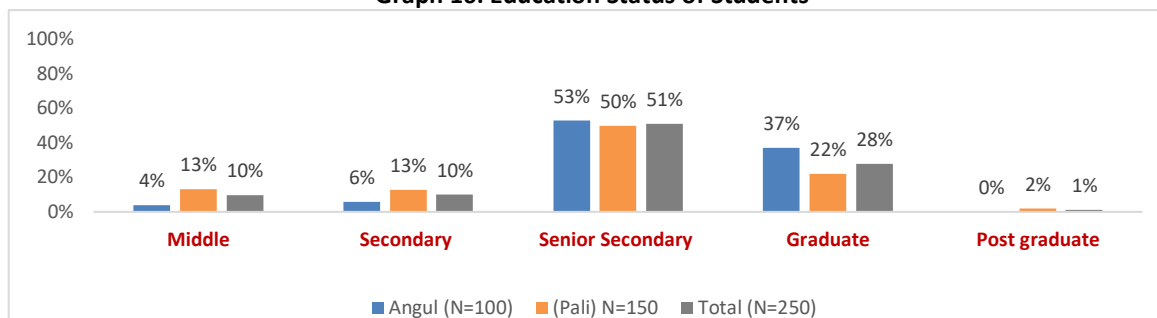
Among all, 82% were currently studying and remaining were either unemployed or into some kind of occupation for earning (private job, self-employed, laborer, small business, etc.) A considerably large proportion of these students (73%) were in the age group of more than 18 years and remaining, a quarter (27%) were between 12 to 17 years. Following graph illustrates the age distribution of students.



Among these students, no differentials were seen between the states with respect to the age distribution.

The proportion of male students were more than females (62% and 38% respectively). Proportion of male students was higher in Odisha (64%) than in Rajasthan (60%). Almost all students (98%) were following Hindu religion. Proportion of students from Other Backward Classes (OBCs) was more (39%) than General (25%), SC (23%) and ST (13%). More students were in General category (51%) in Odisha and 53% were OBCs in Rajasthan. Among all, a higher proportion of students (51%) were educated up to senior secondary level. Following graph illustrates the education of the students interacted under the study.

**Graph 16: Education Status of Students**



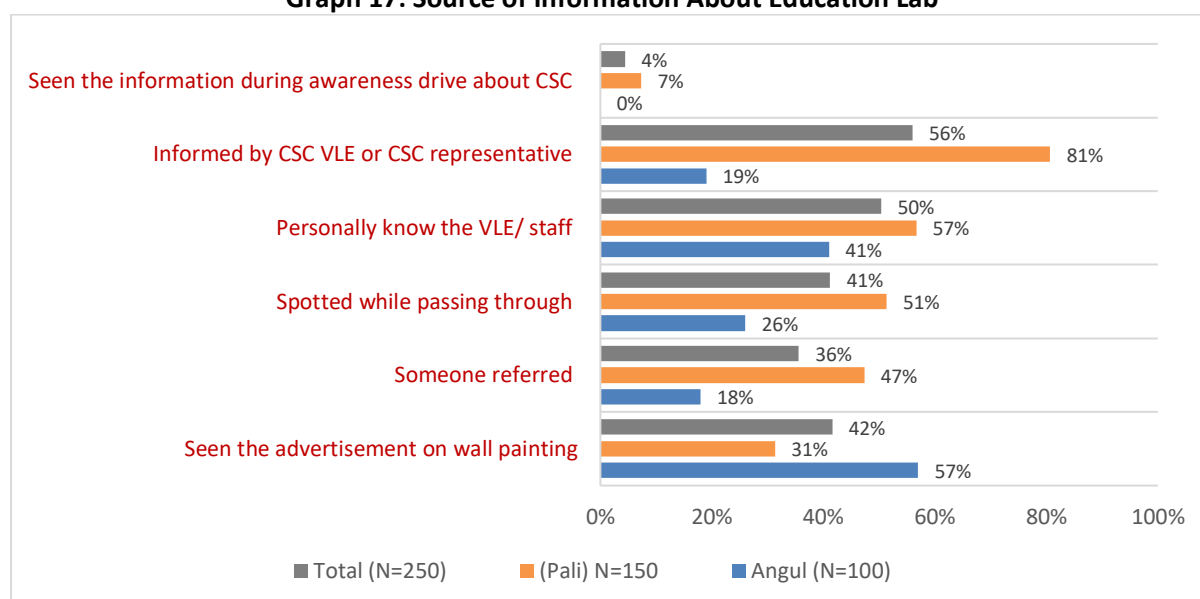
Evidently, majority of the students were educated up to secondary or higher who provided their responses to the questions.

