

ASSESSMENT STUDY OF COMMON SERVICE CENTRES IN SEVEN STATES

Carried out for:



**DEPARTMENT OF ELECTRONICS & INFORMATION TECHNOLOGY
Government of India**

By:



CENTRE FOR INNOVATIONS IN PUBLIC SYSTEMS
(A Grant-in-Aid Institution of the Govt. of India)
Hyderabad

In Partnership with:



**ADMINISTRATIVE STAFF COLLEGE OF INDIA
Hyderabad**

Study Report

22 March 2014

PREFACE

This is the Study Report of an Assessment Study of the Common Service Centres (CSCs) in the seven states of Andhra Pradesh, Jammu & Kashmir, Jharkhand, Kerala, Madhya Pradesh, Rajasthan and Tripura. The Study, awarded by the Department of Electronics & Information Technology (DeitY), Government of India (GoI), was conducted by the Centre for Innovations in Public Systems (a Grant-in-Aid institution of the Govt. of India), Hyderabad, in partnership with the Administrative Staff College of India, Hyderabad.

The Study, conducted during May-October 2013 involved extensive literature review and a survey of 840 CSCs in the seven states. The survey also involved interviews with citizens (5 users and 3 non-users per CSC) as well as Focus Group Discussions and structured interviews with the senior representatives of the ICT Departments, State Designated Agencies (SDAs) and Service Centre Agencies (SCAs) in the seven states.

Further, the survey data was validated through telephonic and personal interviews with Village Level Entrepreneurs (VLEs), SCAs and SDAs. Verification was also carried out, using the transaction data of about eighteen months, made available by DeitY, GoI.

The draft reports of the Study, submitted in September, November and December 2013 were reviewed by the DeitY. A final review was also carried out under the guidance of the Joint Secretary (e-Governance). Constructive feedback and useful suggestions emerged in all these reviews.

This final Study Report factors in such feedback and suggestions received. It contains in its four major chapters: (i) The essence of the CSC Scheme and the genesis for the Assessment Study; (ii) Salient findings and Key Success Factors; (iii) Suggestions and Recommendations and (iv) Conclusions. The annexures comprise the details of the study team, brief review of the CSC Scheme in the seven states, research methodology

adopted, list of districts surveyed, summary of findings as well as analysis and discussion. The survey instruments used are attached as appendices.

An Executive Summary of this report containing the salient findings and key recommendations but without the annexures and appendices is separately available.

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ACKNOWLEDGEMENTS

At the outset, the study team under the leadership of Shri D Chakrapani, IAS (Retd.), Director of the Centre for Innovations in Public Systems (CIPS), comprising members from CIPS as well as the Administrative Staff College of India (ASCI) is grateful to the Department of Electronics & Information Technology (DeitY), Government of India (GoI), for awarding the cited study to CIPS and agreeing for the partnership of the latter with ASCI, for undertaking the task.

The CIPS-ASCI team wishes to express its sincere gratitude to Shri J Satyanarayana, IAS, Secretary to GoI, DeitY; Shri Rajiv Gauba, IAS, Additional Secretary to GoI, DeitY; Dr. Rajendra Kumar, Joint Secretary to GoI, DeitY; Dr. Dinesh Kumar Tyagi, Chief Executive Officer of Common Service Centre Special Purpose Vehicle (CSC-SPV); Shri Gaurav Dwivedi, IAS, Director, DeitY; Shri Bhagwan K Ghadge Patil, Chief Operating Officer of the CSC-SPV and Ms. Noopur Jhunjhunwala, Consultant-CSC Scheme, DeitY. Without their unstinted encouragement, support, suggestions and liberal help, the study would not have been a success. They readily accepted the requests of varied nature from the study team at various stages of the assessment. They extended due guidance, offered valuable suggestions on fine-tuning the study focus, helped in the review of the research instruments, provided background material and reports, facilitated enlisting of support from the Information Technology Departments and State Designated Agencies (SDAs) of the seven states, participated in video and teleconferences and reviewed the intermediate outputs. The study team is truly beholden to them.

The study team is also thankful to the senior officials from the SDAs and the Service Centre Agencies (SCAs) for sharing data and inputs and lending due support for the conduct of the survey. Thanks are also due from the study team to the Village Level Entrepreneurs (VLEs) of the seven states who extended due cooperation for the

conduct of the survey and also willingly shared their views, opinions, concerns, suggestions and ideas.

Finally, the study team acknowledges the support it received from the DG-ASCI (who is also the Head of the Steering Committee of CIPS) and officials at various levels in CIPS as well as in ASCI, for the smooth and successful conduct of the study.

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ABBREVIATIONS

AISECT	All India Society for Electronics & Computer Technology
AP	Andhra Pradesh
APTS	Andhra Pradesh Technology Services
ASCI	Administrative Staff College of India
B2B	Business to Business
B2C	Business to Citizen
BC	Business Correspondent
BF	Banking Facilitator
BNRGSK	Bharat Nirman Rajiv Gandhi Seva Kendra
BSNL	Bharat Sanchar Nigam Ltd.
CIPS	Centre for Innovations in Public Systems
CSC	Common Service Centre
DBT	Direct Benefit Transfer
DeitY	Department of Electronics & Information Technology
DeGS	District e-Governance Society
DTH	Direct to Home
FGD	Focus Group Discussions
FI	Financial Inclusion
G2C	Government to Citizen
G2G	Government to Government
Gol	Government of India
ICT	Information and Communication Technologies
IEC	Information, Education and Communication
IGNOU	Indira Gandhi National Open University
IMRB	India Market Research Bureau
IT	Information Technology
ITU	International Telecommunication Union
JH	Jharkhand
JK	Jammu & Kashmir

KL	Kerala
MGNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MMP	Mission Mode Project
MP	Madhya Pradesh
NeGD	National e-Governance Division
NeGP	National e-Governance Plan
NIC	National Informatics Centre
NICT	National Institute of Information & Communications Technology
NIELIT	National Institute of Electronics & Information Technology
NOFN	National Optic Fiber Network
PMU	Project Management Unit
PPP	Public-Private Partnership
RBI	Reserve Bank of India
RJ	Rajasthan
SCA	Service Centre Agency
SDA	State Designated Agency
StDC	State Data Centre
SDC	Skill Development Centre
SDG	Service Delivery Gateway
SLAs	Service Level Agreements
SPV	Special Purpose Vehicle
SWAN	State Wide Area Network
ToR	Terms of Reference
TP	Tripura
USO	Universal Service Obligation
VLE	Village Level Entrepreneur
VSAT	Very Small Aperture Terminal
Wi-Fi	Wireless Fidelity
Wi-Max	Worldwide Interoperability for Microwave Access

Chapter-1: Introduction

1.0 The Common Service Centre Scheme

With information and communication technologies (ICTs) emerging as a powerful enabler of development globally, progressive countries have been embracing e-Governance initiatives to effectively deliver citizen services.

In the wake of such a scenario, the Government of India (GoI) embarked upon the National e-Governance Plan (NeGP) under the aegis of the Department of Electronics and Information Technology (DeitY) in 2006. Out of the 31 Mission Mode Projects (MMPs) of the NeGP, the Common Service Centres Scheme is one of the foremost, game-changing, integrated MMPs.

1.1 Role of Common Service Centres

The Common Service Centres, popularly known as the CSCs, are one of the important constituents of the core infrastructure of the NeGP. The main objective of the CSC Scheme is to create a platform that enables government, private and social sector organizations to align their social and commercial goals for the benefit of the rural population in the remotest corners of the country through a combination of IT-based as well as non-IT based services.¹ In other words, the scheme envisages inclusion of the rural population in the development process, thereby, bringing improvement in their socio-economic conditions.

In addition to the CSCs, the State Data Centres (SDCs), State Wide Area Networks (SWAN), Service Delivery Gateways (SDGs) are some of the other important elements of the core infrastructure of NeGP.

¹ http://csc.gov.in/index.php?option=com_content&view=article&id=174&Itemid=331

The CSC scheme is being operated in a public private partnership (PPP) mode across various states and UTs in the country. A three-tier model has been adopted for the implementation of the initiative, which is as follows:

Table-1: Three- Tier Model of the CSC Scheme		
Tier	Stakeholder	Responsibility
I	Village Level Entrepreneur (VLE)	Caters to rural population of a cluster of 5-6 villages
II	Service Centre Agency (SCA)	Builds, operates and manages the network of VLEs and business
III	State Designated Agency (SDA)	Facilitates the implementation of the initiative in the respective states.

The SCAs are appointed by the SDAs who act as the implementation partners in the CSC scheme. The VLEs, appointed by the SCAs are responsible for the operations and the management of the CSCs at the village level.

The CSCs, powered by ICT, are envisaged to serve as the front-end delivery points of various citizen services at the village level. As of 31 August 2013, there are nearly 1,27,002 CSCs operating in various states in the country.²

The services delivered include that of the government, financial, social as well as the private sectors in the country (**Table-2**).

The Special Purpose Vehicle, "CSC e-Governance Services India Ltd.", incorporated under the Companies Act 1956 in 2009, is responsible for the facilitation and monitoring of the CSC scheme in the country.

As a result, in addition to efficient delivery of citizen services in rural areas, the CSC initiative is playing a significant role in empowering the rural communities. The CSCs have opened up new avenues for rural entrepreneurship and empowerment of the rural people by enhancing the accessibility and availability of various kinds of services in the villages across the country.

² <http://csc.gov.in/>

Table-2: Services offered by the CSCs

S. No.	Category	Type of Services
1.	G2C	Certificates, e-District, Education, Election, Employment exchange, Excise & taxation, Forms download and submission, Land records, PAN Card, Social benefits, Ration card, Unique ID (Aadhar), Welfare scheme payments etc.
2.	B2C	Desk-Top Publishing (DTP), Stationery, Ticketing – Air, Bus, Rail etc.
3.	Financial Inclusion	Banking, Insurance, Loan documentation, Pension etc.
4.	Education	Adult literacy, Digital literacy, Awareness programmes, Facilitation, Sale, download and submission of application forms, Results download etc.
5.	Telecom	Bill collection, DTH, Mobile recharge etc.
6.	Agriculture	Soil testing, Weather forecast, Market information, Capacity building, etc.
7.	Utility	Electricity, water bill payments etc.

Source: http://csc.gov.in/images/Profile_Layout_final_V5.pdf

1.2 Genesis for Independent Evaluation of CSC Scheme

CSCs are a powerful vehicle to bring about socio-economic transformation in rural areas with attendant benefits. Besides facilitating delivery of public services at virtually

the doorstep of the citizen, they promote entrepreneurship among the educated unemployed. They are catalysts of literacy, financial inclusion and gainful economic activity. They are instrumental in bridging the digital divide. Accordingly, the GoI is keen on enlarging the scale, scope, spread and sweep of the CSC Scheme. Before doing so, the GoI rightly felt that it would be in the fitness of things to obtain meaningful pointers as regards (i) the nature and extent of the success of the CSC project in achieving its purpose and objectives; (ii) the administrative issues affecting the performance of the CSCs; and (iii) the sustainability of the CSCs in the long run.

Accordingly, the National e-Governance Division (NeGD) under DeitY, GoI, awarded to the Centre for Innovations in Public Systems (CIPS), a grant-in-aid institution of GoI located at Administrative Staff College of India (ASCI), Hyderabad, a Project titled “Assessment Study of Common Service Centre (CSC) Scheme in 7 States of India” (Ref.:NeGD/WB/84/CSC/CIPS dated 25/03/2013).

The NeGD chose as representative sample for the study, the states of Andhra Pradesh, Jammu & Kashmir, Jharkhand, Kerala, Madhya Pradesh, Rajasthan and Tripura. These states constitute the right mix for a holistic and well-rounded assessment exercise inasmuch as they represent - early as well as relatively recent adopters of the Scheme, states with higher and lower population, states with higher and lower literacy rates, states on plains as well as those with difficult terrain and climatic conditions etc. Thus it is truly a pan-India representative sample.

The key objective of the study was therefore to profile the CSCs across the seven representative states and make suggestions for a viable and sustainable model.

1.3 Terms of Reference

The salient Terms of Reference (ToR) of the study as could be crystallized from the Annexure to the Administrative Approval No. 2(9)/201-EG-II dated 28.01.2013 of DeitY, GoI, are as follows:

- a. Profiling the CSCs across states
- b. Analyzing the CSC models across states
- c. Identifying the factors that contribute to the financial sustainability of a VLE
- d. Providing recommendations on revitalizing the CSCs that are presently not viable
- e. Suggesting futuristic models for convergence of services of various departments at CSCs
- f. Arriving at recommendations on the services to be provided by VLEs
- g. Suggesting steps to make the CSCs more profitable and viable.

As is evident, the ToRs involve quantitative and qualitative assessment of the nature and extent of the success of the CSC project in achieving its purpose and objectives as well as the sustainability of the CSCs in the long run.

1.4 The Assessment Study

In view of the acknowledged expertise of ASCI in conducting evaluation studies involving public service delivery, CIPS, with the consent of DeitY, partnered with ASCI in carrying out the task. The synergized strengths arising from the partnership brought good value addition to the study.

The study team (**Annexure-1**) comprised members with expertise and experience to address the ToRs.

Thus, the Assessment Study of the CSC Scheme in the seven states of AP, JH, JK, KL, MP, RJ and TP was conducted by the CIPS-ASCI combine during the months May-October 2013. The study involved extensive literature review and a survey of 840 CSCs in the seven states. The survey also involved interviews with citizens (5 users and 3 non-users per CSC) as well as Focus Group Discussions (FGDs) and structured interviews with the senior representatives of the ICT Departments, SDAs and SCAs in the seven states.

Further, the survey data was validated through telephonic and personal interviews with VLEs, SCAs and SDAs. Verification was also carried out, using the transaction data for about eighteen months, made available by DeitY, Gol.

The study was conducted, duly keeping in view the objective and terms of reference. Accordingly, it brought forth useful findings, meaningful observations and tangible suggestions, described in the following chapters.

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Chapter-2: Salient Findings & Key Success Factors

The study involved a survey of about 840 CSCs in the seven states. The survey also involved interviews with citizens (5 users and 3 non-users per CSC) as well as FGDs and structured interviews with the senior representatives of the SDAs and SCAs.

Analysis of the data collected through the research instruments – one each for CSCs/VLEs and citizens (users and non-users) brought out several interesting observations and useful findings which could meaningfully feed into the suggestions and recommendations.

2.1 State-wise Salient Findings

The salient findings, state-wise, are as follows:

2.1.1 Tripura

In TP, relative majority (41%) of VLEs are earning an income up to Rs.3,000/- per month. The most frequent incidence of expenditure per month is Rs.2,500/-

The popular services are:

- Financial inclusion
- Tele-homoeopathy
- Sale of forms and applications
- Internet (Web surfing, downloading)
- Telecom (Mobile recharge)
- DTP, Photocopying, Scanning
- Data collection / entry
- PAN card
- Ticket booking

The USP of the ‘e-Pariseva Kendras’ of Tripura is Financial Inclusion through Ultra Small Branch Banking of State Bank of India.

However, the following felt-needs for better sustainability and growth were voiced:

- Introduction of e-District services
- Training of VLEs on entrepreneurship
- Promotional campaigns (93% of non-users unaware)
- Locating CSCs in business areas also, apart from Panchayat premises

2.1.2 Jharkhand

In JH, relative majority (47%) of VLEs are earning an income up to Rs.5,000/- per month. The most frequent incidence of expenditure per month is Rs.1,950/-

The popular services are:

- Certificates
- Financial Inclusion
- DTP, Photocopying
- Telecom (Mobile recharge)
- Miscellaneous services (Digital photography, Bio-data preparation)
- Internet (Web surfing)

The USP of the ‘Pragya Kendras’ in the state of Jharkhand are Govt. Certificates and Financial Inclusion.

However, the following felt-needs for improved sustainability and growth have come to the fore:

- Expansion / extension of e-District services
- Strengthening of FI services through tie-ups
- Utility payments
- Promotional campaigns (79% of non-users unaware)
- Training of VLEs on entrepreneurship

2.1.3 Jammu & Kashmir

In JK, relative majority (45%) of VLEs are earning an income up to Rs.10,000/- per month. The most frequent incidence of expenditure per month is Rs.3,200/-

The popular services are:

- Financial Inclusion services (Opening of No Frills Account)
- Loan documentation
- Telecom services (Mobile recharge)
- Miscellaneous services (Dish TV recharge, Digital photography, Bio-data preparation)
- DTP, Photo-copying
- Ticket booking
- Internet (Web surfing)

The USP of the 'Khidmat Centres' in Jammu & Kashmir is their Financial Inclusion services, including Loan Documentation.

However, the following felt-needs for greater sustainability and growth have come to light:

- Utility payments
- e-District services
- Agriculture related services
- Pension / family benefit schemes
- Education services
- Need for one more (Non-bank) SCA to concentrate on services as above
- Promotional campaigns (56% non-users unaware)

2.1.4 Rajasthan

In RJ, relative majority (75%) of VLEs are earning an income up to Rs.3,000/- per month. The most frequent incidence of expenditure per month is Rs.2,100/-

The popular services are:

- Education services
- Certificates
- Ticketing
- LIC premium deposit
- Internet (Web surfing, downloading)
- Telecom (Mobile recharge)
- DTP, Photocopying, Scanning

G2C services, which include Education (Exam fee etc.) and Certificates contribute to the USP of the 'e-Mitra' CSC initiative in Rajasthan.

However, the following felt-needs for higher sustainability and growth have emerged:

- Extension / Expansion of e-District services
- Financial Inclusion
- Utility bill payments
- Promotional campaigns (55% of non-users unaware)

2.1.5 Madhya Pradesh

In MP, relative majority (39%) of VLEs are earning an income up to Rs.10,000/- per month. The most frequent incidence of expenditure per month is Rs.2,300/-

The popular services are:

- G2C Services
- Financial Inclusion services
- Education services (incl. sale of forms)
- Utility payments
- Computer training
- Insurance premium
- Telecom (Mobile recharge, SIM sales, handset selling)
- DTP, Photocopying, Scanning
- Data collection / entry
- Ticket booking
- Miscellaneous (DTH)

G2C, Education Services and Utility Payments are the main elements that form the USP of the 'Nagrik Suvidha Kendras' in Madhya Pradesh.