In Odisha, three-fifths of the students (60%) were from poor families (BPL) and 75% of the students in Rajasthan were in APL category. Overall, 53% were in APL and 39% were BPL families. Agriculture was the family's prime occupation reported by 78% of the students.

To assess the exposure to the digital world, all the students were asked about the availability of smartphone. Interestingly, 81% of the students had their personal smartphone and such proportion was higher in Odisha (95%) as compared to Rajasthan (72%). As expected, proportion of males was higher (66%) than females (34%).

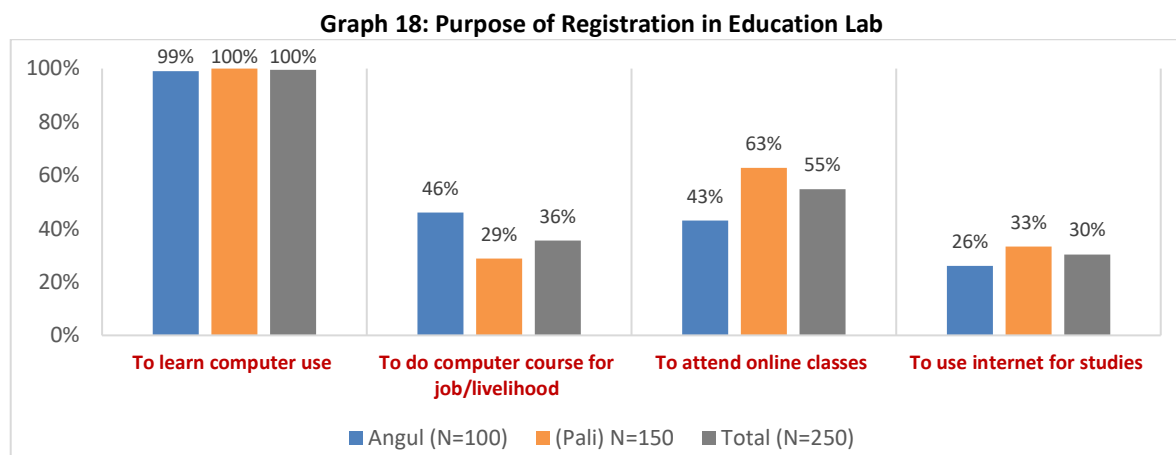
Students were asked to specify how they got to know about the CSC Education Lab. In response, more than half the students (56%) mentioned that they were informed by VLEs, or CSC staff members followed by those who mentioned that VLEs were known to them (50%). Other sources of information about education lab have been shown in the following graph.

**Graph 17: Source of Information About Education Lab**



In Rajasthan, 4 out of 5 students (81%) said that they were informed by VLEs or the CSC staff whereas 57% were known to VLEs and 51% spotted while passing through the CSC area. In Odisha, majority (57%) had seen the advertisements on wall painting followed by 41% those who were known to VLEs and 26% spotted the services while passing through the CSC areas.

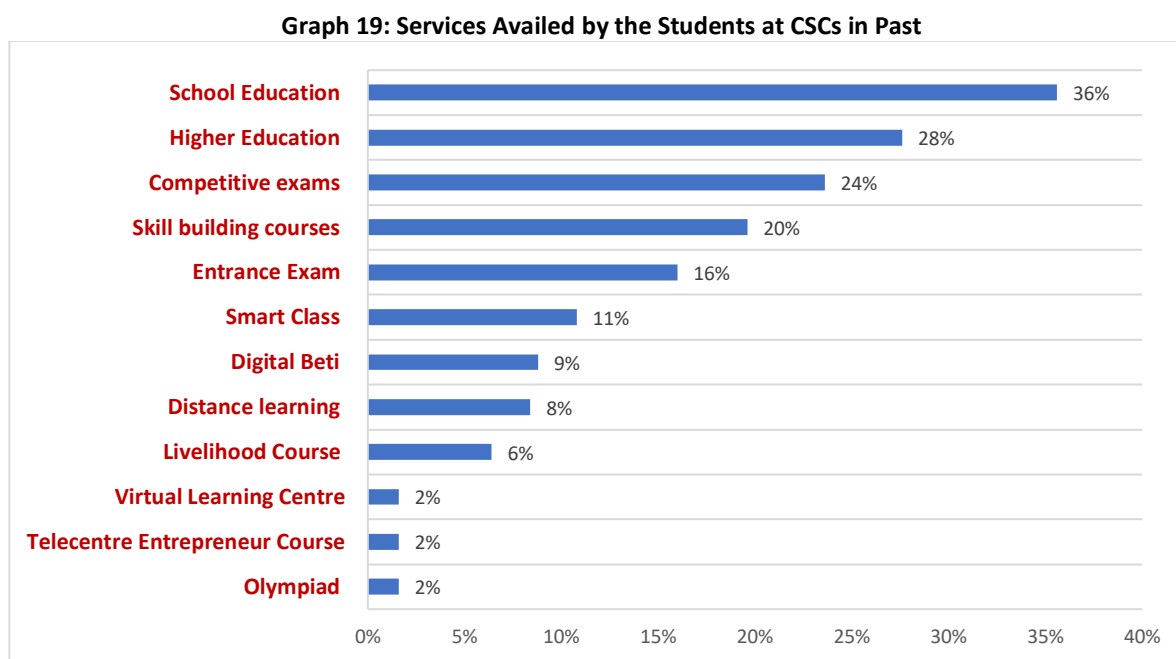
All students had the universal purpose of learning computer operations and enhance their knowledge on basics of computers. Interestingly, more than half the students (55%) reported attending online classes was the key purpose of their registration at education lab. Following graph shows the purposes of registration at education lab.



There were 1 out of 3 students (36%) reported that they had intention to learn computer operation for their livelihood or job followed by 30% 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.

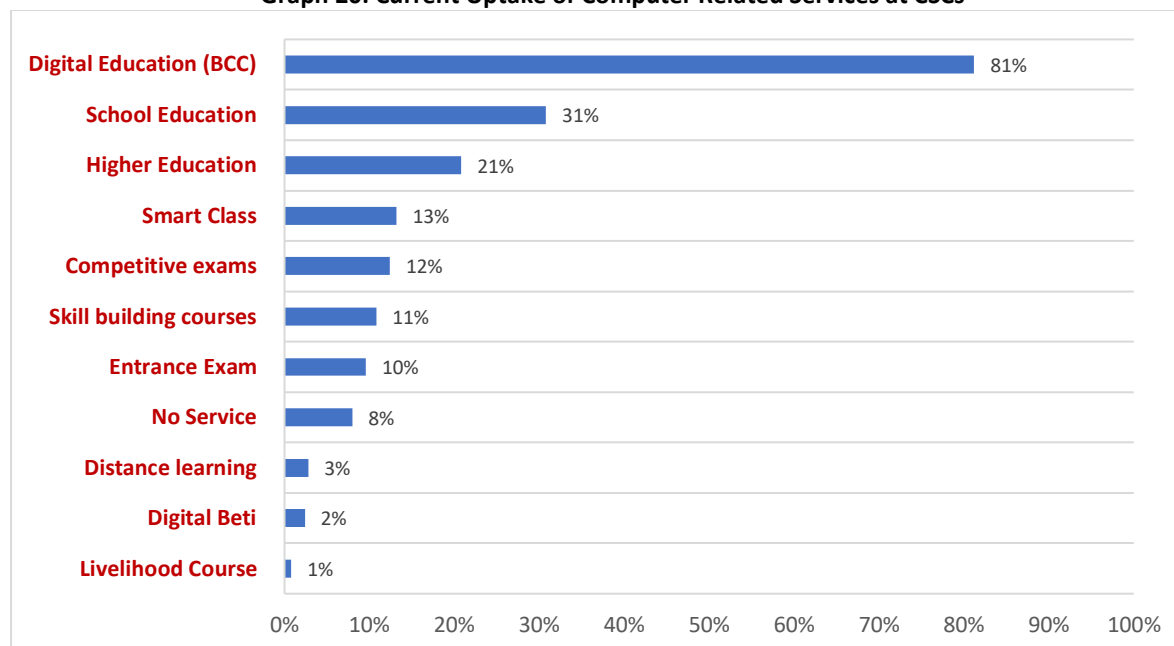
Students were further asked about the type of services explored from CSC/Education Lab prior to the registration in education lab. Following graph illustrates the type of services availed from CSCs in past.



Evidently, students had accessed multiple services at CSCs in past mostly related to their academic or school education (36%), higher education related materials or search (28%), collecting information and application for competitive examinations such as Teachers' Entrance Test (TET), SSC, etc. and skills building courses (20%). The use of CSC services was found to 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 stay.