However, the following felt-needs for higher sustainability and growth have emerged:

- Strengthening of Education services
- Addressing the VLE concerns on proliferation of CSCs (e.g. co-location of Nagrik Suvidha Kendra & Lok Seva Kendra)
- Promotional campaigns (58% of non- users unaware)

2.1.6 Andhra Pradesh

In AP, relative majority (61%) of VLEs are earning an income up to Rs.3,000/- per month. The most frequent incidence of expenditure per month is Rs.2,200/-

The popular services are:

- G2C services (Certificates)
- Electoral services (Voter ID)
- Civil supplies (Ration Card)
- Bill payments
- Telecom (Mobile recharge)
- Internet (Web surfing, exam results)

The USP of the 'Mee Seva centres' in Andhra Pradesh is G2C services.

However, the following felt-needs for higher sustainability and growth have been highlighted:

- Training on entrepreneurship
- Uniform revenue support across SCAs, VLEs
- Strengthening of Educational services
- Choice of CSCs/VLEs through joint discussions of DeGS & SCA
- Addressing of VLE concerns on proliferation of CSCs (Avoidance of court cases in respect thereof)

2.1.7 Kerala

In KL, relative majority (41%) of VLEs are earning an income up to Rs.20,000/- per month. The most frequent incidence of expenditure per month is Rs.9,000/-

The popular services are:

- UIDAI services
- e-Payments
- Ration card
- Ticketing
- Western Union money transfer
- Passport application
- PAN card
- Computer courses (NIELIT)
- Education (IGNOU)
- Certificates

- Election ID card applications
- Utility bills
- Sale of PSC Application forms
- Sales Tax & VAT returns services
- e-Literacy / e-Learning
- Non-resident Kerala services
- Health / Health Insurance services

The G2C services, B2C services and education are the aspects that constitute the USP of the 'Akshaya centres' in the state of Kerala.

In view of the large bouquet of services already being offered, the only felt-need for higher sustainability and growth of CSCs of Kerala is strengthening of Financial Inclusion services.

From the state-wise findings above, it could be seen that there are different models of CSC operations in the seven states focusing in a varying measure on G2C and B2C services. While G2C services do seem to be contributing to the success of the CSCs in majority of the surveyed states, B2C services such as Financial Inclusion (in JK, TP) and computer literacy training programmes (in KL, MP) also seem to be contributing significantly to the viability of CSCs. Thus, it emerges that a basket comprising a balanced mix G2C and B2C services would not only address the citizen service requirements in a more holistic way but also contribute to the viability and long time sustainability of the CSCs in a significant measure, in turn leading to the success of VLEs as entrepreneurs.

The felt needs for greater sustainability and growth of the CSCs as highlighted by VLEs merit consideration.

2.2 Overall Findings

An overall analysis of the findings from the seven states revealed interesting insights as follows:

- (a) Income of CSCs is higher when VLE is a woman
- (b) Income is more when the CSCs have high visibility
- (c) Income is high, if militancy is not affecting CSC operations
- (d) Income is more, if floor area of CSC is more. E.g. higher number of counters (in states like KL) is indicative of the demand for citizen services, resulting in greater number of citizen footfalls and transactions in the CSCs.
- (e) Income is more when Internet availability is longer is better
- (f) Income is higher, if electricity is available
- (g) Income is more when CSCs have power backup
- (h) Income is more, if availability of power supply is better; Higher use of solar power is witnessed where electricity is not available
- (i) Income is more if CSC is the only source of income for VLE**
- (j) Income is higher when VLE is more educated**
- (k) Income is higher if VLEs have prior computer knowledge**
- (l) If the SCA helps the VLE, time taken to set up CSC is less. Else, more.
- (m) Income is more if suitable training is given to VLE**
- (n) Income is higher, if promotional campaigns by SCA are higher
- (o) Income is higher, if promotional campaigns by VLE are higher
- (p) Higher income CSCs are in KL, MP and JK. CSCs of RJ, TP and AP have low incomes
- (q) TP, AP, RJ and JH have low expenses. KL, JK and MP have higher expenses, in tune with their higher incomes.
- (r) Based on income, CSCs could be profiled as follows:**
 - **High Income** - About 09% (> Rs. 10,000/-)
 - **Moderate Income** - About 50% (Up to Rs.10,000/-)
 - **Low Income** - About 41% (Up to Rs.3,000/-)
- (t) The mean value of total expenditure (sum of all expenses) is Rs. 5346.15.**

- (u) Major expense heads (based on mean values) are:
- Interest Payment (31%)
 - Rent (23%)
 - Electricity (13%)
 - Internet (12%)
- (v) There is a positive correlation between the population of the village (where the CSC is located) and the income of the CSC.
- (w) More counters in a CSC are indicative of the demand for services, resulting in greater number of citizen footfalls and transactions in the CSCs. Accordingly, as the number of counters of a CSC increases, both income and, expenses on account of salaries of the employees (operators) increase.
- (x) By and large, the incomes of individuals who chose to become VLEs have increased after setting up CSCs. Thus, it can be said that the CSC operations are contributing to and have the potential for the improvement of the economic status of the rural unemployed youth.
- (y) Kerala State IT Mission, J&K Bank and NICT are the top three SCAs in the seven states with respect to mean total commission per CSC.
- (z) The top three types of services are Utility payments, Education and B2C services with respect to mean total commission per CSC. In terms of mean transactions per CSC, the services are Utility, Financial Inclusion and B2C.

- (aa) The mean total commission per CSC is showing a slightly decreasing trend while mean total number of transactions per CSC is showing an increasing trend.
- (bb) The following states are top performers in the following types of services:
- i. B2C services - Kerala
 - ii. Education – Madhya Pradesh
 - iii. Financial Inclusion – Jammu & Kashmir
 - iv. G2C services - Kerala
 - v. Utility services – Madhya Pradesh
 - vi. Ticketing – Madhya Pradesh
 - vii. Telecom – Kerala

2.3 Success Factors for CSCs

From the study, it emerges that a successful CSCs model is as follows:

- a. It has VLE, who -
 - Is positively motivated, sole bread winner and/or woman (preferably), graduate, has CSC as sole source of income and is selected jointly by DeGS and SCA;
 - Has prior knowledge of computers, received high quality training;
 - Conducts regular promotional campaigns and regularly interacts with the SCA
- b. It has -
 - Power for at least 6 hours a day for more than 90% of days, has visibility and accessibility, internet availability of about 100% and speed higher than 256 Kbps.
- c. It offers services, comprising a core combination of -
 - G2C (e-District) services
 - Financial Inclusion services

- Utility payments
- Educational services

d. It has been set up by an SCA, who -

- i. Is proactive, ensures that complaints of VLEs are resolved within 24 hours, regularly visits CSCs, provides advertising material and undertakes promotional campaigns
- ii. Signs agreements that are simple to follow and easy to enforce effectively
- iii. Shares revenue support and revenues in a transparent, timely and uniform manner

From the above analysis, useful insights emerge on a host of parameters concerning the VLEs, CSCs and their operations and also the impact of those factors on the income and expenditure levels of CSCs. There are models of CSCs that are successful and are able function profitably, while there is a large chunk of CSCs which need to fine tune their resources and service offerings to become viable and profitable. The success stories from among the surveyed CSCs (e.g. of KL) can offer useful guidance to those CSCs operating sub-optimally for improvement of the value proposition of the latter.

Overall, it can be said that the findings from the study indicate that the CSC scheme has been a mixed success in the seven states. However, it is also apparent that CSCs hold immense potential and are welcomed by the youth employed as VLEs as well as the rural population at large. This is evidenced by the faith and confidence reposed in the Scheme by them. Since the study has brought out the factors that contribute to higher incomes and greater sustainability of CSCs, useful guidance is now available to DeitY, SDAs and SCAs on fine-tuning the implementation aspects towards greater success of CSCs.

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Chapter-3: Suggestions and Recommendations

The survey clearly brings out vast scope for higher penetration of the CSC scheme in the rural areas across the country. Based on the survey findings, a set of suggestions and recommendations for enhancing the role and performance of the CSCs is crystallized, details in respect of which are presented in the following sections.

3.1 Strengthening the Institutional Framework, Structure & Support

3.1.1 Greater Role by Deity

CSC is widely acknowledged as a game changer and a powerful vehicle to bring about rural transformation in terms of uplift of socio-economic conditions. Thus, for a CSC to be a true catalyst and instrument of rural empowerment, it needs to engage with the population, particularly the youth to a greater extent and play a more meaningful role in scale and scope as regards human development, financial inclusion, skill upgrade, capacity building and in the implementation of social-welfare schemes initiated at the central as well as state level. Such repositioning of CSCs for an enriched role and performance calls for well-thought strategy and traction at the highest level.

Accordingly, it is recommended that in the interests of implementation of the CSC Scheme with greater efficiency and effectiveness, an inter-ministerial / departmental Empowered Committee may be constituted at the central government level. The objective of the Empowered Committee should be to identify felt needs and unmet gaps in the successful implementation / scale-up of the Scheme and provide / facilitate due support to the states in terms of policy, strategy, regulation and governance. Considering the study findings and keeping in view the ideal business / transaction mix for a sustainable CSC so that it could meet the twin objectives of effective public service delivery as well as promotion of a more inclusive and empowered society, the suggested composition of the Empowered Committee is as follows:

1. Secretary to the Gol, DeitY	- Chairman
2. Secretary to the Gol, DoT	- Member
3. Secretary to the Gol, Dept. of Financial Services	- Member
4. Secretary to the Gol, Dept. of School Education & Literacy	- Member
5. Secretary to Gol, Dept. of Social Justice & Empowerment	- Member
6. Secretary to Gol, Dept. of Rural Development	- Member
7. Secretary to Gol, Dept. of Health & Family Welfare	- Member
8. Secretary to Gol, Ministry of Micro, Small & Medium Enterprises	- Member
9. Secretary to Gol, Ministry of Panchayati Raj	- Member
10. Secretary to Gol, Ministry of Woman & Child Development	- Member
11. Addl. & Joint Secretary (e-Gov), DeitY	- Invitees
12. Director (e-Gov), DeitY	- Member Secretary/ Convener

The Committee may meet once in a quarter and take stock of the status / progress of the CSC Scheme and give greater impetus to states in terms of:

1. Facilitating the integration of the existing ICT-enabled and other central government schemes, flagship programmes and MMPs of the departments into the CSC Scheme.
2. Facilitating the delivery of government services through CSCs in a coordinated and integrated manner.
3. Providing strategic guidance and policy and resource support.

Such a support framework under the aegis of DeitY, it is envisaged, would greatly facilitate balanced and sustainable development of CSCs across the country.

3.1.2 Revisit of the Role-Responsibilities of State Govt., SDAs and SCAs

The document “Guidelines for Implementation of the Common Services Centers (CSC) Scheme in States” prepared and circulated by DeitY to all concerned, delineates, *inter alia*, the role-responsibilities of state governments, SDAs and SCAs. However, in the wake of the study findings and the inferences emerging therefrom, it might be

appropriate to revisit the extant structures and mandates / focus areas of these agencies:

3.1.2.1 Role of the State Government

Based on the survey findings and interaction with stakeholders, it emerges that the success of CSCs heavily depends on the following, at the state level:

- (a) Existence of vibrant institutional framework
- (b) Ownership of the Scheme and impetus given for digitization of records
- (c) Focus and commitment of the state government on electronic delivery of public services (e.g. e-District services)
- (d) Extent of networking and coordination by the SDAs with the state government departments and service providing agencies
- (e) Policy and resource support to the Scheme at the state level
- (f) Participative involvement and whole-hearted support at the level of the district administration
- (g) Careful choice of CSC locations and VLEs
- (h) Concerted efforts and commitment to the Scheme by the SCAs and the VLEs.

Also, the structure and role of the ICT Dept. at the state level need strengthening, as follows:

- a. The ICT Department in the state should be headed by an officer not below the rank of Principal Secretary. The SDA in turn should be headed by an officer not below the rank of Secretary. This will provide suitable traction and impetus to the CSC Scheme at the state level. Also, such a structure with senior officials would help the CSC Scheme gain suitable buy-in from the stakeholders / departments at the state level.

- b. Many states have instituted Advisory / Monitoring Committees at the state and district level to facilitate the smooth implementation and functioning of the CSC Scheme. In view of the importance of the CSC Scheme and the pivotal role it could play in rural transformation, it is recommended that the State-level Committee be headed by the Chief Secretary with Head of the SDA (Secretary level officer, as recommended above) as the Member Secretary / Convener. Similarly, for the District-level Committee meetings, the Head of the SDA should be a permanent invitee.
- c. As regards the CSC Scheme, the ICT Department of the state should mainly focus on the following activities:
 - i. Ensure e-readiness of the State
 - ii. Ensure e-infrastructure and interface in the form of SDC, SWAN and SSDG
 - iii. Ensure quick implementation of the e-District MMP that leverages CSCs
 - iv. Ensure proper and effective integration of the various central and state schemes with rural focus, with the CSCs
 - v. Provide all the necessary policy, regulatory and resource support for the successful implementation of the CSC Scheme at the state level
 - vi. Manage directly, the cash received by CSCs through tie-up with one or more reputed banks, relieving the SCAs of that activity/responsibility.

3.1.2.2 Structure and Role of SDA

As regards the structure and role of SDA, the following are the recommendations:

- (a) SDA should have full functional autonomy
- (b) As mentioned above, the SDA should be headed by an officer not below the rank of Secretary.

- (c) The SDA (not the SCA) should be the prime driver of the whole CSC ecosystem.
- (d) The SDA should have a Steering Committee. This Committee should provide for representation of the various state government departments that could potentially provide their services through the CSC Scheme and hence be its stakeholders. Thus members of the SDA Committee should not be officers below the rank of Directors. The Committee should give shape to and drive the work programme of the SDA. The Committee should be headed by the Officer-in-charge of the ICT Department of the State (not below the rank of Principal Secretary as mentioned above). The Convener/Member-Secretary of the Committee should be the Head of the SDA. The Committee should meet once in two months.
- (e) The SDA should focus on the following activities:
 - (i) Leverage e-District MMP and maximize the delivery of over-the-counter services (labeled as 'Category-A' services in states like AP)
 - (ii) Identify CSC locations and VLEs with due inputs and advice from DeGS
 - (iii) Provide structured orientation to VLEs before they are assigned to CSCs
 - (iv) Select SCAs with good performance track record
 - (v) Manage the franchisees
 - (vi) Enable delivery of government services through CSCs in an integrated manner by coordinating with state government departments and district administration.
 - (vii) Coordinate and network with other concerned state level entities
 - (viii) Facilitate training and capacity building of District Administration, SCAs and VLEs
 - (ix) Facilitate awareness campaigns
 - (x) Develop and design CSCs with standardized configuration, infrastructure and branding.

- (xi) Create, maintain, monitor and manage a state-level portal of portals for the CSC Scheme that would provide apex-level connectivity and interface to all portals offering services through the CSC Scheme
- (xii) Exercise due oversight and monitor the performance of the SCAs and CSCs.
- (xiii) Coordinate, manage and monitor the receipt and utilization of financial support received from the state government / Government of India.
- (xiv) Institute and manage a helpdesk and grievance redress mechanism for the VLEs.

3.1.2.3 Role of SCA

The primary task of the SCA would be to establish the CSCs and provide implementation support. Accordingly, their role-responsibilities should be:

- (i) Finance, build, rollout, establish, manage and maintain the CSCs for delivery of services to the citizens, at the locations and as per the configuration advised by the SDA
- (ii) Develop the site as per the 'branding' prescription of the SDA.
- (iii) Tie-up with civil, IT and telecom vendors to make the CSC a uniformly branded, highly-visible, IT-enabled and fully-equipped retail outlet with good ambience.
- (iv) Train the VLEs identified by the SDA
- (v) Provide complete technical support to VLEs for the successful implementation and operation of CSCs as per SLAs signed with the SDA
- (vi) Institute and manage a helpdesk and resolution of technical and uptime issues of CSCs.

Such re-cast structure, role and responsibilities of the key institutional stakeholders, it is envisaged, would contribute to greater success of the CSC Scheme.

3.2 Need for a Portal of Portals

There is a need for a state-level apex portal to be designed, developed, operated and maintained by SDA on a 24/7 basis. All service providers, SCAs and CSCs would

connect to this portal. Such a 'mother' portal would be a gateway for single point entry and exit for all e-transactions initiated at CSCs. Thus, it would facilitate, track and log all online transactions (G2C and B2C) carried out by CSCs. It would thus be easy for SDA to:

- Introduce new services
- Bring about improvements and positive changes
- Fix deficiencies and gaps
- Monitor performance of Service providers, SCAs and CSCs
- Exercise due oversight
- Manage the implementation and functioning of the CSC Scheme in a more efficient and effective manner

3.3 Strengthening the Legal Framework / Agreements

One of the aspects of CSC implementation in the states where good scope exists for improvement is making the agreements between SDAs and SCAs as well as between SCAs and VLEs simpler and at the same time more effective.

Many VLEs have represented that SDAs need to undertake closer monitoring and exercise greater oversight over the SCAs so that the latter honor their commitments in respect of CSCs in letter and spirit. This is exemplified by the fact that the SDA-SCA agreements in the states of TP and AP mention that the sharing of costs and remuneration/profits between SCA and VLE shall constitute an *inter-se* matter between SCA and VLE as per their mutual agreement and that the Govt./SDA/relevant utility provider shall not be concerned with or liable for the same in any manner whatsoever. It is worthwhile considering amendment of this clause on the lines of the provisions contained in the agreements concluded by the SDA with the SCAs in the state of RJ. To exemplify, this clause in the SDA-SCA agreements of RJ reads that the SCA will have to sign a legal agreement with the VLEs that clearly delineates their respective roles, responsibilities, commercial terms, including refundable and non-refundable security to be deposited by the VLE with the SCA, provisions relating to sharing of revenues to be

generated out of G2C transactions etc. This is obviously a healthier clause which protects the interests of VLEs better.

It is also important for SDAs to ensure that there are no restrictive clauses in the SCA-VLE agreements. For example it is found in one of the SCA-VLE agreements of AP that the VLE shall not be entitled to correspond directly with the SDA, utility service provider, district authorities and/or other officers/organizations. This is evidently an unhealthy provision. Removal of such constraining clauses would also help the CSC scheme by building greater trust and confidence in the VLEs.

It is also found that while the SDA-SCA agreements specify that the SCA shall develop, finance, design, build, rollout, establish, manage, operate and maintain the CSCs for delivery of services to the customers, in some of the SCA-VLE agreements of AP and RJ, SCAs have passed on this responsibility in entirety to VLEs, which is clearly not appropriate.

It is also noticed that some of the SCA-VLE agreements have unfair clauses such as “Revenue support will be given to the CSC at the sole discretion of the SCA” and “Service charges payable to VLE are subject to change from time to time and are at the sole discretion and authority of the SCA”. Needless to mention, there is great for more fairness and transparency in SCA-VLE agreements.

It is therefore suggested that the terms of the SCA-VLE agreements be simple and enforceable. Further, there is a need for uniform / comparable terms and conditions. This is borne out of the fact that currently SCA-VLE agreements differ in a number of aspects e.g. validity of agreements varies from one to four years and amount of security deposits, enrolment / appointment fee are also different.

Most importantly, there is scope for a lot more transparency in the agreements regarding revenue support and share of revenue, as these provisions are not mentioned at all in some of the SCA-VLE agreements.

It is therefore recommended that CSC-SPV formulate suitably modified model SDA-SCA agreements as well as SCA-VLE agreements, so that the same could be uniformly adopted by the states/SDAs with as little variation as possible.

3.4 Transaction-based Incentivization in place of Revenue Support

The review of revenue support/ revenue sharing agreements throws light on the models followed by the various SCAs in the seven states. Based thereon, a recommendation emerging from the study is that the revenue share of government departments/SDA be reduced and the same passed on to the VLEs, so that they retain a greater proportion of transaction/service charges, contributing to their greater viability. This would be helpful as long as the transactions do not pickup to the desired levels, in scale and scope.

Drawing upon the representations by SCAs and VLEs during the interactions, it is to be acknowledged that the genesis of revenue support (as envisaged in the CSC scheme) is to compensate for non-availability of G2C services. Availability or otherwise of G2C services in any state is a common factor for all SCAs of that state. It is therefore the representation of the SCAs/VLEs that there should be a provision for incentivization for all SCAs/CSCs of a state, in the absence of critical mass of transactions. There appears to be merit in such a representation. Based thereon, it is suggested that the evaluation of SCA bids be based on transaction fee model and well-defined performance criteria and not on revenue support price-discovery through bidding process.

In the light thereof, it is proposed that incentivization be based on the performance by SCAs and VLEs and not in the form of guaranteed revenue support. Incentivization should reward the progress in the nature and extent of roll out of services. Thus only those SCAs and CSCs/VLEs should be eligible for incentivization, which enable at least a certain minimum level of services and transactions. Such incentivization therefore, should be purely transaction-based. There should of course be a ceiling for the incentive, namely, beyond a specified level, (higher) transactions should not qualify for incentive. A suitable provision could accordingly be built into the performance measurement framework for SCAs and CSCs, described later in this chapter. Thus, all

CSCs clocking a certain minimum level of transactions would be eligible for incentive. This would facilitate not only level-playing field for SCAs and VLEs but also greater support and hand-holding of VLEs by the SCAs.

The study reveals that the mean level of expenses per CSC is Rs.5346/- per month. The major expense heads (based on mean values) turn out to be:

- Interest Payment (31%)
- Rent (23%)
- Electricity (13%)
- Internet (12%)

If it is assumed that CSCs would use rent-free space / premises provided by the state government, VLEs would need to take care of the operational expenses on account of servicing the loan taken for creating CSC infrastructure, electricity and Internet, to the tune of about Rs.3,000/- (56% of Rs.5,346/-). Thus, CSCs would break even only at Rs.3,000/- At an average income of, say, Rs. 10/- per transaction, a VLE would be able to earn Rs.3,000/- only at a level of 300 transactions. It is worthy of highlighting in this context that the survey revealed that 41% of the CSCs surveyed are earning up to Rs.3,000/- only. In order to ensure therefore that a VLE earns at least a sum of about Rs.3,000/- after meeting the expenses to the tune of Rs. 3,000/-, need for incentivization appears fair and just.

It is thus suggested that incentivization (in lieu of guaranteed revenue support) could be introduced and uniformly made applicable to all CSCs which clock at least 100 transactions per month. The specification of this minimum level is to make the VLEs make concerted efforts at carrying out at least 100 transactions. Incentivization, say at Rs.10/- per transaction could continue to the extent the volume of transactions falls short of 300 per month. The VLEs could of course do higher transactions and earn higher incomes on their own, without depending on the incentives. It is envisaged that CSCs would become viable and sustainable, at 500 transactions per month. It is also

worthwhile instituting a recognition and reward scheme for CSCs performing above a benchmark level determined as per the performance measurement framework, described later in this chapter.

It is also recommended that as yet another path-breaking initiative, DeitY could consider crediting the central share of incentive into the accounts of VLEs directly through the DBT scheme. Such a credit could be based on record transactions certified by the SDA. Such a measure would not only ensure timely availability of support to VLEs but also result in greater motivation and commitment by VLEs.

3.5 Cash Management by SDAs

It is also important that the SDAs themselves collect and manage the cash received by the CSCs, through tie-up with one or more reputed banks. Thus, SCA compensation should be based purely on transaction-driven model and not take into account the benefit of float funds available with them. Without their having to carry out the cash collection from the CSCs and the need to take care of the attendant accounting, monitoring and managing functions, SCAs would be required to concentrate only on implementation support to CSCs, an area of their expertise.

Thus, the functions of ensuring adequate security deposits to be maintained by CSCs, their top up and monitoring the cash flows would fall in the realm of SDAs, relieving the SCAs of this responsibility and allowing them to concentrate on what they are experts at, viz. providing technical guidance and implementation support.

3.6 Greater Facilitation by DeitY/SDAs

An additional enabling factor which DeitY could explore for better viability of CSCs is concessional rate of tariff (one time as well as recurring) for the CSCs, from Telecom and Internet Service Providers, considering the CSC operations under USO. This suggestion is in tune with the recommendation appearing in the ITU report.

Also, an issue coming in the way of smooth operations of the CSCs expressed by the SCAs and the VLEs is about the installation of OMT on aged / non-standardized hardware. Since uptime recorded on the OMT is a determinant for revenue support, there is perceptible disappointment and dissatisfaction among the SCAs and VLEs in this regard. This aspect needs to be addressed through appropriate alternatives as relevant.

The following suggestions also emerge from the study as driving factors for greater success of CSCs and hence are worthy of pursuit by DeitY/SDAs:

- Waiving of levy of license fee / rent on CSCs located in Panchayat / BNRGSK premises by State Govt. / SDA, till viability improves
- Dovetailing CSC Scheme with Public Service Guarantee Acts of states (RJ, JH, JK, etc.)
- Incentivizing the citizens to use the CSC channel.
 - This can be done by popularizing the CSC use among citizens and incentivizing them on using CSCs as delivery channel, e.g. 1% off on utility bills paid at CSCs.
- DeitY/SDAs could also explore tie-ups with banks to facilitate:
 - Equipment finance for CSCs at concessional rates
 - Deepening of the role of SCAs/VLEs for Financial Inclusion (as BC / BF)

3.7 Need for Standardized Performance Measurement Frameworks

The study also brings out the necessity for a standardized performance measurement, monitoring and management framework for CSCs. This mechanism could utilize a combination of relevant parameters such as:

- OMT logs
- No. of G2C services offered

- No. of transactions carried out
- Citizen satisfaction, which in turn could be based on charges levied and number of complaints received / redressed

Currently TPM and Uptime norms are not uniform across SDAs and SCAs as regards operations of CSCs. These gaps would be duly addressed if a standardized framework for performance evaluation is formulated.

In addition, it also suggested that a standardized framework for measuring the performance of SCAs in the states be crystallized. Such a framework could be based on the role-responsibility that SCA is supposed to discharge and honor under the provisions of the CSC scheme.

3.8 Promotional role by SCAs

There is a greater need of commitment (at the bid stage itself) by the SCAs for a guaranteed minimum amount of expenditure on conducting promotional campaigns and providing advertisement material. With evidences of more than 90 per cent of non-users in TP unaware of CSC and its services followed by JK, RJ and MP with 60 per cent, it emerges that the SCA should assume a more proactive role in popularizing the CSC Services among non-users.

3.9 Developing a USP for CSCs

As was observed in the study, each state has a USP that aims at addressing the felt needs of its citizens in a significant way. The USPs that emerged in different states are Education / e-Literacy services, Financial Inclusion services and G2C / e-District services. It is therefore important that states identify and anchor the operations of the CSCs around such promising USPs and thereafter extend full support to the CSCs in offering those services efficiently and effectively.

3.9.1 Services with Promise

The services which are being offered by CSCs to varying degrees, but which hold immense promise and potential are e-District services, Financial Inclusion services and Skill Development services.

3.9.1.1 e-District Services

The e-District MMP under NeGP aims at electronic delivery of select high-volume citizen-centric public services at district and sub-district level by leveraging, primarily, the CSCs as delivery channels.

The Project, being implemented on a pilot basis in 41 districts across 16 States, is a vehicle for bringing about quantum improvement in the delivery of public services. It includes the following 5 mandatory categories of services:

- i. **Issue of Certificates** - including birth, death, domicile, nationality, caste, marriage, income, employment etc.
- ii. **Social Welfare Schemes** – including social welfare pensions (old age, widow, handicap, destitute), scholarships etc.
- iii. **Revenue Court** – including case listing, case adjournment, stay orders, final orders, status of execution of orders, information tracking, filing of miscellaneous applications etc. Also Government dues and their recovery as part of land revenue – including issue of notices, record of payments, tracking of recovery processes, updating of treasury receipts etc.
- iv. **Ration Card** related services – including change of address, additions and deletion of members, application for issue of duplicate ration card etc.

- v. **RTI (Right To Information) services** including redress of grievances – application tracking, monitoring, appeals etc. related to all departments.

It was evident from the Study that G2C services that fall in the realm of e-District services are in good demand in the states of AP, JH, KL, MP and RJ. Thus, they not only help the state governments realize the vision of making public services accessible to the citizen locally through common service delivery outlets such as CSCs, but also ensure efficiency, transparency and reliability of such services at affordable costs. They are a good source of revenue for the VLEs too. Thus, state governments need to take up e-District implementation in a full-fledged manner, serving in the process, the cause of all stakeholders concerned.

3.9.1.2 Financial Inclusion Services

The CSCs have been playing a catalytic role in helping the country achieve the targets of financial inclusion, and brought 50 million individuals into the banking fold as at the end of 2012. The financial services of various banks that are delivered through the CSCs include:

- Savings account opening
- Deposit/Withdrawal
- MGNREGS wage distribution
- Government pension distribution
- Facilitation of loan distribution
- Facilitation of Kisan Credit Cards
- Micro-credit services
- Processing of loans for agriculture-related purchases, such as animal, tractor, motor, etc.
- Facilitation of recurring and fixed deposits
- Facilitation of loan recovery

Many of the CSCs (especially in states like JK) make use of the biometric devices to deliver various financial inclusion services as above, thus, ensuring efficiency and authenticity.

With the aim of achieving greater financial inclusion, the Reserve Bank of India (RBI), in 2006, directed various organizations and service providers to act as intermediaries for providing various financial and banking services through Business Facilitator (BF) and Business Correspondent (BC) models.³

While the BCs carry out the transaction on behalf of the banks, the BFs refer clients, pursue proposals and facilitate the banks to carry out transactions. BFs are not engaged in conducting transactions directly, for the banks. The main functions of the BFs and BCs are as follows:

Business Facilitators:

The RBI Circular (RBI/2008-09/85, DBOD No. BL.BC.21/22.01.001/2008-09) allows for the CSCs to operate as Business Facilitators for the following activities.⁴

- i. Identifying borrowers
- ii. Collecting and preliminary processing of loan applications including verification of primary information/data
- iii. Creating awareness about savings and other products and providing education and advice on managing money and debt counseling
- iv. Processing and submitting applications to banks
- v. Promoting and nurturing self help groups/ joint liability groups
- vi. Monitoring and handholding of self help groups, joint liability groups and credit groups
- vii. Carrying out post-sanction monitoring
- viii. Follow-up for recovery

³ <http://rbi.org.in/scripts/NotificationUser.aspx?Id=2718&Mode=0>

⁴ <http://rbidocs.rbi.org.in/rdocs/notification/PDFs/85480.pdf>

Business Correspondents:

The RBI circular (DBOD.No.BL.BC. 99/22.01.009/2009-2010)⁵ allows the banks to engage with the CSC operators/VLEs to function as Business Correspondents. The main activities of the BCs include:

- i. All activities of Business Facilitators
- ii. Disbursal of small value credit
- iii. Recovery of principal / collection of interest
- iv. Collection of small value deposits
- v. Sale of micro insurance/ mutual fund products/ pension products/ other third party products
- vi. Receipt and delivery of small value remittances/ other payment instruments.

Banks are responsible for the payment of commission/fee to the Business facilitators/ Correspondents.

In the wake of their vast reach, the CSCs are expected to operate as the Business Correspondents across the country with the ultimate aim of delivering Direct Benefit Transfer to the citizens. Currently, the BF/BC services are being provided by the CSCs in several states to varying degrees. The SCAs in many states are acting as BCs, by which, CSCs are emerging as customer service points to offer various financial and banking services. The SCAs are also serving as the BFs of the banks.

In Madhya Pradesh, the SCAs, NICT and AISECT act as the Business Correspondents. AISECT serves both as a BC and BF. In the states of Jharkhand and Jammu & Kashmir, CSCs serve as the Business Correspondents offering banking services to the citizens.

Given the survey finding that a relative majority of 45% of the CSCs are earning up to Rs.10,000/- p.m. and 98% of it is on account of their extending FI services, there is

⁵ <http://rbi.org.in/scripts/NotificationUser.aspx?Id=5630&Mode=0>

great scope for CSCs to play a catalytic role in the FI initiatives of banks, earning in the process, handsome returns.

3.9.1.3 Skill Development Services

Skill Development is one of the important services that holds immense promise for the viability and profitability of the CSCs in the country.

According to the Action Plan of the Eleventh Five Year Plan, a virtual skill development network linking 50,000 Skill Development Centres (SDCs) was to be utilized to deliver training courses to the citizens. The 11th Five Year Plan envisaged increasing the capacity of the skill development to 15 million annually. The capacity of skill development in the country, otherwise, is around 3.1 million per year. The target was set at creating 500 million skilled workers by 2020. The CSCs were identified as one of the ideal locations by the Planning Commission for increasing the capacity of skilled workforce in the country.⁶

In the wake of such a scenario, the CSCs, spread across the rural areas, can serve as ideal platforms for delivering various skill development programmes. The CSCs can offer:

- **Skill Mapping:** This includes activities for the assessment of skill deficiency, availability of skilled workers and the local employment opportunities.
- **Pre-employment Training:** This includes vocational training, e-literacy training, spoken English, soft skills and distance education courses to enhance the employable skills of the citizens.
- **Job Placement:** Providing job placements to the rural people, besides skills assessment, job counseling, job application submission and virtual interviewing skills are a part of it.

⁶ http://www.itu.int/ITU-D/asp/CMS/Docs/ITU_Report_CSC_India.pdf

Some of the skill development programmes being offered through CSCs in the country include:

- e-Literacy campaigns (as in KL)
- Course on Computer Concepts (CCC) of NIELIT (as in MP)
- IGNOU Courses (as in KL and MP)
- Other short-term vocational courses in several states (e.g. sale and servicing of electronic gadgets such as mobile phones)

However for CSCs to offer such services on pan-India basis on a wider scale, the pre-requisites would be:

- Robust ICT infrastructure
- Industry recognition / acceptance
- Efficient online registration and enrolment mechanism along with independent examination and evaluation process
- Strong links with job placement services to provide prospective job opportunities after the completion of the courses

However, SDAs and SCAs should monitor the quality of courses offered by VLEs and explore tie-ups with local companies/recruiters as well as placement agencies so that youth who get trained and certified at the CSCs are able to seek gainful employment opportunities.

From the above, it is evident that the state governments are welcoming the e-District MMP initiative of DeitY, as the e-District services would serve as the backbone of the CSC service offerings. With the e-District project gaining ground and the services increasing in scale and scope, the CSC service offerings would witness dramatic improvements, contributing greater viability and sustainability. Other significant aspects

to improved profitability of the CSCs are offer of Financial Inclusion services, with CSCs donning the role of BCs. FI services can be a true game changer for the CSCs. Also, given the focus of the union government on skill development and the recognition that the CSCs could be true catalysts in this regard, CSCs could reap immense benefits acting as accredited Skill Development Centres. Due shoring up of their infrastructure would of course be an important pre-requisite.

Thus, it can be said that while the CSCs are currently offering G2C and B2C services to varying degrees, e-District services, FI services and Skill Development Services are three crucial offerings that hold immense promise not only for the sustainability and growth of CSCs but also for the rural population at large.

3.10 Scaling up the base of CSCs

In the extant arrangement, one CSC services the rural citizens in a cluster of about 5-6 villages. Thus, for the approx. 6.30 lakh villages, there are about 1.27 lakh CSCs in operation. With a view to further improving the availability and easy accessibility of services to the rural population and to realize the attendant benefits of promoting entrepreneurship and catalyzing socio-economic uplift, it is recommended that the footprint of CSCs be expanded to cover the 2.65 lakh Grama Panchayats in the country. This would also help the country bridge the digital divide in an effective way by providing wider exposure to the citizens on electronic delivery of services and encouraging them to gradually migrate to self service at CSCs.

3.11 Impact of NOFN on CSC Operations

It emerges from the survey that a separate study on the business model for NOFN-enabled CSCs may be in the fitness of things. The effect of NOFN pilots (completed in October 2012) on CSC transactions has not emerged clearly in the survey, with regard to higher transactions, higher income etc. since the NOFN is operational in only three locations viz. Arian Block, Ajmer Dt. (RJ) covering 30 GPs, Paravada Block, Visakhapatnam Dt. (AP) covering 17 GPs and Panisagar Block, North Tripura Dt. (TP) covering 11 GPs. Dependable evidence could not be gathered on the effect of NOFN on

the scale and scope of services offered under the CSC scheme, and hence a separate study focusing on this aspect may be appropriate.

It is evident from the above that the study has brought out a number of pointers that would contribute to better functionality, viability and sustainability of the CSCs. The suggestions cover a number of aspects of structural, supervisory, administrative, monitoring and infrastructural nature. A case is also made out for better performance measurement, monitoring and management in the form of formal frameworks for SCAs and VLEs and as also the need for increased facilitation and oversight by DeitY and SDAs.

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Chapter-4: Conclusions

The Common Service Centres (CSC) initiative is a pioneering effort and path-breaking initiative in public service delivery in the country, conceived, conceptualized, formulated, guided and being supported by the DeitY, GoI. With the main focus on making the rural population partners in socio-economic development, the CSC scheme is playing an instrumental role in ensuring the reach of governmental and business services to the doorstep of the rural populace, efficiently and effectively meeting their felt needs for the same.

It emerged from the study that the CSC MMP is in different stages of implementation in the seven states, but progressing well. It is heartening that there is wide acceptance of the project from the state governments. The states do realize that CSC is an important vehicle for providing citizen services and as a part of the larger reform agenda of transforming the socio-economic status of the rural populace.