Further, the students were asked about type of services they are currently availing from the education labs. Four out of five students (81%) 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 and data entry 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**

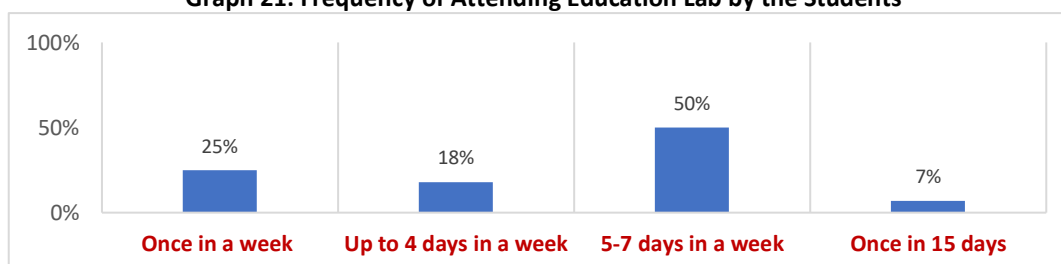


Other two key support that education lab provides included educational support in academics and information on higher education.

One of the important aspects is that a very large majority of students (96%) were able to use computers at education lab without any fee. Only 11 students in Rajasthan had to pay some amount for availing printouts, etc. but no other fee was charged from the students.

Attending education lab depends on the situation with every student based on the school timings and CSC functional hours. Half the students accepted that they were attending education lab for 5 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**

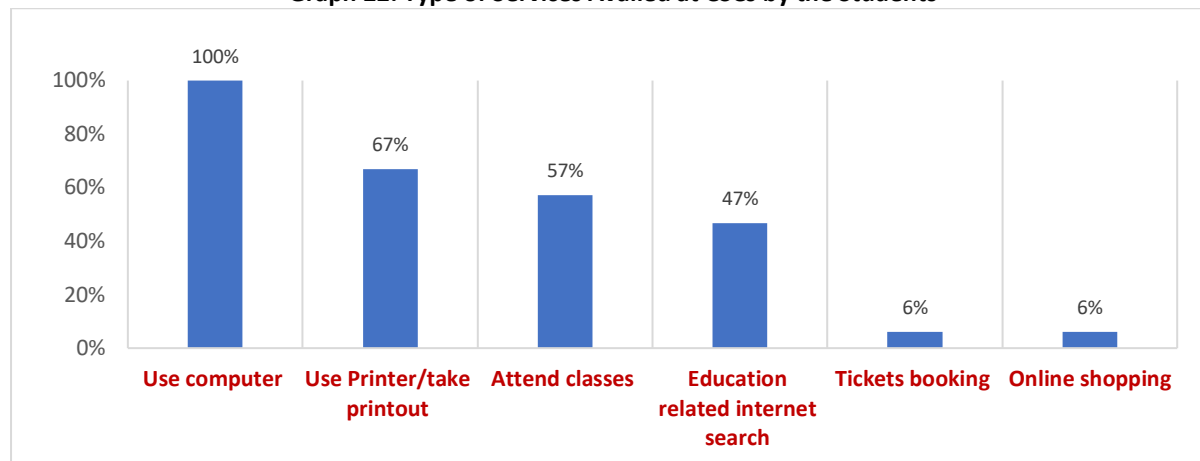




However, a quarter of students were attending on a weekly basis and a few for 1-4 days in a week (18%).

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.

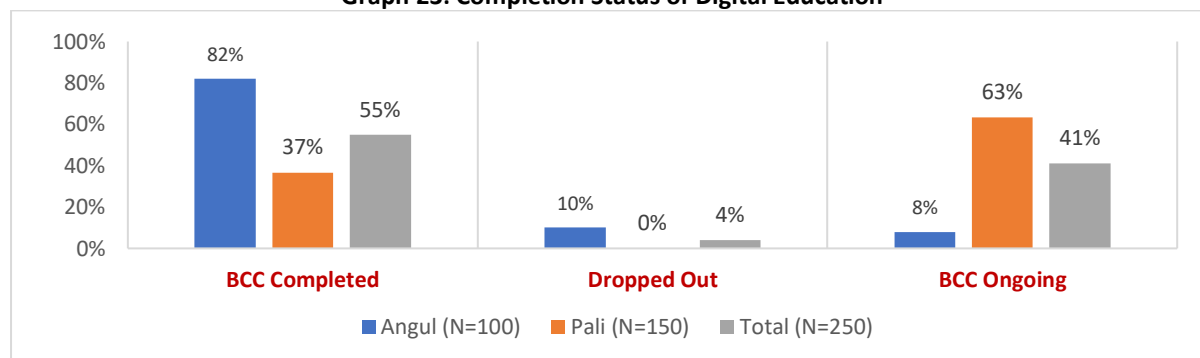
**Graph 22: Type of Services Availed at CSCs by the Students**



Largely, these students access computers (100%) followed by taking printouts (67%), attend online classes (57%) and internet search or accessing digital content for the education related work. A few students in Odisha reported using computer for online shopping (12%) and tickets booking (8%). This proportion was very less in Rajasthan (2% and 5% respectively).