The profiling of the CSCs and the analyses of their performance in the seven states as part of the study brought out several factors that, if acted upon, would revitalize the CSCs and enhance their financial sustainability.

It emerged that the success of the CSCs depends on the following:

- The nature and extent of availability of infrastructural resources.

The better the availability of resources like floor area, internet availability, power supply etc. is, the higher the incomes of the CSCs are. Interestingly, the study also finds that the income of the CSCs is influenced to an extent by the gender of the VLEs.

According to the study, the other factors that have a positive impact on the income of the CSC are:

- The CSC being the only source of income for VLE

- The VLE being more educated
- The VLEs having prior computer knowledge
- The VLEs receiving satisfactory training on CSC operations
- The SCA and VLE undertaking promotional campaigns

In addition, the study also highlights the key role of the SCA and the VLE in the success of the CSCs. The study reveals that CSCs in the states of KL, MP and JK are recording higher incomes while those in RJ, TP and AP have relatively moderate and lower incomes, owing to a variety of factors. Expectedly, CSCs in KL, JK and MP have higher expenses due to higher volume of activity evidenced by higher incomes. However, there are non-infrastructure related expenses too e.g. interest payments on loans availed by VLEs for setting up CSCs, especially in states like JK. Similarly, there are expenses incurred on employee salaries by CSCs having multiple counters, in states like KL.

As per the survey results, a relatively low 9% CSCs are earning incomes higher than Rs.10,000/- (and in some cases even higher than Rs.20,000/-). About 50% of the CSCs are earning relatively moderate incomes up to Rs.10,000/- while as high as 41% of the CSCs are in the relatively lower income bracket, earning just up to Rs.3,000/-

Based on the survey, interviews and discussions with the various stakeholders, the study indicates that there is definite scope for relatively moderate and low-income CSCs too to move up the value chain and become more viable and profitable, by adopting a business model that envisages a well-equipped and functional CSC offering a basket of G2C, B2C, educational and financial inclusion services, duly supported by proactive SCAs and VLEs performing their roles as ordained under the CSC scheme guidelines.

A host of enabling factors too are worthy of consideration in this regard. Greater role by DeitY in policy and resource support through a steering committee approach, re-visit of the roles and responsibilities of the state governments through suitable changes in structure and functions, SDAs, SCAs, greater ownership by states, strengthening of the institutional framework, greater involvement of district administration in the

implementation of the CSC Scheme, simple, transparent and easily enforceable SCA-VLE agreements etc. are some of the other aspects, which if addressed appropriately, would contribute to greater success of the CSC scheme.

As regards the role of the state governments and the SDA, implementation of the e-district MMP, creation and operation of a portal of portals by SDA, establishing and maintaining a help desk for redress of VLE grievances, waiving of rent for the government premises occupied by CSCs, paying concerted attention to making (more) G2C services available through the CSC mode, dovetailing the CSC scheme with respective Public Service Guarantee Acts of the respective states etc. are some of the factors which will go a long way in making the CSC scheme more effective and fruitful. It is also important that SDAs build into their agreements with SCAs the terms and conditions regarding close monitoring of the arrangements agreed upon by the SCAs and VLEs in their agreements, in the interests of better oversight.

It could be in the fitness of the things for the DeitY to formulate a standardized performance measurement, monitoring and management framework for SCAs and well as for CSCs. The performance framework for CSCs could be based on factors like OMT logs, number of services offered, number of transactions logged and citizen satisfaction indicators driven by parameters. The evaluation framework for SCAs could be based on the criteria that define the role of the SCA as per the CSC scheme guidelines.

Paying due attention to the factors brought out in the study at the time of selecting the VLEs would also be a crucial driving factor for the success of CSCs.

It is also proposed to replace guaranteed revenue support by a transaction based scheme of incentivization with eligibility criteria in terms of minimum and maximum number of transactions logged by a CSC.

The study has not brought out any significant indicators on the role and defectiveness of NOFN in the operations or success of CSCs. The NOFN implementation having been

taken up in only three blocks in the country, one each in the states of RJ, AP and TP, substantive evidence on the scale of transactions under the CSC scheme in these locations could not be established in the survey. It might therefore be appropriate to conduct a separate study on the business model for NOFN-enabled CSCs.

In conclusion, it can be said that the CSC project is indeed progressing well in achieving its envisaged purpose and objectives, though degrees of success vary from state to state owing to a variety of administrative and infrastructural issues. A number of factors have also come to light that contribute to the improved financial sustainability of the CSCs/VLEs in the states. On the strength of the observations and findings (both quantitative and qualitative), the study brings forth a number of aspects, which if duly addressed, could revitalize the currently unviable CSCs/VLEs. As there is adequate evidence of successful CSC models (e.g. of KL and MP), it would be in the fitness of things for the stakeholders concerned viz. SDAs, SCAs and VLEs to identify the unmet gaps in the CSC scheme implementation in their respective states and adopt the strategies, approaches and practices of successful CSCs in other states.

It emerges from the study that the CSC initiative holds substantial potential for viability, and long-term sustainability. The CSC scheme is indeed a powerful vehicle not only for the efficient and effective delivery of citizen services but also for promoting entrepreneurship among the rural population and spurring socio-economic developmental activity.

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ANNEXURE-I: ASSESSMENT STUDY TEAM

S. No.	Name (Shri / Dr. / Prof.)	Designation	Role on the Study Team
1.	D. Chakrapani, IAS (Retd.)	Director, CIPS	Project Leader
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ANNEXURE-II: REVIEW OF STATUS OF CSCs IN THE SEVEN STATES

This section details the implementation of the CSC scheme in the seven states of Andhra Pradesh, Jammu & Kashmir, Jharkhand, Kerala, Madhya Pradesh, Rajasthan and Tripura.

1. Andhra Pradesh – ‘Mee Seva’ Centres

Mee Seva, which translates as “at your service,” is an e-Governance initiative pioneered by the state of Andhra Pradesh. Building on the success of the earlier popular initiative of e-Seva, the Mee Seva initiative was launched in an expanded form with greater coverage of services as a pilot project in Chittoor district in November 2011 to bring in greater efficiency in the delivery of public services to the citizens. Thus, Mee Seva initiative is an upgraded version of the e-Seva initiative, which carried out Common Service Centre services in the state earlier.

From 100 centres offering 12 services, Mee Seva has emerged as a one of its kind e-Governance initiatives, currently offering around 150 services of nearly 16 government departments at affordable prices across 7,000 centres in all the districts of Andhra Pradesh.

The Common Service Centres carry out the Mee Seva (G2C) services, which form the cornerstone of the e-Governance initiative in Andhra Pradesh with the support of the AP State Data Centre (StDC), and AP State Wide Area Network (SWAN). The Information Technology & Communication (IT&C) Department of Andhra Pradesh acts as the nodal department for the implementation of Mee Seva services in the State.

With a view to enabling access to the citizens with varying needs, the information is available through the Web Site, SMS Alerts, PMU - Help Desk and Toll Free Call centre. In addition, the Mee Seva Request Tracking System facilitates knowing the status of the requests by the citizens. Transparency in the transactions is ensured through provision

of verification of documents, permits and certificates available on the Mee Seva portal and at the service delivery centres.

With the technical support of National Informatics Centre (NIC) and APOne and others, these Common Service Centre kiosks are run by VLEs. This has not only led to the creation of employment opportunities in the rural areas but has also led to effective delivery of services in the rural areas.

Launched with a seed investment of Rs. 9 crore, the initiative recorded over 2 crore transactions so far. The initiative was successful in earning revenues amounting to more than Rs. 70 crore, thus achieving good returns on investment within two years from the commencement of the project. The user-fee model of the Mee Seva facilitates generating revenues for maintenance, development and upgrade of services.

In addition, the progress of the Mee Seva initiative can be attributed to the active participation of the various stakeholders - the different government departments, citizens and the private sector.

The effective sharing of returns among the various stakeholders can be pointed out as a factor that contributes to the financial sustainability of the CSCs/VLEs. While 55% of the returns is shared with the Mee Seva Centres, more than 20% is shared with respective departments for maintenance and capacity building, 15% for the Directorate of Electronic Services Delivery for maintenance and the remaining 10% is shared with the Application Service Providers for monitoring and maintenance.

The use of cutting-edge technologies in governance, increased number of transactions, improved and efficient service delivery, far-reaching impact and the self-sustaining nature has facilitated Mee Seva emerging as a potential model for replication.

With an idea to promote the Mee Seva initiative further, the State Government has proposed to make the government departments accountable for timely delivery of services. A Citizen Charter has been launched in about five departments on a pilot basis. In addition, a system of fines on officers failing to deliver services is to be launched in the state.

In addition, the AP Government has recently announced the establishment of an Advisory Committee to supervise the functioning of the G2C services of Mee Seva Centres at the state and district levels. With the aim of transforming Mee Seva as the entry and exit point of government services for the citizens, the Government of Andhra Pradesh plans to expand Mee Seva to 331 services across 28 departments in the near future.⁷⁸

2. Jammu & Kashmir - Khidmat Centres

The Common Service Centres, known as Khidmat Service Centres, were launched in 2009 to serve as the service delivery kiosks to the citizens in Jammu & Kashmir.

The J&K Bank was entrusted (as the SCA) with the responsibility of implementing the e-Governance initiative in J&K as a special case by the state government. It is envisaged that the wide network of J&K Bank Khidmat Centres across the remote villages in the state would be a driving force facilitating effective delivery of services to people.

With the primary objective of providing government services through Khidmat centres across 6,600 villages in the state, the Bank planned to setup 1,109 CSCs across the 22 districts in the state. The Khidmat Service Centres have since been playing a pivotal role in enhancing financial inclusion in the state.

The Bank received a fillip with the permission from RBI that allowed the Khidmat Centres to act as Business Correspondents (BC) in the state. This enabled availability of all the basic banking services of the Bank to the citizens. The VLEs thus emerged as BCs as a part of the Financial Inclusion programme.

The Khidmat Service Centres, therefore, not only helped in financial inclusion but also facilitated employment creation at the grassroots level in the state.

⁷<http://egov.eletsonline.com/2013/07/mee-seva-setting-new-standards-for-e-governance/>

⁸ <http://www.thehindubusinessline.com/news/states/ap-to-offer-331-mee-seva-services-by-oct/article4598834.ece>

In addition to financial inclusion, utility and education services, telecom services are some of the other services provided by the Khidmat Service Centres in the state, albeit on a smaller scale. The Khidmat Service Centres, however, currently offer only B2C services while the G2C services are yet to be introduced.

The rolled out sites stand at 814 as of May 2013, out of which, 410 are in the Kashmir Zone, 383 in Jammu zone and 10 in Leh and 21 in Kargil.⁹

One of the major challenges in the initial stages of the initiative was the financing of the centers, which meant the VLEs bearing the expenses for setting up and maintenance of the CSCs. In the wake of such a scenario, the J&K bank launched the J&K CSC Finance Scheme, through which, a loan amount of Rs.1.58 lakh is provided at subsidized interest rates to the VLEs for setting up the CSCs.

The low preparedness of the various Departments in J&K and the absence of an integrated approach can be pointed out as some of the challenges faced in J&K for the implementation of the CSC initiative.

Various reports highlight the issue of government services not being channelized through the Khidmat Service Centres even after three years from the inception of the initiative. This has resulted in financial burden for the VLEs of J&K.

The Government of Jammu and Kashmir proposed to extend revenue support to the VLEs across the state till the roll out of G2C services through the Khidmat Centres. However, the failure to provide timely financial assistance to the full extent to the VLEs has left many of the self-employed VLEs in J&K without proper incomes.¹⁰

⁹ <http://125.19.181.68/csc/>

¹⁰ <http://www.kashmirreader.com/kreadernew/01042013-ND-khidmat-centres-defunct-fate-of-700-educated-youth-hangs-in-balance-9544.aspx>

3. Jharkhand - Pragya Kendras

The CSCs branded as "Pragya Kendras," offer front-end services to the rural people in that state of Jharkhand. Realizing the need for a common electronic delivery point for the citizens, the CSCs were launched in the state in accordance with NeGP.

In the wake of below average points of presence of banks, the CSCs were upgraded to operate as Business Correspondents to enhance the financial inclusion in the state.¹¹ The BC model enabled the Pragya Kendras to provide banking services in the villages of the state.

Further, e-Nagrik is an online application of the state government that facilitates G2C services from the Pragya Kendras. It is envisaged that the Pragya Kendras would offer various B2C, G2C and G2G services. In addition to revenue support from Government, the VLEs earn their revenues from sale of various services.

Out of a target of 4,562 CSCs, nearly 4,000 kendras have been set up, resulting in 90.28 per cent success rate in setting up the CSCs in the state. While some of the 4,000 CSCs are to be connected to the internet, approximately 2,800 are offering services.¹²

4. Kerala - Akshaya Centres

The CSCs, popularly known as Akshaya e-kendras in Kerala, serve as the service delivery kiosks. 'Akshaya,' which translates as 'perpetuating prosperity', has its genesis in the demands for computer education at grass root level in the state.

The success of the e-Governance initiative can be attributed to the Akshaya e-kendras functioning in the State since 2002. Understanding the significance of e-literacy in the development process, the Akshaya initiative was initially launched to address the need for e-literacy in the Mallappuram district in Kerala, which aimed at bridging the digital

¹¹ <http://www.panchayat.gujarat.gov.in/panchayatvibhag/Images/csc-january-2011.pdf>

¹² <http://jharkhand.gov.in/DEPTDOCUPLOAD/uploads/14/D201314041.pdf>

divide. The initiative entered its second phase in July 2005 with focus on providing G2C, G2G, B2B and B2C services to the masses.

Launched, as highlighted above, with the aim of imparting computer education to at least one member in all the families in the state, the Akshaya e-kendras have eventually come to offer a number of services to the citizens of Kerala. The services of another channel, viz. Fast, Reliable, Instant and Efficient Network for Disbursement of Services (FRIENDS) centers were integrated with the Akshaya initiative. The Akshaya, thus, underwent a transition as a CSC network in the year 2007.¹³

Today, Kerala boasts of around 2,662 Akshaya e-kendras, out of which, nearly 2,328 are located in the rural areas providing government as well as private services at one place.¹⁴ These centers are set up within 2-4 kilometers of each household to serve 1,500-3,000 households in the state.

In addition to e-literacy, educational programmes, e-krishi and 'entegramam' are some of the other services under the Akshaya umbrella.

The initiative is implemented by the Kerala State IT Mission with functional autonomy in accordance with the Government Order issued in February 2005.¹⁵ The Akshaya State Cell acts as the Service Centre Agency which manages the CSC initiative in Kerala.

With the tagline as "Gateway to Opportunities," the Akshaya Model has not only led to digital and economic empowerment of the people but has also paved the way for the enhancement of IT readiness of Kerala.

The high literacy rate and the wide spread digital penetration in Kerala through Akshaya initiative has enabled the easy facilitation of widespread CSC network in the state. The Local Self Government Institutions, one of the unique features of Kerala, have also played a pivotal role in the success of the Akshaya e-kendras in the state. Some of the highlights of the Akshaya initiative in the state include:

¹³ <http://www.cio.in/case-study/akshayaan-it-mission-increase-computer-literacy>

¹⁴ <http://akshaya.kerala.gov.in/index.php/achievements>

¹⁵ http://www.itu.int/ITU-D/asp/CMS/Docs/ITU_Report_CSC_India.pdf

- **Provision of e-literacy programmes, multitude of services to citizens**
- **Digital Empowerment**
- **Empowerment of women**
- **Generation of employment opportunities**

The success of the Akshaya initiative in providing efficient services to the citizens has been recognized at the state and central levels.

5. Madhya Pradesh - Nagarik Suvidha Kendras

The CSCs, known as Nagarik Suvidha Kendras, serve as the front-end delivery points of various services in the rural areas in Madhya Pradesh.

With Madhya Pradesh State Electronic Development Corporation (MPSEDC) as the SDA, the CSC centres function through four SCAs in Madhya Pradesh - AISECT, CMS Computers Ltd., NICT and Reliance Communications Ltd.

Madhya Pradesh has established more than the proposed 9,232 CSCs in the state. The integration of the CSCs with the MPOnline portal resulted in the increase of services delivered to the citizens. In other words, the services of MPOnline are also being delivered through the CSCs in the state. MPOnline Information for Citizen Empowerment, better known as MPOnline, is a joint venture between the state government of Madhya Pradesh and Tata Consultancy Services (TCS), which functions with the mission of "Anytime, anywhere availability of 24X7 online Government services."

With an idea to make the CSCs viable in the state of Madhya Pradesh, the IT Department integrated the CSCs with MPOnline. As a result, the MPOnline was mandated to increase its presence in urban areas through the kiosks while the CSCs would cover the rural areas.

While MPOnline was to serve as the platform for the delivery of G2C services, the SCAs were to provide the local B2C services through the CSCs. The SCAs, hence, have been

directed to integrate with the MPOnline for all the G2C services as the MPOnline was already providing a number of services through the MPOnline kiosks.¹⁶

With first service delivered in 2007, it is envisaged that the MPOnline would deliver more than 225 services of more than 50 departments.

Some of the administrative challenges include availability of power, reliable and robust connectivity, banking, G2C services and identification of interested educated entrepreneurs.

The services are offered to the citizens for a nominal fee, which is shared between the Kiosks and SCAs in a ratio that varies between 60:40 and 40:60. The CSCs have been instrumental in providing employment opportunities to the local unemployed youth while bridging the digital and knowledge divide in the state.

With more than 50 Government Departments, rendering services through the online platform, MPOnline of one of the largest networks offering government services across a single window in the entire nation.¹⁷

The initiative has been awarded various recognitions at various levels for its voluminous impact and reach.

6. Rajasthan - e-Mitra

The e-Mitra is an e-Governance initiative of the Government of Rajasthan which provides various services through CSCs in all the districts in Rajasthan.

Launched in 2005, the e-Mitra is an integration of the earlier initiatives of Lokmitra and Janmitra, which catered to the service needs of the citizens in the rural and urban areas respectively. The CSCs in Rajasthan provide G2C and B2C services to the citizens across seven divisions with the help of two Service Centre Agencies through the e-Mitra interface.

¹⁶ http://www.csi-sigegov.org/projects09_10/Section2/Sec2-Chapter6.pdf

¹⁷ http://www.itu.int/ITU-D/asp/CMS/Docs/ITU_Report_CSC_India.pdf

The e-Mitra, which operates with the tagline, “Effective Governance - Better Citizen Services,” was launched as a web-based application across all the districts of Rajasthan in 2010 to offer accurate and efficient services to the citizens.

The state’s policy is to ensure that the various government departments roll out at least two citizen services through CSCs in accordance with the e-Governance Plan, enabling effective and efficient delivery of services to the citizens in the state. Out of the total project cost of Rs. 30.91 crores, Rs. 12.68 crores has been utilized so far in the implementation of the initiative.¹⁸

The e-Mitra initiative operates through a user-fee model where the citizens are charged for the services provided. The provision of services for nominal fees contributes to the sustainability of the system.

Some of the major challenges faced in the implementation of the initiative include effective broadband connection, acceptance of a transition to digitized rendering and availing of services and enabling of IT for back-end operations. In addition, awareness generation of various stakeholders on the innovative initiative was one of the other significant issues.¹⁹

In addition to providing an array of services, the portal <http://www.emitra.gov.in> also offers real time information to the end users. The e-Mitra initiative has provided self-employment opportunities to the local people in the rural and urban areas with special emphasis on women empowerment through entrepreneurship. Some of the implementation highlights of the initiative include:

- **Allocation of three per cent of budget of each department for delivery of services**
- **Prioritization of women in selection as VLEs by the Government of Rajasthan**
- **Centralized and real time monitoring mechanism for efficient delivery of services**

¹⁸ http://doitc.rajasthan.gov.in/_layouts/Doitc/User/ContentPage.aspx?Pid=55&LangID=English

¹⁹ http://doitc.rajasthan.gov.in/_layouts/Doitc/User/ContentPage.aspx?Pid=55&LangID=English

- **Use of Information and Communication Technologies like SMS for providing different kinds of information including the status of requests**
- **Digitally signed certificates of different departments**
- **Integration with banks and online fund transfer mechanism**

The initiative has won many accolades and recognitions for its widespread reach and efficient delivery of citizen services in rural areas.

The robust mechanism coupled with effective integration with various ICTs facilitates for increased scalability of the initiative.

The government aims at setting up 6,626 kiosks in accordance with the NeGP in Rajasthan. In addition, it also plans to expand the scope of the scheme through inclusion of more services for CSCs, integration of G2C e- Mitra portal with B2C portals of SCAs, integration with banks, publication of bi-monthly newsletters and so on.

7. Tripura - E-Pariseva Kendras

Launched in late 2008, the CSCs, popularly known as e-Pariseva Kendras, offer G2C and B2C services to the citizens.

Tripura is one of the states in the country with 100 per cent CSC implementation status as of June 2013.²⁰ By August 2011 itself, the state of Tripura was able to reach the target of setting up 145 CSCs across the state. Currently, the CSCs are serving 5-6 villages each.²¹

One of the unique features of the CSCs in Tripura is the offering of Tele-homeopathy services to the citizens. This initiative was launched as a pilot

²⁰ <http://www.tnega.in/e-gov%20aware%20campaign-ppts/Session%201/DeitY/NeGP%20PPT%20TN.pdf>

²¹ <http://www.thehindu.com/todays-paper/tp-national/tp-newdelhi/infrastructure-development-apace/article3950489.ece>

project in 2011 in two blocks in Tripura.²² Some of the highlights of the CSC scheme in Tripura include:

- Digitization of land records
- Online payment of taxes
- Tele-homeopathy services to the citizens

On the other hand, major issues in the implementation of the CSC initiative in the state include connectivity, unavailability of locally trained manpower and a dedicated mechanism for monitoring and maintenance.²³

8. Services with Promise

The services which are being offered by CSCs to varying degrees, but which hold an immense promise and potential are e-District services, Financial Inclusion services and Skill Development services.

The scenario in respect of these services is presented below in brief:

A. e-DISTRICT SERVICES:

1. Andhra Pradesh:

The APTS is the SDA for the e-District project in Andhra Pradesh. The System Integrator has since been selected in the state and District Managers have been selected for 21 out of 23 districts. The MMP is under implementation.

²²<http://www.apna.csc.gov.in/attachments/article/186/Tele-Homeopathy%20Service%20Delivery%20through%20CSCs%20in%20Tripura-%20Dept.%20of%20Health%20Govt.%20of%20Tripura.pdf>

²³ <http://www.tripurainfo.com/Info/ArchiveDet.aspx?WhatId=12065>

2. Jammu and Kashmir :

The initiative aims at delivering 50 online services at the district level and its subordinate offices.²⁴

3. Jharkhand:

The e-District Project was launched with Ranchi as the pilot district in 2011. With central funding of Rs. 319.69 lakh, the project took off from Arsandey Panchayat in Kanke Block in the district of Ranchi.

The services provided by the e-District initiative include issue of online certificates. Despite challenges of electricity and broadband, the initiative emerged as a successful initiative in offering services to the citizens through the Pragya Kendras in Ranchi.

The project is being implemented by the Jharkhand Agency for Promotion of Information Technology (JAPIT). The coverage of the rollout of the project would include the remaining 23 districts of Jharkhand. Nearly all the districts currently have the respective e-Governance societies.²⁵

The e-District Project of Ranchi was awarded the e-INDIA 2013 award in the category of usage of ICT in Rural Development.²⁶

4. Kerala:

The Pilot Project was launched in two districts - Pallakad and Kannur. Nearly 23 revenue certificates have been made available in the first phase. The e-District portal of Kerala can be accessed online or is accessible through the Akshaya Centres.

Kerala has become the first state to implement the e-District project in all its districts.²⁷

²⁴ <http://egov.eletsonline.com/2012/12/bringing-e-governance-to-j-k/>

²⁵ http://www.telegraphindia.com/1130724/jsp/jharkhand/story_17148061.jsp

²⁶ <http://eindia.eletsonline.com/2013/Hyderabad/Governance/e-district-for-electronic-delivery-of-citizen-centric-services-in-ranchi-jharkhand-agency-for-promotion-of-information-technology-jap-it/>

²⁷ <http://keralaitnews.com/260/kerala-1st-state-to-roll-out-e-district-project-in-all-districts>

The Kerala State Information Technology Mission (KSITM) acts as the implementing agency of the project while the National Informatics Centre (NIC) is the nodal agency.

The state currently offers nearly 40 services of various departments under the e-District Project.²⁸ The initiative is expected to scale to nine departments to bring out many more citizen centric services through the e-District portal.

5. Madhya Pradesh:

The e-District Project was launched in 2012 as a pilot project in five districts of Madhya Pradesh., which include Indore, Guna, Gwalior, Sagar and Shivpuri.

The issuing of certificates is one of the main services provided by the e-District portal of Madhya Pradesh. In the wake of the success of the pilot projects in the state, Madhya Pradesh has gone a step ahead to implement the e-District project in the entire state.

At an estimated cost of Rs.143 crore, out of which Rs. 115 crore has been sanctioned by the Union Government, the state of Madhya Pradesh had made the first installment allocation of Rs. 4.5 crore to the 45 districts.²⁹

6. Rajasthan:

The state of Rajasthan was one of the states where the pilot of the e-District project was carried out. Two districts - Ajmer and Jodhpur, were selected for the implementation of the pilot project.

HP India Limited was selected as the System integrator for the implementation of the pilot project in the two districts. RajComp is the SDA for the implementation for the e-District MMP in Rajasthan.

²⁸ <https://www.edistrict.kerala.gov.in/servicesNew.html>

²⁹ <http://governancenow.com/gov-next/egov/mp-become-complete-e-district-state-soon>

Table-3: Services offered by e-District in Rajasthan		
S. No	Service Category / Department	Services offered
1.	Certificate	Domicile; Income; Caste; Birth; Death Certificates
2.	Revenue Court	Status Tracking of Case; Daily Cause List Preparation; Copy of Final Order;
3.	Government Dues & Recovery	Easy Payment of Government dues; Status Tracking of Recovery; Certificates
4.	RTI	RTI Services
5.	Land Records	Land Conversion; Seemagyan/ Pathar Gadi
6.	Employment	Registration in employment exchange; Cancellation of Registration; Modifications in the existing registration details
7.	Permission	Tree Cutting
8.	Compensation / Relief	Compensation against the accident from unidentified vehicles; Financial relief in event of fire caused by natural event; Relief from CM relief fund in case of accident / death
Source: http://doitc.rajasthan.gov.in/_layouts/Doitc/User/ContentPage.aspx?Pid=56&LangID=English#List		

The Project is expected to be rolled out in the entire state with 109 services across 19 categories.

As of March 2013, the project has utilized Rs. 130.71 lakh for Pilot and Rs.120 lakh for state wide rollout.

7. Tripura:

The state is yet to move forward on the initiative and release the Request for Proposal for a Systems Integrator.

B. FINANCIAL INCLUSION SERVICES:

CSCs as Business Correspondents / Facilitators:

The CSCs are playing a catalytic role in helping the country achieve the targets of financial inclusion, by bringing 50 million individuals into the banking fold by 2012. The financial services of various banks that are delivered through the CSCs include:

- Savings account opening
- Deposit/Withdrawal
- MGNREGS wage distribution
- Government pension distribution
- Facilitation of loan distribution
- Facilitation of Kisan Credit Cards
- Micro-credit services
- Processing of loans for agriculture-related purchases, such as animal, tractor, motor, etc.
- Facilitation of recurring and fixed deposits
- Facilitation of loan recovery

Many of the CSCs (especially in states like JK) make use of the biometric devices to deliver various financial inclusion services as above, thus, ensuring efficiency and authenticity.

With the aim of achieving greater financial inclusion, the Reserve Bank of India (RBI), in 2006, directed various organizations and service providers to act as intermediaries for providing various financial and banking services through Business Facilitator (BF) and Business Correspondent (BC) models.³⁰

While the BCs carry out the transaction on behalf of the banks, the BFs refer clients, pursue proposals and facilitate the banks to carry out transactions. BFs are not

³⁰ <http://rbi.org.in/scripts/NotificationUser.aspx?Id=2718&Mode=0>

engaged in conducting transactions directly, for the banks. The main functions of the BFs and BCs are as follows:

Business Facilitators:

The RBI Circular (RBI/2008-09/85, DBOD No. BL.BC.21/22.01.001/2008-09) allows for the CSCs to operate as Business Facilitators for the following activities.³¹

- i. Identifying borrowers
- ii. Collecting and preliminary processing of loan applications including verification of primary information/data
- iii. Creating awareness about savings and other products and providing education and advice on managing money and debt counseling
- iv. Processing and submitting applications to banks
- v. Promoting and nurturing self help groups/ joint liability groups
- vi. Monitoring and handholding of self help groups, joint liability groups and credit groups
- vii. Carrying out post-sanction monitoring
- viii. Follow-up for recovery

Business Correspondents:

The RBI circular (DBOD.No.BL.BC. 99/22.01.009/2009-2010)³² allows the banks to engage with the CSC operators/VLEs to function as Business Correspondents. The main activities of the BCs include:

- i. All activities of Business Facilitators
- ii. Disbursal of small value credit
- iii. Recovery of principal / collection of interest
- iv. Collection of small value deposits
- v. Sale of micro insurance/ mutual fund products/ pension products/ other third party products
- vi. Receipt and delivery of small value remittances/ other payment instruments.

³¹ <http://rbidocs.rbi.org.in/rdocs/notification/PDFs/85480.pdf>

³² <http://rbi.org.in/scripts/NotificationUser.aspx?Id=5630&Mode=0>

The banks are responsible for the payment of commission/fee to the Business facilitators/ Correspondents.

In the wake of their vast reach, the CSCs are expected to operate as the Business Correspondents across the country with the ultimate aim of delivering Direct Benefit Transfer to the citizens. Currently, the BF/BC services are being provided by the CSCs in several states to varying degrees. The SCAs in many states are acting as BCs, by which, CSCs are emerging as customer service points to offer various financial and banking services. The SCAs are also serving as the BFs of the banks.

In Madhya Pradesh, the SCAs, NICT and AISECT act as the Business Correspondents. AISECT serves both as a BC and BF. In the states of Jharkhand and Jammu & Kashmir, the CSCs serve as the Business Correspondents offering banking services to the citizens.

C. SKILL DEVELOPMENT SERVICES:

Skill Development is one of the important services that holds immense promise for the viability and profitability of the CSCs in the country.

According to the Action Plan of the Eleventh Five Year Plan, a virtual skill development network linking 50,000 Skill Development Centres (SDCs) was to be utilized to deliver training courses to the citizens. The 11th Five Year Plan envisaged increasing the capacity of the skill development to 15 million annually. The capacity of skill development in the country, otherwise, is around 3.1 million per year. The target was set at creating 500 million skilled workers by 2020. The CSCs were identified as one of the ideal locations by the Planning Commission for increasing the capacity of skilled workforce in the country.³³

³³ http://www.itu.int/ITU-D/asp/CMS/Docs/ITU_Report_CSC_India.pdf

In the wake of such a scenario, the CSCs, spread across the rural areas, can serve as ideal platforms for delivering various skill development programmes. The CSCs can offer:

- **Skill Mapping:** This includes activities for the assessment of skill deficiency, availability of skilled workers and the local employment opportunities.
- **Pre-employment Training:** This includes vocational training, e-literacy training, spoken English, soft skills and distance education courses to enhance the employable skills of the citizens.
- **Job Placement:** Providing job placements to the rural people, besides skills assessment, job counseling, job application submission and virtual interviewing skills are a part of it.

Some of the skill development programmes being offered through CSCs in the country include:

- E-Literacy Campaign by Akshaya in Kerala
- Course on Computer Concepts (CCC) by DOEACC Society, which is currently available in 10 Indian languages
- Chaakri.co.in by SREI Sahaj (SCA), an online job portal
- IGNOU Courses by the SCAs - SREI Sahaj and AISECT, which offer various courses through the CSC network.

However for CSCs to offer such services on pan-India basis on a wider scale, the pre-requisites would be:

- Robust ICT infrastructure
- Short-term industry recognized courses

- Efficient online registration and enrolment mechanism along with independent examination and evaluation process
- Strong links with job placement services to provide prospective job opportunities after the completion of the courses

From the above, it is evident that the CSC MMP is in different stages of implementation in the seven states, but progressing well. It is heartening that there is wide acceptance of the project for the project from the state governments. The states do realize that CSC is an important vehicle for providing citizen services efficiently and effectively, as a part of the larger reform agenda of transforming the socio-economic status of the rural populace. Similarly, the state governments are welcoming the e-District MMP initiative of DeitY, as the e-District services would serve as the backbone of the CSC service offerings. With the e-District project gaining ground and the services increasing in scale and scope, the CSC service offerings would witness dramatic improvements, contributing greater viability and sustainability. Other significant aspects to improved profitability of the CSCs are offer of Financial Inclusion services, with CSCs donning the role of BCs. FI services can be a true game changer for the CSCs. Also, given the focus of the union government on skill development and the recognition that the CSCs could be true catalysts in this regard, CSCs could reap immense benefits acting as accredited Skill Development Centres. Due shoring up of their infrastructure would of course be an important pre-requisite.

Thus, it can be said that while the CSCs are currently offering G2C and B2C services to varying degrees, e-District services, FI services and Skill Development Services are three crucial offerings that hold immense promise not only for the sustainability and growth of CSCs but also for the rural population at large.

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ANNEXURE-III: RESEARCH METHODOLOGY

3.1 Research Approach

The objectives of the Assessment Study covered both quantitative and qualitative aspects. It was therefore essential that the data collection lead to capture of all the tangible and intangible factors required for an objective assessment of the CSCs.

This entailed, to begin with, collection and analysis of data from secondary sources as follows:

- a. Literature review (Scheme details, previous study reports of IMRB, NISG, ITU etc.)
- b. Website of CSC Special Purpose Vehicle (<http://csc.gov.in>) and the reports hosted thereon
- c. Service Agreements in the states between:
 - i. SDAs and SCAs
 - ii. SCAs and VLEs
- d. Websites of the CSC scheme in the seven states

This was complemented by the following:

- a. Discussions with DeitY
- b. Discussions with SDAs and SCAs (telephonic & video-based)
- c. Discussions (multiple) with SDA of AP
- d. Working out sampling plan in consultation with DeitY, GoI
- e. Finalization of questionnaires (SDA, SCA, CSC/VLE, Citizens) in consultation with DeitY, to collect quantitative as well as qualitative data
- f. Survey in 840 CSCs across the seven states
- g. Interviews with five users and three non-users per CSC
- h. Visits by ASCI faculty to states for discussions with SDAs and SCAs to get qualitative insights
- i. Visits by ASCI faculty to select CSCs for first-hand feel of ground realities

- j. Analysis of transaction data to the extent made available by SDAs / SCAs

3.2 Sample Size for the Study

Further, it was imperative that the sampling plan, sampling methodology, sample design and sample size be representative in nature meeting the ToR and stand the rigor of research and statistical validity in terms completeness, adequacy, reliability and consistency, leading to meaningful analyses and inferences.

Accordingly, 840 sample CSCs were taken [3.33% margin of error at 95% confidence level with 50% response distribution for a population size of 29,888 (i.e. total number of CSCs rolled out in the identified states)] from across the country, so that country-wide analysis is within +3.33 and -3.33 of actual survey results at 95% confidence level. Accordingly, the total sample size was broadly divided amongst states in their respective population ratios, keeping the minimum size at 30, so that results are in conformity with Normal Distribution:

Table-4: Details of Sample Size				
S. No. (1)	State (2)	CSC Rolled out (3)	% of Total (4) = (3) / (T)	Sample Size of CSCs (5)
1.	Andhra Pradesh	5046	16.88%	116
2.	Jammu & Kashmir	1038	03.47%	030
3.	Jharkhand	4562	15.26%	123
4.	Kerala	2200	07.36%	071
5.	Madhya Pradesh	9232	30.89%	280
6.	Rajasthan	7665	25.65%	190
7.	Tripura	0145	00.49%	030
Total (T)		29888	100.00%	840

The following aspects have been considered while arriving at sample size:

- a. The level of precision/margin of error is the closeness with which the sample predicts where the true values in the population lie. The difference between the

sample and the real population is the sampling error. With the sampling error at $\pm 3\%$, 3 percentage points are to be added or subtracted from the value in the survey to arrive at the actual value in the population.

- b. The confidence level involves the risk that the study is willing to accept that the sample is within the average or “bell curve” of the population. A confidence level of 90% means that, were the population sampled 100 times in the same manner, 90 of these samples would have the true population value within the range of precision specified earlier, and 10 would be unrepresentative samples.
- c. Variability is the degree to which the attributes being measured in the questions are distributed throughout the population. A heterogeneous population, divided more or less 50%-50% on an attribute, will be harder to measure precisely than a homogeneous population, divided say 80%-20%.