Information on the current status of completion of BCC by the students revealed that more than half (55%) have already completed their basic computer course and 41% were those who were currently pursuing the digital education. Following graph illustrates the status of completion of digital education.

**Graph 23: Completion Status of Digital Education**

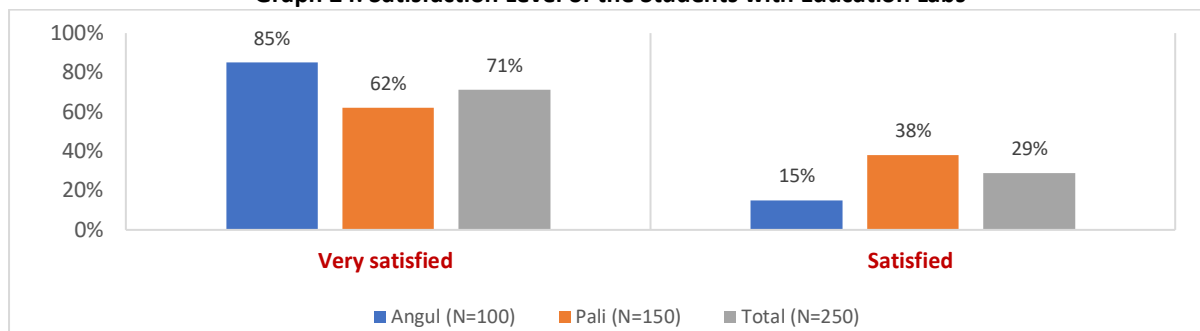


There were 10 students in Odisha who dropped out of education lab but none in Rajasthan. In Odisha, 8 out of 10 students were girls who could not finish the digital education but did not specify the reason for dropping out.

Of the total 250 students who were availing or availed computer education, 71% mentioned that they are satisfied with the education lab services available at the CSCs. Following graph demonstrates the level of satisfaction of the students.



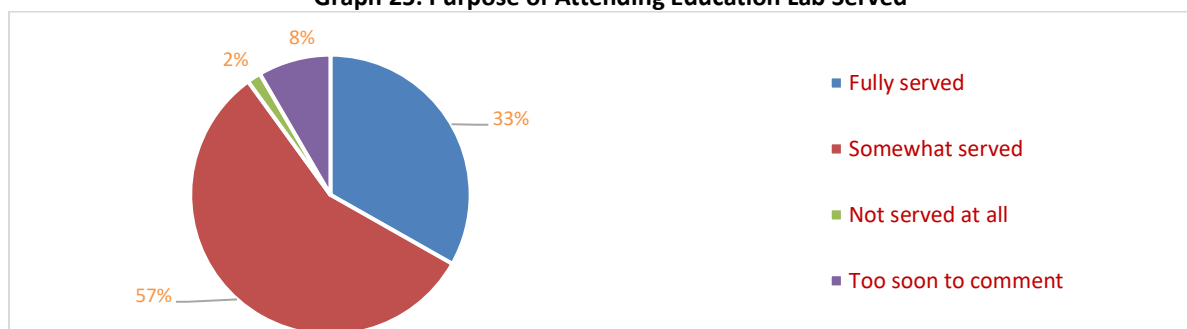
**Graph 24: Satisfaction Level of the Students with Education Labs**



Overall, all the students in both the states were found satisfied with the education lab services. They 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. One out of three students (33%) overwhelmingly responded in affirmation but 57% had opinion that it has served to somewhat level only. However, there were only 4 students who felt that the purpose was not at all served. Following graph shows the extent of purpose served for the students.

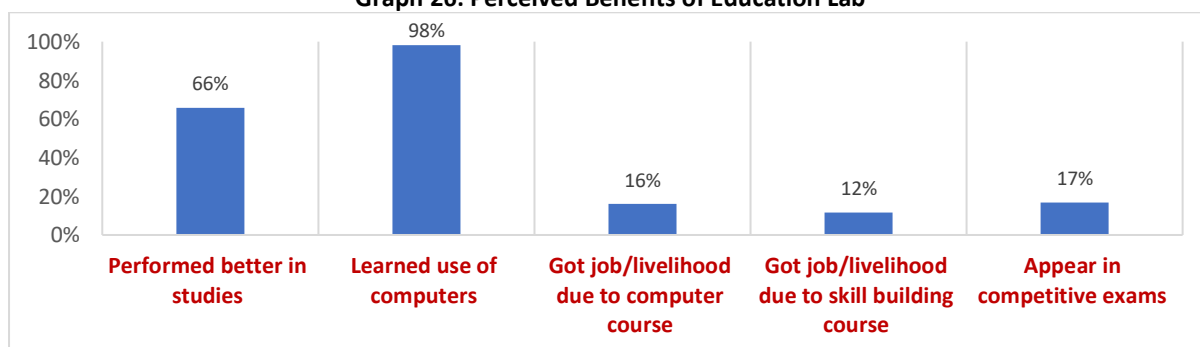
**Graph 25: Purpose of Attending Education Lab Served**



There were about 21 students who mentioned that it would be too soon to comment on this query and half of them were more than 18 years of age.

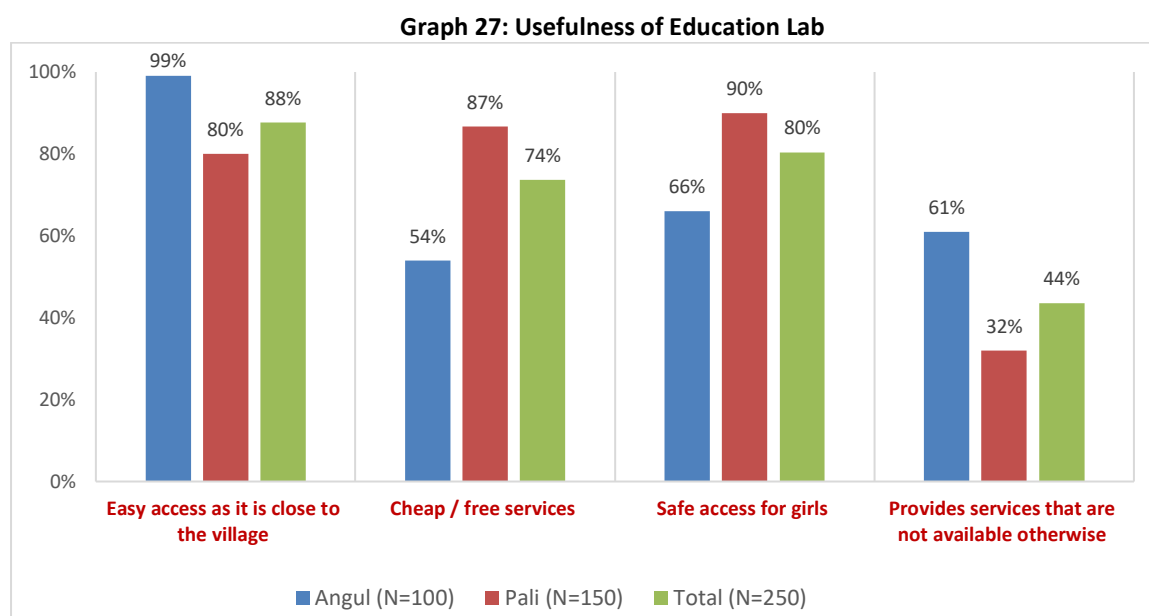
All the students were posed with a question on what benefits they could receive or visualize due to the education lab support. As expected, almost all were sure that they could learn computer operations and understand the uses of computer in day to day lives. About two out of three students (66%) perceived that they performed better in their studies as they could access digital content for the studies followed by 17% (38 students) got assistance for their competitive examinations. About 36 students could get part time private jobs as they are skilled in computer operations and typing as well as data entry. Following graph shows the benefits shared by the students.

**Graph 26: Perceived Benefits of Education Lab**



Students were asked if they have faced any challenges in accessing the education lab. In response, more than two-thirds of students (73%) outrightly responded that they did not face any challenge. About a quarter of students (25%) complained about poor internet connectivity and 6% found it too far from their village.

Students' views were captured on the usefulness of education lab for the dwellers of villages. Overall, four out of five students (88%) thought that education lab is easily accessible as it is in a proximity of villages. Proportion of students were more who claimed this fact. More than three-fourths (80%) felt that education lab has safe access for the girls. Following graph portrays the usefulness of education lab at CSCs.