Drawing upon the above principles, the calculations have been based on the following mathematical formulae:

If the sample size is given by n and margin of error represented by E then:

$$x = Z(c/100)^2 r(100-r)$$

$$n = N x / ((N-1)E^2 + x)$$

$$E = \text{Sqrt}[(N-n)x / n(N-1)]$$

where N is the population size, r is the fraction of responses that you are interested in, and $Z(c/100)$ is the critical value for the confidence level c .

In addition, it was crystallized that the citizen’s perspective would be arrived at, by surveying 5 users and 3 non-users per CSC.

3.3 Project Oversight by CIPS- ASCI Teams

Members forming part of the team supervised the survey operations in one state each. The members established contact with SDAs and SCAs, followed up with them for data and support, travelled to the states and CSCs as needed, interacted with the senior managements, held FGDs and collected relevant information such as copies of agreements. They sought and obtained the responses to the quantitative and qualitative questionnaires. They facilitated the smooth conduct of the survey in the respective states. Further, through their visits, they gained firsthand experience of the ground situation, which served as a useful input for the study.

Thus the study was conducted through a robust and statistically valid research methodology, involving all the stakeholders concerned. Since the methodology adopted covered both quantitative and qualitative aspects, a number of useful inputs indicators, views and suggestions emerged from the study, paying attention to which could contribute to greater sustainability and success of CSCs.

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ANNEXURE-IV: LIST OF DISTRICTS SURVEYED

S. No.	State	No. of SCAs	Name of SCA	Name of the District
1	Tripura	1	BASIX	North Tripura
				South Tripura
2	Jammu and Kashmir	1	J & K Bank	Doda
				Kupwara
				Kargil
3	Kerala	1	Kerala State IT Mission	Mallapuram
				Kannur
				Ernakulam
				Idukki
				Pathanamthitta
4	Andhra Pradesh	3	CMS	Visakhapatnam
				Kurnool
			SREEVEN	Krishna
				Khammam
			APONLINE	Anantapur
				Medak
5	Rajasthan	2	CMS	Tonk
				Alwar
				Baran
				Udaipur
			Zoom / Vakrangee	Pali
				Bikaner
				Ajmer
6	Jharkhand	1	United Telecom Limited	Gumla
				Lohardaga
				Palamu
				East Singbhum
				Dhanbad
				Devghar
7	Madhya Pradesh	4	AISECT	Sagar
				Panna
				Rewa
			CMS	Shivpuri
				Vidisha
			NICT	Dhar
				Dewas
				Ujjain
			RELIANCE	Balaghat
				Seoni

ANNEXURE-V: SUMMARY OF FINDINGS

The following section presents the summary of findings on key parameters like income, expenses and infrastructure issues. It analyses the profile of the VLEs. It also provides useful insights into the nature of extent of handholding and interaction between SCAs and VLEs as also their efforts for the sustainability and success of the CSCs.

1. Tripura

Table-5: State-wise Analysis of Key Findings of Survey - Tripura		
S. No.	Parameter	Findings
1.	Income (per month) Majority (41 per cent)	Up to Rs. 3,000/-
2.	Expenses (Modal Values)	Rs. 2,500/-
	On Rent	Rs. 500/-
	On Electricity	Rs. 200/-
	On Internet	Rs. 054/-
	On Interest Payment	Rs. 300/-
3.	Revenue Support extended to VLEs	Rs. 2,000/-
4.	Major Services	
	G2C	75%
	FI	25%
5.	LWE (percentage affected)	17%
6.	Infrastructure Availability	
	Power	93%
	Power (At least 6 hrs/day)	55%
	Power Backup	52%
	Accessibility	86%
	CSC Visibility	83%
	Solar Power	03%
	Counters (Single Counter)	90%

Table-5: State-wise Analysis of Key Findings of Survey - Tripura

	Internet	100%
	Speed (256 Kbps)	89%
	Leased Line	38%
	SCA / Call Centre (Issues resolved within 24 hrs)	45%

Table 5.1: Key Findings of Survey on VLEs- Tripura

S. No.	Parameter	Findings
1.	Mode of Selection	By Gram Panchayats
2.	Entrepreneurial Spirit	Low
3.	Sense of Entitlement	Yes
4.	Highest Qualification (Under-graduation)	41%
5.	Prior Knowledge of Computers (Yes)	59%
6.	Sole Bread Winner (Yes)	45%
7.	CSC Only Source of Income (Yes)	55%
8.	Occupation before CSC (Unemployed)	52%
9.	Income before CSC (Up to Rs. 3000/-)	65%
10.	Time taken to setup CSC (within 1 month)	79%
11.	Training received (Yes)	90%
12.	Level of satisfaction on training (Highly Satisfied)	50%
13.	Person who operates the CSC (Self)	97%
14.	Gender of VLE (Male)	97%
15.	Rise in income level after CSC	No
16.	SCA visits CSC (Occasionally)	55%
17.	VLE visits SCA (Only when issues crop)	41%
18.	SCA providing advertising material (Yes)	86%
19.	Promotional campaigns by SCA (Yes)	59%
20.	Promotional campaigns by VLE (Yes)	62%

Table 5.1: Key Findings of Survey on VLEs- Tripura

S. No.	Parameter	Findings
21.	VLE receives revenue on time (Yes)	17%
22.	Whether CSC will pick up in future (Yes)	90%
23.	Would the VLE continue CSC work in future (Yes)	93%
24.	Has CSC business earned VLE more respect (Yes)	93%
25.	Popular Services	<ul style="list-style-type: none">▪ Financial inclusion▪ Tele-homoeopathy▪ Sale of forms and applications▪ Internet (Web surfing, downloading)▪ Telecom (Mobile recharge)▪ DTP, Photocopying, Scanning▪ Data collection / entry▪ PAN Card▪ Ticket booking
26.	Felt-needs for sustainability and growth	<ul style="list-style-type: none">▪ e-District services▪ Training of VLEs on entrepreneurship▪ Timely revenue support for sustainability▪ Promotional campaigns (93% of non-users unaware)▪ Locating CSCs in business areas also, apart from Panchayat premises

The USP of the CSC initiative in Tripura is Financial Inclusion through Ultra Small Branch Banking of State Bank of India.

2. Jharkhand

Table-6: State-wise Analysis of Key Findings of Survey - Jharkhand

S. No.	Parameter	Findings
1.	Income (per month) Majority (47 per cent)	Up to Rs. 5,000/-
2.	Expenses (Modal Values)	Rs. 1950/-
	On Rent	Rs. 1000/-
	On Electricity	Rs. 200/-
	On Internet	Rs. 500/-
	On Interest Payment	Rs. 375/-
3.	Revenue Support extended to VLEs	Not being extended uniformly / regularly
4.	Major Services	
	G2C	87%
	FI	13%
5.	LWE (affected)	36%
6.	Infrastructure Availability	
	Power	100%
	Power (At least 6 hrs/day)	77%
	Power Backup	81%
	Accessibility	93%
	CSC Visibility	71%
	Solar Power	06%
	Counters (Single Counter)	89%
	Internet	95%
	Speed (512 Kbps)	52%
	Leased Line	29%
	SCA / Call Centre (Issues resolved within a week)	63%

Table-6.1: Key Findings of Survey on VLEs- Jharkhand

S. No.	Parameter	Findings
1.	Mode of Selection	By SCA
2.	Entrepreneurial Spirit	Low
3.	Sense of Entitlement	To an extent
4.	Highest Qualification (Under-graduation)	44%
5.	Prior Knowledge of Computers (Yes)	80%
6.	Sole Bread Winner (Yes)	30%
7.	CSC Only Source of Income (Yes)	40%
8.	Occupation before CSC (Self- employed)	51%
9.	Income before CSC work (Up to Rs. 5000/-)	42%
10.	Time taken to setup CSC (Within 1 month)	32%
11.	Training received (Yes)	80%
12.	Level of satisfaction on training (Highly Satisfied)	44%
13.	Person who operates the CSC (Self)	83%
14.	Gender of VLE (Male)	81%
15.	Rise in income level after CSC	No
16.	SCA visits CSC (Occasionally)	52%
17.	VLE visits SCA (Occasionally)	50%
18.	SCA providing advertising material (Yes)	51%
19.	Promotional campaigns by SCA (Yes)	20%
20.	Promotional campaigns by VLE (Yes)	44%
21.	VLE receives revenue on time (Yes)	31%
22.	Whether CSC will pick up in future (Yes)	99%
23.	Would the VLE continue CSC work in future (Yes)	97%
24.	Has CSC business earned VLE more respect (Yes)	85%

Table-6.1: Key Findings of Survey on VLEs- Jharkhand

S. No.	Parameter	Findings
25.	Popular Services	<ul style="list-style-type: none"> ▪ Certificates ▪ Financial Inclusion ▪ DTP, Photocopying ▪ Telecom (Mobile recharge) ▪ Miscellaneous services (Digital photography, Bio-data preparation) ▪ Internet (Web surfing)
26.	Felt-needs for sustainability and growth	<ul style="list-style-type: none"> • Expand / extend e-District • Strengthen FI services through tie-ups • Utility payments • Promotional campaigns (79% of non-users unaware) • Training of VLEs on entrepreneurship

The USP of the CSC initiative in the state of Jharkhand are certificates and Financial Inclusion.

3. Jammu & Kashmir

Table-7: State-wise Analysis of Key Findings of Survey - Jammu & Kashmir

S. No.	Parameter	Findings
1.	Income (per month) Majority (45 per cent)	Up to Rs. 10,000/-
2.	Expenses (Modal Values)	Rs. 3,200/-
	On Rent	Rs. 1,000/-
	On Electricity	Rs. 200/-
	On Internet	Rs. 200/-
	On Interest Payment	Rs. 2,000/-
3.	Revenue Support extended to VLEs	Yes, but issues exist.

Table-7: State-wise Analysis of Key Findings of Survey - Jammu & Kashmir

S. No.	Parameter	Findings
		Agreed Amount is Rs.7500/-
4.	Deduction by SCA towards EMI	Rs.2,500/-
	Deduction by SCA towards Internet	Rs.1,000/-
	Deduction by SCA towards IT Maintenance	Rs.1,000/-
	Revenue Support	Rs.3,000/-
4.	Major Services	
	B2C	02%
	FI	98%
5.	Militancy (affected)	33%
6.	Infrastructure Availability	
	Power	100%
	Power (At least 6 hrs/day)	80%
	Power Backup	100%
	Accessibility	97%
	CSC Visibility	97%
	Solar Power	13%
	Counters (Three Counters)	57%
	Internet	90%
	Speed (256 Kbps)	60%
	Leased Line	37%
	SCA / Call Centre (Issues resolved within a week)	30%

Table-7.1: Key Findings of Survey on VLEs- Jammu and Kashmir

S. No.	Parameter	Findings
1.	Mode of Selection	By SCA
2.	Entrepreneurial Spirit	Medium
3.	Sense of Entitlement	Yes
4.	Highest Qualification (Under-graduation)	47%
5.	Prior Knowledge of Computers (Yes)	97%
6.	Sole Bread Winner (Yes)	80%
7.	CSC Only Source of Income (Yes)	80%
8.	Occupation before CSC (Temp / Contract Job)	30%
9.	Income before CSC work	Up to Rs. 3000/-
10.	Time taken to setup CSC (Within 1 month)	27%
11.	Training received (Yes)	90%
12.	Level of satisfaction on training (Somewhat Satisfied)	41%
13.	Person who operates the CSC (Self)	93%
14.	Gender of VLE (Male)	90%
15.	Rise in income level after CSC	Yes
16.	SCA visits CSC (Occasionally)	63%
17.	VLE visits SCA (Occasionally)	60%
18.	SCA providing advertising material (Yes)	53%
19.	Promotional campaigns by SCA (Yes)	40%
20.	Promotional campaigns by VLE (Yes)	90%
21.	VLE receives revenue on time (Yes) But of varying amounts[Rs.1200, Rs.5,500(one time only)]	70%
22.	Whether CSC will pick up in future (Yes)	93%
23.	Would the VLE continue CSC work in future	100%

Table-7.1: Key Findings of Survey on VLEs- Jammu and Kashmir

S. No.	Parameter	Findings
	(Yes)	
24.	Has CSC business earned VLE more respect (Yes)	97%
25.	Popular Services	<ul style="list-style-type: none"> ▪ Financial Inclusion services (Opening of No Frills Account) ▪ Loan Documentation ▪ Telecom services (Mobile recharge) ▪ Miscellaneous services (Dish TV recharge, Digital photography, Bio-data preparation) ▪ DTP, Photo-copying ▪ Ticket booking ▪ Internet (Web surfing)
26.	Felt-needs for sustainability and growth	<ul style="list-style-type: none"> • Utility Payments • e-District services • Agriculture related services • Pension/ family benefit schemes • Education services • One more (Non-bank) SCA needed to concentrate on services as above • Promotional campaigns (56% non-users unaware)

The USP of the Khidmat Centres in Jammu & Kashmir is their Financial Inclusion services, including Loan Documentation.

4. Rajasthan

Table-8: State-wise Analysis of Key Findings of Survey - Rajasthan

S. No.	Parameter	Findings
1.	Income (per month) Majority 75 per cent	Up to Rs. 3,000/-
2.	Expenses (Modal Values)	Rs. 2100/-
	On Rent	Rs. 1000/-
	On Electricity	Rs. 300/-
	On Internet	Rs. 500/-
	On Interest Payment	Rs. 1000/-
3.	Revenue Support (As per agreements)	
	SDA to SCA	
	CMS	Rs. 840/-
	Vakrangee	Rs. 3,000 - Rs. 3,300/-
	SCA to VLE	Rs. 3,000/-
	CMS & Vakrangee	Rs. 1,000 (minimum)
4.	Major Services	
	G2C	84%
	B2C	16%
5.	LWE (affected)	04%
6.	Infrastructure Availability	
	Power	91%
	Power (At least 6 hrs/day)	77%
	Power Backup	68%
	Accessibility	93%
	CSC Visibility	74%
	Solar Power	27%
	Counters (Single Counter)	69%
	Internet Availability	97%
	Speed (256 Kbps)	49%

Table-8: State-wise Analysis of Key Findings of Survey - Rajasthan

S. No.	Parameter	Findings
	Leased Line	44%
	SCA / Call Centre (Issues resolved within 24 hours)	53%

Table-8.1: Key Findings of Survey on VLEs- Rajasthan

S. No.	Parameter	Findings
1.	Mode of Selection	By SCA
2.	Entrepreneurial Spirit	Low
3.	Sense of Entitlement	Yes
4.	Highest Qualification (Graduation)	46%
5.	Prior Knowledge of Computers (Yes)	86%
6.	Sole Bread Winner (Yes)	50%
7.	CSC Only source of Income (Yes)	45%
8.	Occupation before CSC (Unemployed)	32%
9.	Income before CSC work	Not Reported
10.	Time taken to setup CSC (Up to 2 months)	34%
11.	Training received (Yes)	75%
12.	Level of satisfaction on training (Highly Satisfied)	49%
13.	Person who operates the CSC (Self)	54%
14.	Gender of VLE (Male)	65%
15.	Rise in income level after CSC	No
16.	SCA visits CSC (Occasionally)	48%
17.	VLE visits SCA (Occasionally)	45%
18.	SCA providing advertising material (Yes)	53%
19.	Promotional campaigns by SCA (Yes)	47%
20.	Promotional campaigns by VLE (Yes)	88%

Table-8.1: Key Findings of Survey on VLEs- Rajasthan

S. No.	Parameter	Findings
21.	VLE receives revenue on time (Yes)	19%
22.	Whether CSC will pick up in future (Yes)	96%
23.	Would the VLE continue CSC work in future (Yes)	96%
24.	Has CSC business earned VLE more respect (Yes)	98%
25.	Popular Services	<ul style="list-style-type: none">▪ Education services▪ Certificates▪ Ticketing▪ LIC premium deposit▪ Internet (Web surfing, downloading)▪ Telecom (Mobile recharge)▪ DTP, Photocopying, Scanning
26.	Felt-needs for sustainability and growth	<ul style="list-style-type: none">• Extend/ Expand e-District• Financial Inclusion• Utility bill payments• Timely release of revenue support and share• Promotional campaigns (55% of non-users unaware)

G2C services, which include Education (Exam fee etc.) and Certificates contribute to the USP of the CSC in Rajasthan.

5. Madhya Pradesh

Table-9: State-wise Analysis of Key Findings of Survey - Madhya Pradesh

S. No.	Parameter	Findings
1.	Income (per month) Majority (39 per cent)	Up to Rs. 10,000/-
2.	Expenses (Modal Values)	Rs. 2,300/-
	On Rent	Rs. 1,000/-
	On Electricity	Rs. 500/-
	On Internet	Rs. 500/-
	On Interest Payment	Rs. 900/-
3.	Revenue Support (Yes) For some SCAs only. Different scenarios for each SCA and Division	
4.	Services	
	G2C	40%
	B2C & Education	25%
	FI	35%
5.	LWE (affected)	09%
6.	Infrastructure Availability	
	Power	97%
	Power (At least 6 hrs/day)	95%
	Power Backup	88%
	Accessibility	95%
	CSC Visibility	93%
	Solar Power	05%
	Counters (Single Counter)	45%
	Internet Availability	97%
	Speed (256 kbps)	45%
	Leased Line	57%

Table-9: State-wise Analysis of Key Findings of Survey - Madhya Pradesh

S. No.	Parameter	Findings
	SCA/ Call Centre (Issues resolved within 24 hrs)	72%

Table-9.1: Key Findings of Survey on VLEs- Madhya Pradesh

S. No.	Parameter	Findings
1.	Mode of Selection	By SCA
2.	Entrepreneurial Spirit	Yes
3.	Sense of Entitlement	Low
4.	Highest Qualification (Graduation)	45%
5.	Prior Knowledge of Computers (Yes)	92%
6.	Sole Bread Winner (Yes)	53%
7.	CSC Only Source of Income (Yes)	47%
8.	Occupation before CSC (Homemaker)	26%
9.	Income before CSC work (Up to Rs. 3,000/-)	46%
10.	Time taken to setup CSC (Up to 2 months)	36%
11.	Training received (Yes)	97%
12.	Level of satisfaction on training (Somewhat Satisfied)	46%
13.	Person who operates the CSC (Self)	73%
14.	Gender of VLE (Male)	93%
15.	Rise in income level after CSC	Yes
16.	SCA visits CSC (Occasionally)	55%
17.	VLE visits SCA (Occasionally)	57%
18.	SCA providing advertising material (Yes)	78%
19.	Promotional campaigns by SCA (Yes)	78%

Table-9.1: Key Findings of Survey on VLEs- Madhya Pradesh

S. No.	Parameter	Findings
20.	Promotional campaigns by VLE (Yes)	99%
21.	VLE receives revenue on time (Yes)	59%
22.	Whether CSC will pick up in future (Yes)	94%
23.	Would the VLE continue CSC work in future (Yes)	95%
24.	Has CSC business earned VLE more respect (Yes)	99%
25.	Popular Services	<ul style="list-style-type: none"> • G2C Services • Financial Inclusion services • Education services (incl. sale of forms) • Utility payments • Computer Training • Insurance Premium • Telecom (Mobile recharge, SIM sales, handset selling) • DTP, Photocopying, Scanning • Data collection / entry • Ticket booking • Miscellaneous (DTH)
26.	Felt-needs for sustainability and growth	<ul style="list-style-type: none"> • Education services to be strengthened • VLE concerns on proliferation of CSCs to be cleared (e.g. Nagrik Suvidha Kendra & Lok Seva Kendra at same locations etc.) • Promotional campaigns (58% of non- users unaware)

G2C, Education Services and Utility Payments are the main elements that form the USP of the CSC initiative in Madhya Pradesh.