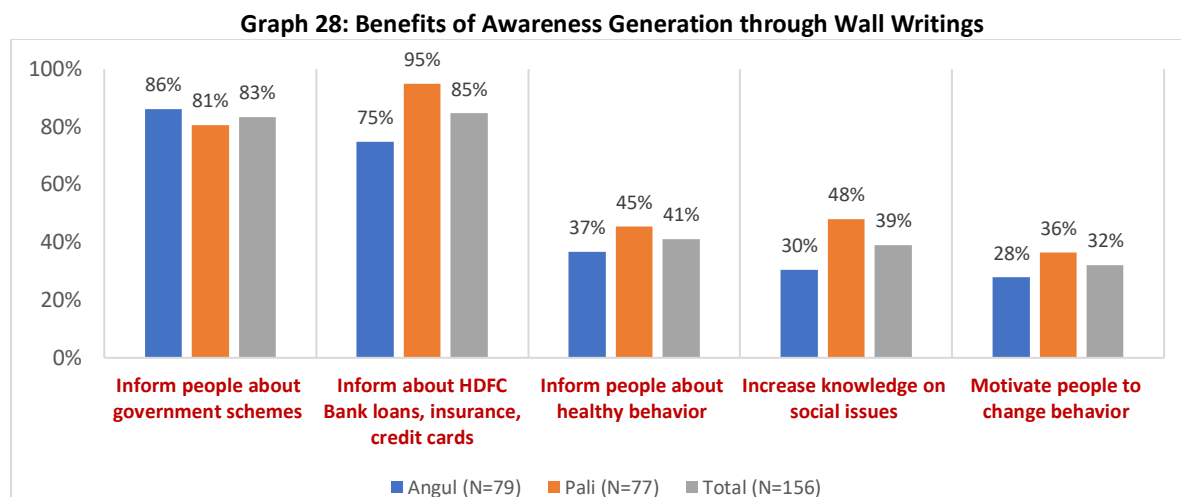
Rajasthan has villages which are widely spread, and habitats are remotely located in hamlets as well as have lesser population density. Considering the geography, students in Rajasthan felt that CSEC education labs are safe for girls to access as these CSCs are based in village areas as well as it provides 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 three out of five students mentioned that they had seen those wall paintings. Proportion of students were more in Odisha (80%) as compared to Rajasthan (51%). Some of the pictures are given as follows:



More than four-fifths of the students (85%) 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 students and children, youths and 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.

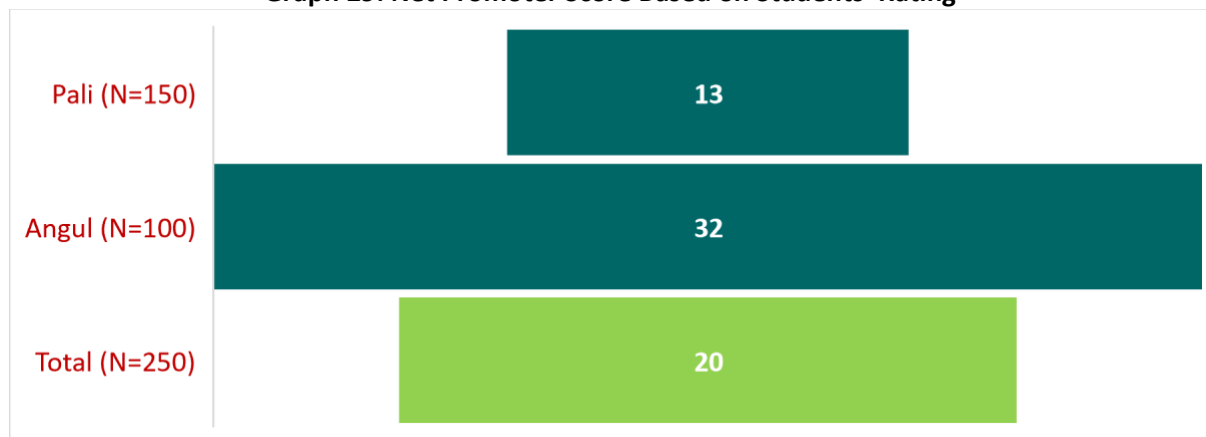
It is worth mentioning that there were 6 CSCs in Odisha who were not running any computer course like BCC or PMGDISHA for the students at the time of visit. The reasons shared by 4 out of 6 VLEs that they initiated the education lab but stopped due to space constraints and have a plan for hiring a separate space for the students and another 2 stated that a new room is being constructed for starting the education lab. Other 9 CSCs in Odisha had students who were either attending or have attended education lab in past. Due to this fact, we could only cover 100 students instead of 150 and the reminder was covered in a customers' sample (n=200). In Rajasthan, all 15 CSCs had students who got benefitted from the education lab.

All the 30 VLEs responded that CSCs manage the computer courses that are offered free to the students under PMG Disha 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. VLEs shared that young people are willing to get computer education that can provide certification and parents have demonstrated their willingness to pay the subsidized fee for the same.