6. Andhra Pradesh

Table-10: State-wise Analysis of Key Findings of Survey - Andhra Pradesh		
S. No.	Parameter	Findings
1.	Income (per month) Majority (61 per cent)	Up to Rs. 3,000/-
2.	Expenses (Modal Values)	Rs. 2,200/-
	On Rent	Rs. 1,000/-
	On Electricity	Rs. 500/-
	On Internet	Rs. 600/-
	On Interest Payment	Rs. 1,000/-
3.	Revenue Support (Yes) But different scenarios	
4.	Services	
	G2C	44%
	B2C & Education	39%
	FI	17%
5.	LWE (affected)	
6.	Infrastructure Availability	
	Power	100%
	Power (At least 6 hrs/day)	85%
	Power Backup	92%
	Accessibility	92%
	CSC Visibility	97%
	Solar Power	08%
	Counters (Single Counter)	80%
	Internet Availability	100%

Table-10: State-wise Analysis of Key Findings of Survey - Andhra Pradesh

S. No.	Parameter	Findings
	Speed (512 Kbps)	30%
	Leased Line	84%
	SCA / Call Centre (Issues resolved within 24 hrs)	90%

Table-10.1: Andhra Pradesh- Key Findings of Survey on VLEs

S. No.	Parameter	Findings
1.	Mode of Selection	DeGS Vs SCA issues exist
2.	Entrepreneurial Spirit	No
3.	Sense of Entitlement	Yes
4.	Highest Qualification (Graduation)	37%
5.	Prior Knowledge of Computers (Yes)	97%
6.	Sole Bread Winner (Yes)	67%
7.	CSC Only Source of Income (Yes)	64%
8.	Occupation before CSC (Temp / Contract Job)	39%
9.	Income before CSC work	Up to Rs. 5,000/-
10.	Time taken to setup CSC (Within a month)	31%
11.	Training received (Yes)	98%
12.	Level of satisfaction on training (Highly Satisfied)	55%
13.	Person who operates the CSC (Self)	53%
14.	Gender of VLE (Male)	85%
15.	Rise in income level after CSC	No
16.	SCA visits CSC (Occasionally)	55%
17.	VLE visits SCA (Occasionally)	40%

Table-10.1: Andhra Pradesh- Key Findings of Survey on VLEs

S. No.	Parameter	Findings
18.	SCA providing advertising materials (Yes)	41%
19.	Promotional campaigns by SCA (Yes)	28%
20.	Promotional campaigns by VLE (Yes)	57%
21.	VLE receives revenue on time (Yes)	68%
22.	Whether CSC will pick up in future (Yes)	99%
23.	Would the VLE continue CSC work in future (Yes)	99%
24.	Has CSC business earned VLE more respect (Yes)	97%
25.	Popular Services	<ul style="list-style-type: none">▪ G2C services (Certificates)▪ Electoral services (Voter ID)▪ Civil Supplies (Ration Card)▪ Bill payments▪ Telecom (Mobile recharge)▪ Internet (Web surfing, exam results)
26.	Felt-needs for sustainability and growth	<ul style="list-style-type: none">• Training on entrepreneurship• Uniform revenue support across SCAs, VLEs• Educational services may be strengthened• Choice of CSCs/VLEs through joint discussions of DeGS & SCA• VLE concerns on proliferation of CSCs to be addressed

The USP of the CSC initiative in Andhra Pradesh is G2C services.

7. Kerala

Table-11: State-wise Analysis of Key Findings of Survey - Kerala

S. No.	Parameter	Findings
1.	Income (Majority 41 per cent)	Up to Rs. 20,000/-
2.	Expenses (Modal Values)	Rs. 9,000/-
	On Rent	Rs. 1,500/-
	On Electricity	Rs. 1, 500/-
	On Internet	Rs. 1,000/-
	On Interest Payment	Rs. 3,500/-
3.	Revenue Support (per month)	Rs. 1,000/-
4.	Services	
	G2C	55%
	B2C	28%
	Education	17%
5.	LWE (affected)	Nil
6.	Infrastructure Availability	
	Power	100%
	Power (At least 6 hrs/day)	96%
	Power Backup	85%
	Accessibility	96%
	CSC Visibility	93%
	Solar Power	04%
	Counters (Three Counters)	41%
	Internet Availability	97%
	Speed (1 Mbps)	39%
	Leased Line	100%
	SCA/ Call Centre (Issues resolved within 24 hrs)	88%

Table-11.1: Key Findings of Survey on VLEs- Kerala

S. No.	Parameter	Findings
1.	Mode of Selection	By SCA
2.	Entrepreneurial Spirit	Yes
3.	Sense of Entitlement	No
4.	Highest Qualification (Graduation)	52%
5.	Prior Knowledge of Computers (Yes)	100%
6.	Sole Bread Winner (Yes)	59%
7.	CSC Only Source of Income (Yes)	73%
8.	Occupation before CSC (Temp / Contract Job)	34%
9.	Income before CSC work	Up to Rs. 3,000/-
10.	Time taken to setup CSC (Up to one month)	28%
11.	Training received (Yes)	100%
12.	Level of satisfaction on training (Highly Satisfied)	49%
13.	Person who operates the CSC (Self)	59%
14.	Gender of VLE (Male)	63%
15.	Rise in income level after CSC	Yes
16.	SCA visits CSC (Frequently)	52%
17.	VLE visits SCA (Occasionally)	66%
18.	SCA providing advertising material (Yes)	96%
19.	Promotional campaigns by SCA (Yes)	77%
20.	Promotional campaigns by VLE (Yes)	75%
21.	VLE receives revenue on time (Yes)	20%
22.	Whether CSC will pick up in future (Yes)	97%
23.	Would the VLE continue CSC work in future (Yes)	94%
24.	Has CSC business earned VLE more respect (Yes)	100%

Table-11.1: Key Findings of Survey on VLEs- Kerala

S. No.	Parameter	Findings
25.	Popular Services	<ul style="list-style-type: none">▪ UIDAI services▪ e-Payments▪ Ration card▪ Ticketing▪ Western Union money transfer▪ Passport application▪ PAN card▪ Computer Courses (NIELIT)▪ Education (IGNOU)▪ Certificates▪ Election ID card applications▪ Utility bills▪ Sale of PSC Application forms▪ Sales Tax & VAT returns services▪ e-Literacy / e-Learning▪ Non-resident Kerala services▪ Health / Health Insurance services
26.	Felt-needs for sustainability and growth	<ul style="list-style-type: none">• Financial inclusion services

The G2C services, B2C services and education are the aspects that constitute the USP of the CSC initiative in the state of Kerala.

From the state-wise findings above, it could be seen that there are different models of CSC operations in the seven states focusing in a varying measure on G2C and B2C services. While G2C services definitely seem to be contributing to the success of the CSCs, B2C services such as Financial Inclusion and computer literacy training programmes also seem to be contributing significantly to the viability of CSCs in a few states. Thus, it emerges that a basket of services comprising G2C and B2C services would not only address the citizen service requirements in a more holistic way but also

contribute to the viability and long time sustainability of the CSCs in a significant measure, in turn leading to the success of VLEs as entrepreneurs.

VLEs have highlighted their felt needs for greater sustainability and growth of the CSCs, which merit consideration.

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ANNEXURE-VI: ANALYSIS AND DISCUSSION

This chapter brings out the results of the surveys carried out with regard to the CSCs and the VLEs and CSCs. With several parameters having been surveyed, this chapter brings out useful insights from the data collected.

The salient findings emerging from the responses to the various questions contained in the CSC and VLE questionnaires are illustrated below.

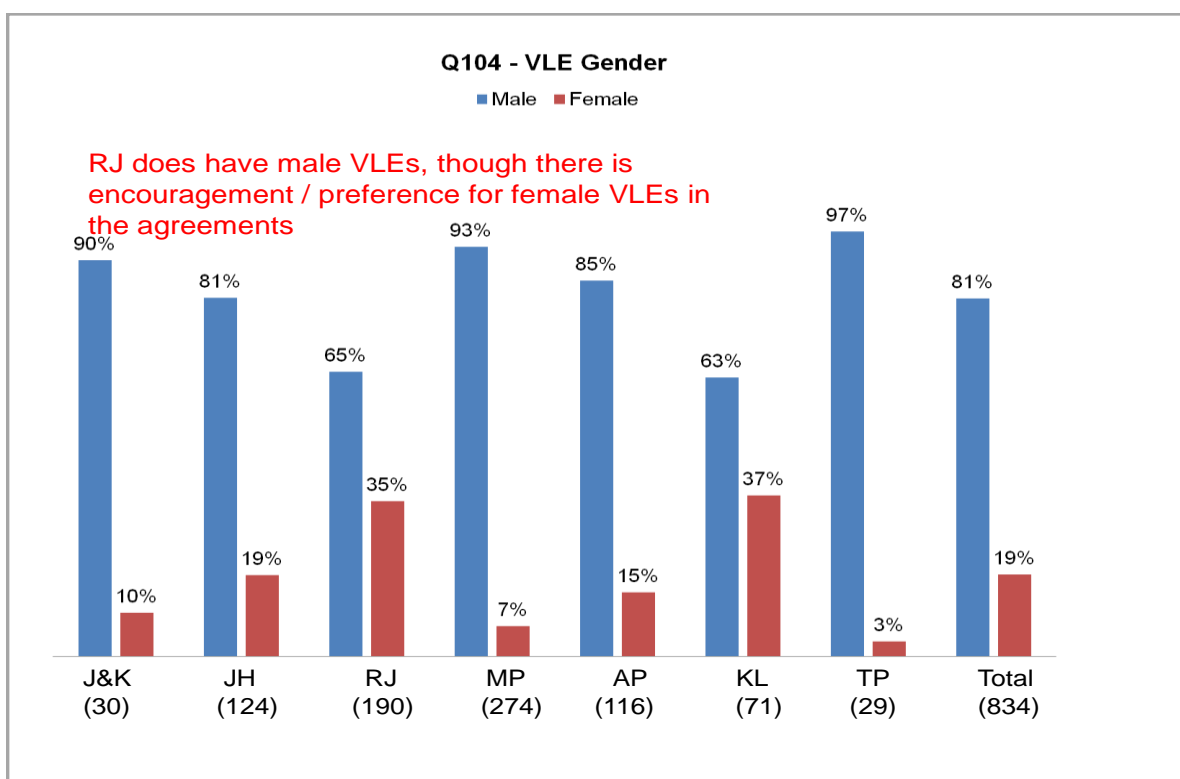


Figure-1: Gender of VLEs in the CSCs

Figure-1 (Q-104) shows a plot of Gender of VLEs for each state and also for total sample. It emerges that overall, about 19% of VLEs are women. The higher percentage of women VLEs is in KL at 37% followed by RJ at 35% and JH at 19%. TP has the lowest percentage of women VLEs at 3% while MP has 7% and AP 15%. In RJ, there is a practice of encouraging women to enroll as VLEs. The state is thus encouraging entrepreneurship amongst VLEs, which is a desirable phenomenon. As one of the

findings shows, the income of CSC is higher if the VLE is a woman. This could be an indicator of greater commitment of the woman VLEs to the cause and success of the CSCs. It may thus be desirable for other states too to encourage and enroll as many eligible woman VLEs as possible for greater success of the CSC scheme.

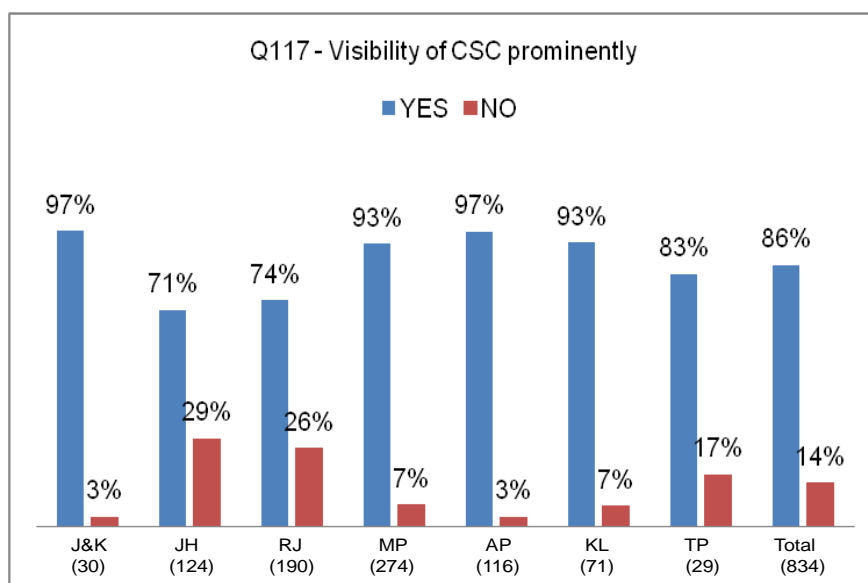


Figure-2: Visibility of CSC

Figure-2 shows a plot about the visibility of the CSCs with clear logo, sign boards etc. in the respective states. For the total sample survey, 86% of CSCs are reported to have higher visibility. In states of JH and RJ, the visibility is not as good.

The survey findings reveal that higher visibility leads to better income of the CSC, possibly on account of higher activity resulting from greater number of citizen foot-falls in the CSC. It would thus mean that SCAs and VLEs need to pay greater attention to the visibility and branding of CSCs in accordance with the guidelines issued by DeitY as well the state SDAs. The need for better branding of CSCs has also been brought out clearly in the ITU report on the CSCs.

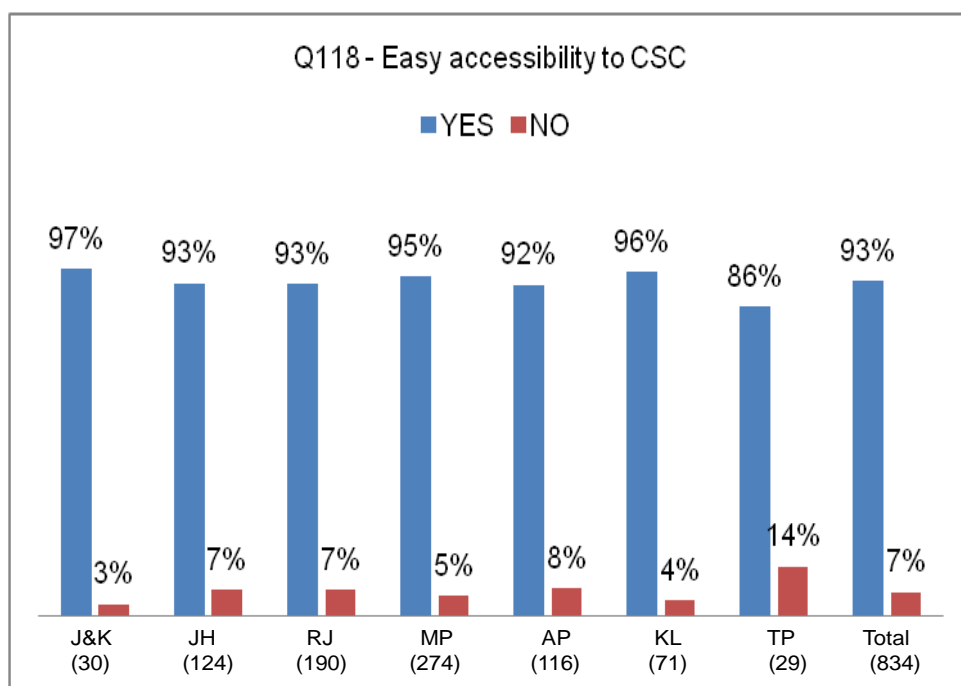


Figure-3: Easy Accessibility to CSC

Figure-3 points out the findings about accessibility of the CSC location. For the entire sample, 93% of respondents have reported easy accessibility to CSCs. The situation deserves improvement in TP, with as many as 14% of the CSCs having difficult accessibility. This figure is double that of the inaccessibility figure for the total sample, which stood at 7%.

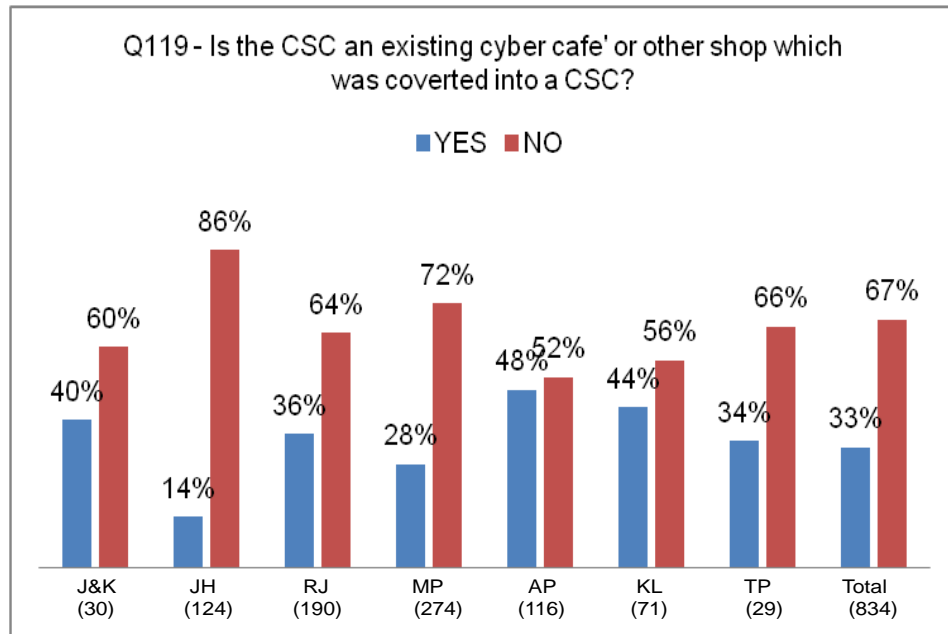


Figure-4: Whether CSC was converted from cyber cafe or other shop

Figure-4 points whether the CSC was earlier a cyber café or other shop. 67% of the total survey sample has reported that CSC was earlier not operated as cyber café. This implies that the CSC has spawned a new set of entrepreneurs among the rural populace, who chose to become VLEs and set up the CSCs. This is definitely a positive outcome of the CSC Scheme.