Among all 30 VLEs, 21 VLEs (70%) were giving full time and operating at CSCs every day and 8 VLEs had staff (27%). 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 20 is a very good score.*

*However, Students in Rajasthan were facing issues with poor internet connectivity that delays in receiving the desired services timely due to which there were more students who rated between 1 to 6 due to which NPS for Pali district has been lower than that of Angul district.*

## 4. CONCLUSION

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

### Coverage

A total of 30 CSCs were physically visited by the teams of trained investigators in Odisha and Rajasthan. A sample of 600 beneficiaries were covered (300 in each state). 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, 30 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, 6 CSCs in Odisha are still working to generate more space for the education lab.

### Salient Findings

- All the covered CSCs in both the states were in the remote rural areas, no alternate service providers are available in these areas which generate the relevance and usefulness of these CSCs. Also, the services provided by CSCs are outstanding as nowhere such services are available at the doorstep.
- VLEs had opinion that the establishment of the Education Lab at CSCs (with support from HDFC Parivartan) has certainly improved the access to computer education for the students (boys and girls) specifically for the marginalized community.
- In Rajasthan, community's attitude is conservative, and girls are not allowed to go to far off places for the computer course. Thus, CSCs have opened the new avenues for such areas where parents are fearless and send their daughters to these CSCs for completing the BCC at education lab.
- The computer system is also being used for providing CSC related services to customers if CSCs face issues related to maintenance of system or any repair is needed.
- VLEs plan to enhance their services and willing to add more provisions at CSCs such as Aadhaar Enrolment and Verification Centres, Banking services from other banks, etc.
- VLEs have shown interest in initiating computer education and skills development centre with a large set-up so that CSCs could cater to larger volume of youths and would attempt providing certification for the courses.
- VLEs acknowledged for the hardware setup (computer and nodes), through HDFC Bank support.
- VLEs felt that the wall writings are not very helpful as they promote HDFC Bank offerings only but do not inform about CSC services. However, VLEs acknowledged that the wall paintings certainly give an idea that CSC is in a close proximity or adjoining to the wall painting area.
- All VLEs are not HDFC Bank Correspondents.
- 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.
- Availability of trained staff is another challenge faced by VLEs and locally available youths with certain educational background and zeal to work on computers and help people are kept as staff.

### **Recommendations**

- Majority of VLEs have shown interest in initiating a computer education and skills development centre at CSCs with some infrastructure arrangements. These courses can 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.
- CSCs would need support in receiving the accreditation/recognition for the computer and skills development courses from autonomous/private universities/bodies/agencies. 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 in Odisha and Rajasthan.

Assessment Results	Score
<p style="text-align: center;"><b>Relevance</b></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><b>THE HDFC BANK SUPPORT WAS FOUND TO BE ABSOLUTELY RELEVANT</b></p>	
<p style="text-align: center;"><b>Coherence</b></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. A good number of CSCs also have facilities such as waiting area, seating arrangement, toilet and drinking water.</p> <p><b>THE HDFC BANK SUPPORT WAS FOUND TO BE COHERENT WITH GOVERNMENT SETUP AND COMMUNITY'S EXPECTATIONS</b></p>	
<p style="text-align: center;"><b>Efficiency</b></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><b>THE HDFC BANK SUPPORT WAS FOUND TO BE EFFICIENT</b></p>	

Assessment Results	Score
<p style="text-align: center;"><b>Effectiveness</b></p> <p>The HDFC Bank support demonstrated limited effectiveness in strengthening CSCs to provide quality computer education services to students. Though computers are being used but due to space crunch students face certain limitations. In Odisha, 6 CSCs are still not functioning as they plan to expand their CSC areas which is in planning stage. Some CSCs who had adequate space are functioning and catering to the students appropriately but not all the CSCs. The CSC's capacity to handle many students simultaneously demonstrates project's effectiveness to some extent, though they have the full set-up. Currently, CSCs have a limited number of students who are attending education labs but it's an ongoing process and CSCs would manage the volume effectively in the future with some modification. There is a huge potential for these CSCs to be highly effective in future, provided they are supported with the required space as well as additional human resource.</p> <p><b>THE HDFC BANK SUPPORT CAN BE CONSIDERED AS EFFECTIVE TO THE SOME EXTENT</b></p>	● ● ●
<p style="text-align: center;"><b>Impact</b></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><b>THE HDFC BANK SUPPORT HAS SOME IMPACT BUT NEED MORE EFFORTS TO TRANSFORM INTO HUGE CATEGORY</b></p>	● ● ●
<p style="text-align: center;"><b>Sustainability</b></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><b>THE HDFC BANK SUPPORT HAS MODERATE SUSTAINABILITY</b></p>	● ● ●
<b>OVERALL SCORE</b>	<b>4 out of 5</b>