The survey reveals that there is a relatively higher percentage of CSCs in AP that have been converted from a cyber café/shop. This is on expected lines, as AP has in the past catered to citizen services leveraging the Cyber Cafes as delivery channels, in the form of Rural Service Delivery Points, Rajiv Internet Villages, Bhoomi Centres etc. which were later merged into the CSC fold.

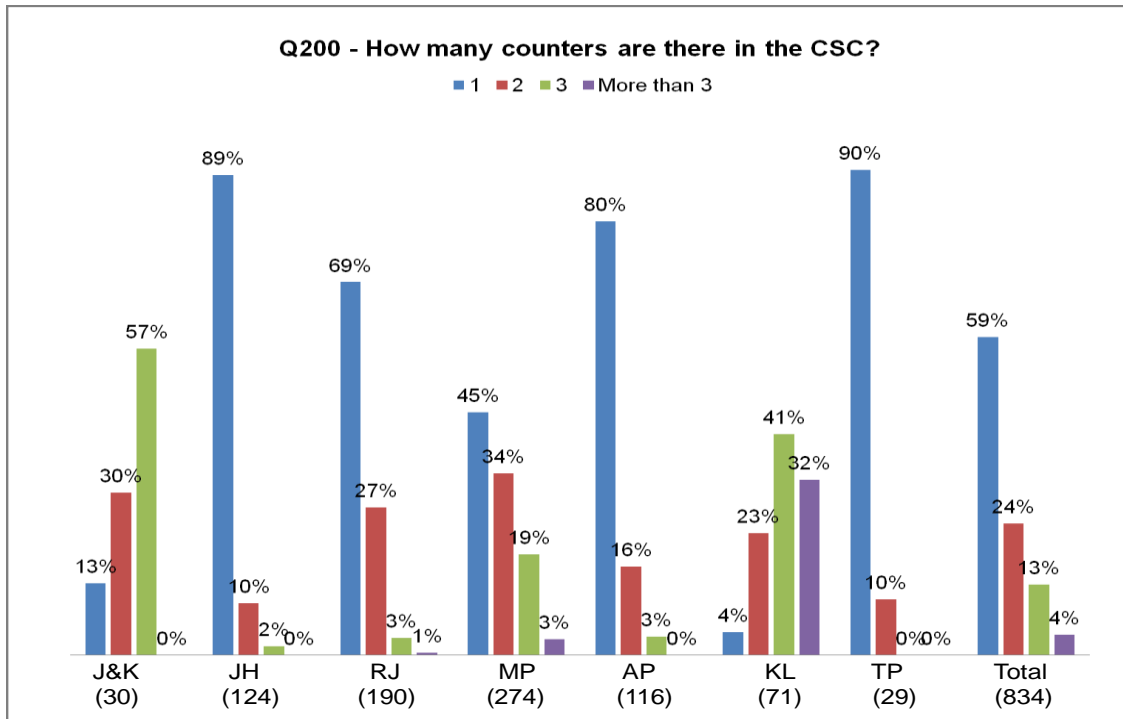


Figure-5: Number of counters in CSC

Figure-5 shows the number of counters existing in CSCs. 90% of CSCs have only 1 counter in Tripura state, followed by JH 89% and AP 80%, where as in KL state, 32% of CSCs have more than three counters. In JK, 57% of CSCs have 3 counters at CSCs followed by KL with 41%. Higher number of counters (in states like KL) is indicative of the demand for citizen services, resulting in greater number of citizen footfalls and transactions in the CSCs.

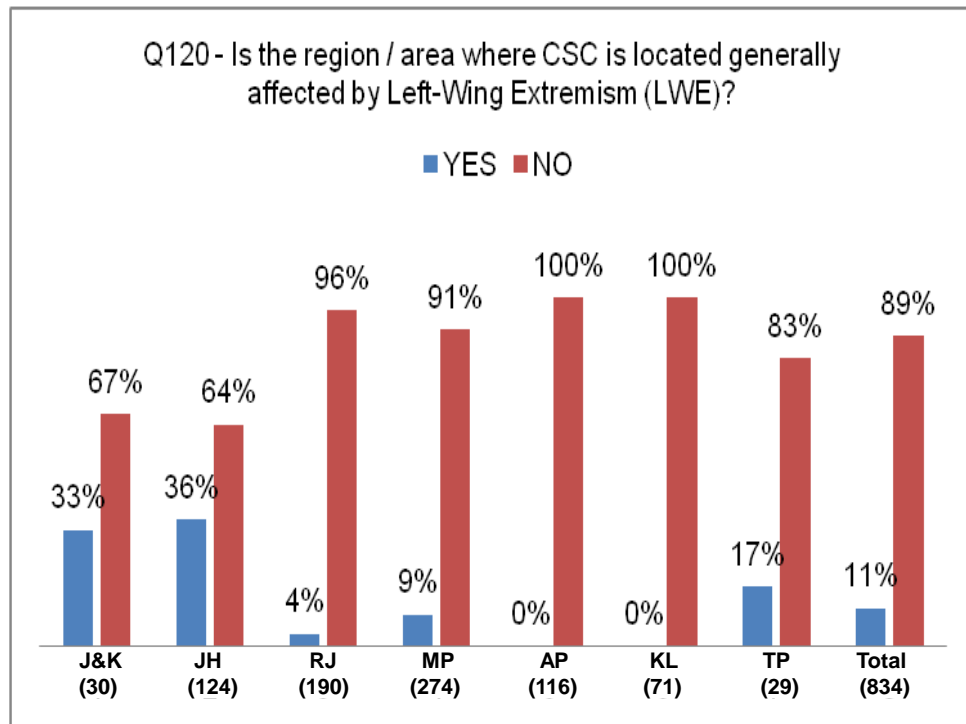


Figure-6: Whether CSC is affected by Left-Wing Extremism

Figure-6 above shows the effect of Left-Wing Extremism (LWE) at CSC region / areas. For the entire sample, 89% of VLEs reported that there is no effect of LWE at their CSC region / areas. Whereas in JH, 36% of VLEs reported that there is LWE effect followed by JK reporting militancy effect of 33% on the CSCs. In AP and KL, there appears to be no effect of LWE at CSCs. RJ at 3% and MP at 9% seem to have some effect of LWE activity on their CSC operations. It can thus be said that CSC operations in JK and JH are to a considerable extent affected by extremism / militancy.

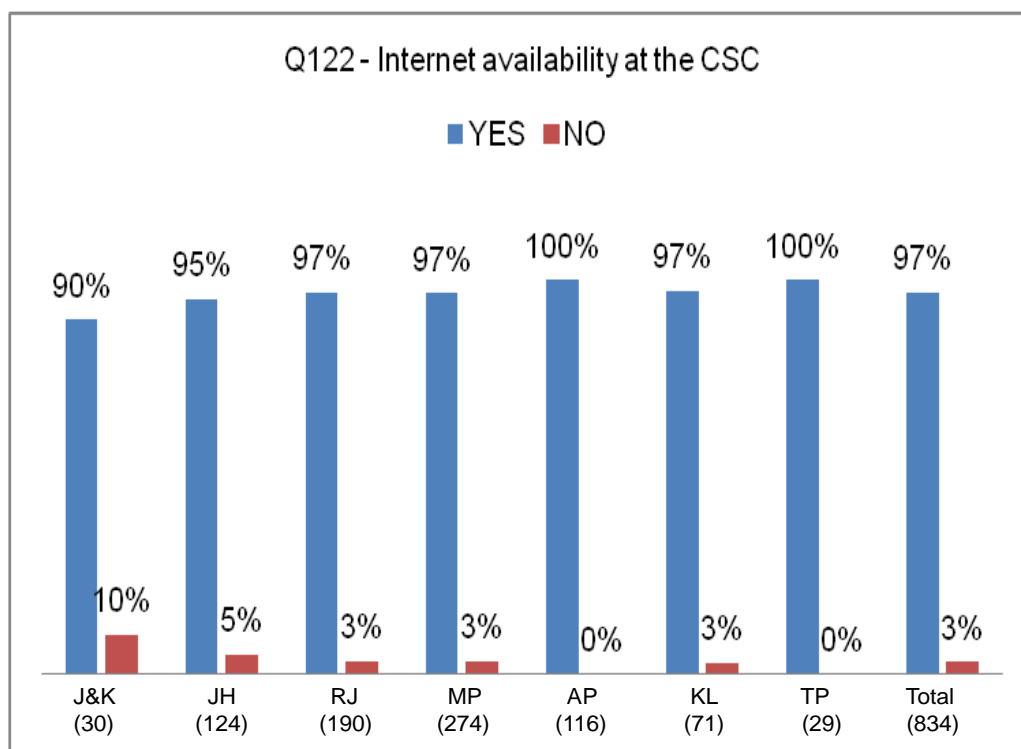


Figure-7: Availability of Internet at the CSCs

Figure-7 shows that overall, 97% of VLEs reported that there is internet availability at their CSCs. In JK, 10% of VLEs reported that there is no internet availability, which is more than 3 times the non availability figure for the total sample. In JK, it transpires that many CSCs have taken VSAT connections for internet and these devices are now dysfunctional. As a result, many CSCs are compelled to use data cards, which are relatively of low speed. There are also reports of non-functioning of the Wi-Max connections. These services are provided by BSNL. SCAs and VLEs in states like JH, AP and TP have highlighted this problem, during the interactions. However, during the survey, AP and TP reported 100% internet availability followed by RJ and MP at 97%. Thus, overall, internet availability *per se* does not appear to be an issue.

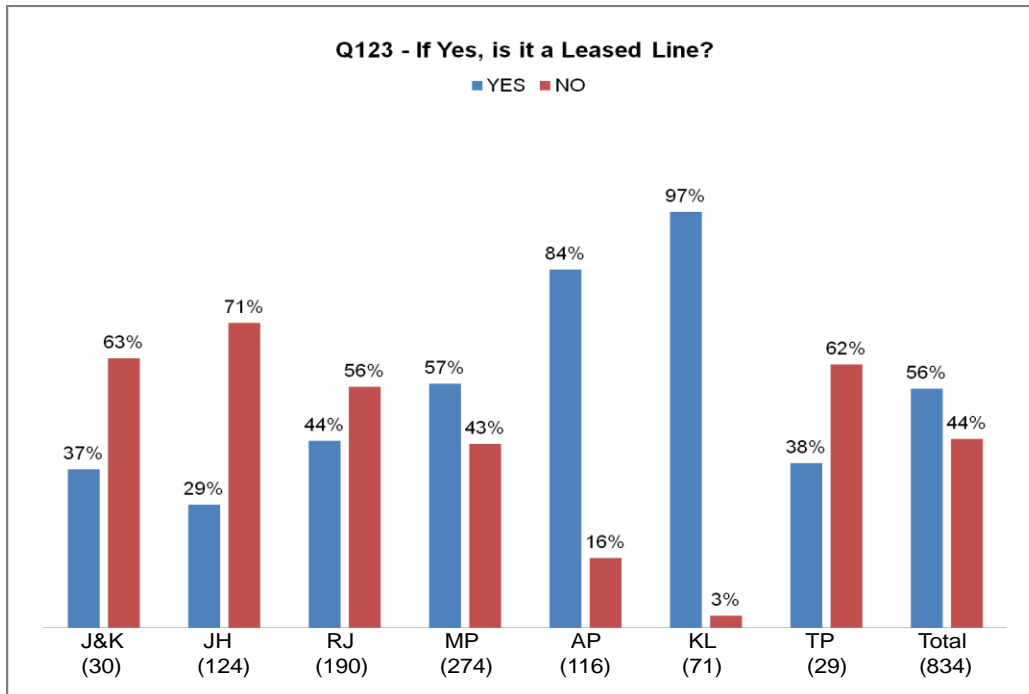


Figure-8: Whether the Internet available is a leased line

Figure-8 shows that 56% VLEs from total sample reported that internet is a leased line. JH reported the lowest figure of 29% for leased line followed by JK at 37% and TP 38%. As mentioned earlier, JH, JK and TP use Wi-Max services to an extent, instead of leased lines. However, as highlighted earlier, there are issues of uptime with these alternative internet channels, which need to be resolved.

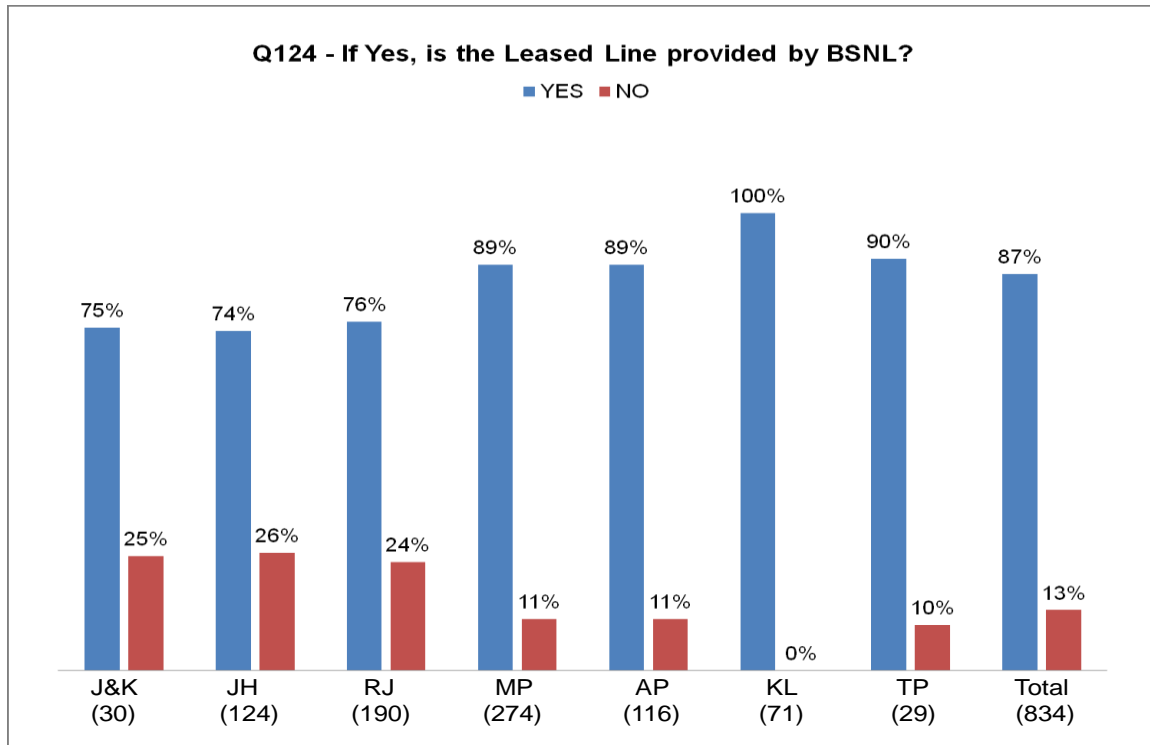


Figure-9: Whether the leased line is provided by BSNL

Figure-9 shows that in KL state, 100% of CSCs reported that the internet leased line is provided by BSNL followed by TP at 90% and MP and AP at 89%. JH reported lowest BSNL provided leased line connectivity of 74% followed by JK at 75% and RJ at 76%. Since it emerges that BSNL provided leased lines are the primary means of connectivity for CSCs, it would be worthwhile for DeitY, CSC-SPV, SDAs and SCAs to engage with BSNL in a concerted manner, to (i) ensure high uptime; (ii) quick resolution of complaints in case of problems; and (iii) reduced tariff rates. The dedicated cells of BSNL need to be much more active in the states and accord due priority to the needs of CSCs. This would go a long way towards smooth and successful operations of the CSCs.

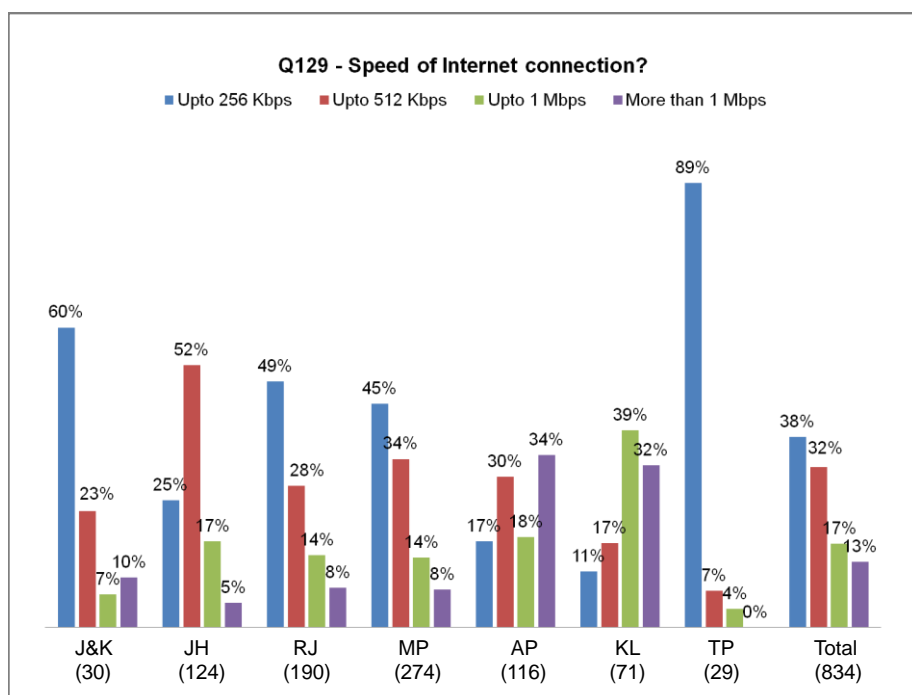


Figure-10: Speed of Internet Connection

Figure-10 shows the internet speeds available in the CSCs of the seven states. High internet speed, more than 1 Mbps, is reported in the state of AP in 34% of the CSCs followed by KL at 32%, which is about 3 times the figure for the total sample. In TP 89% of CSCs reported only up to 256 Kbps, followed by JK at 60%. While availability of internet *per se* does not appear to be an issue as brought out above, speed of the connection does merit concerted improvement. There is a definite role for SCAs and VLEs too in this regard, towards working for higher speed connections and ensuring their uptime.

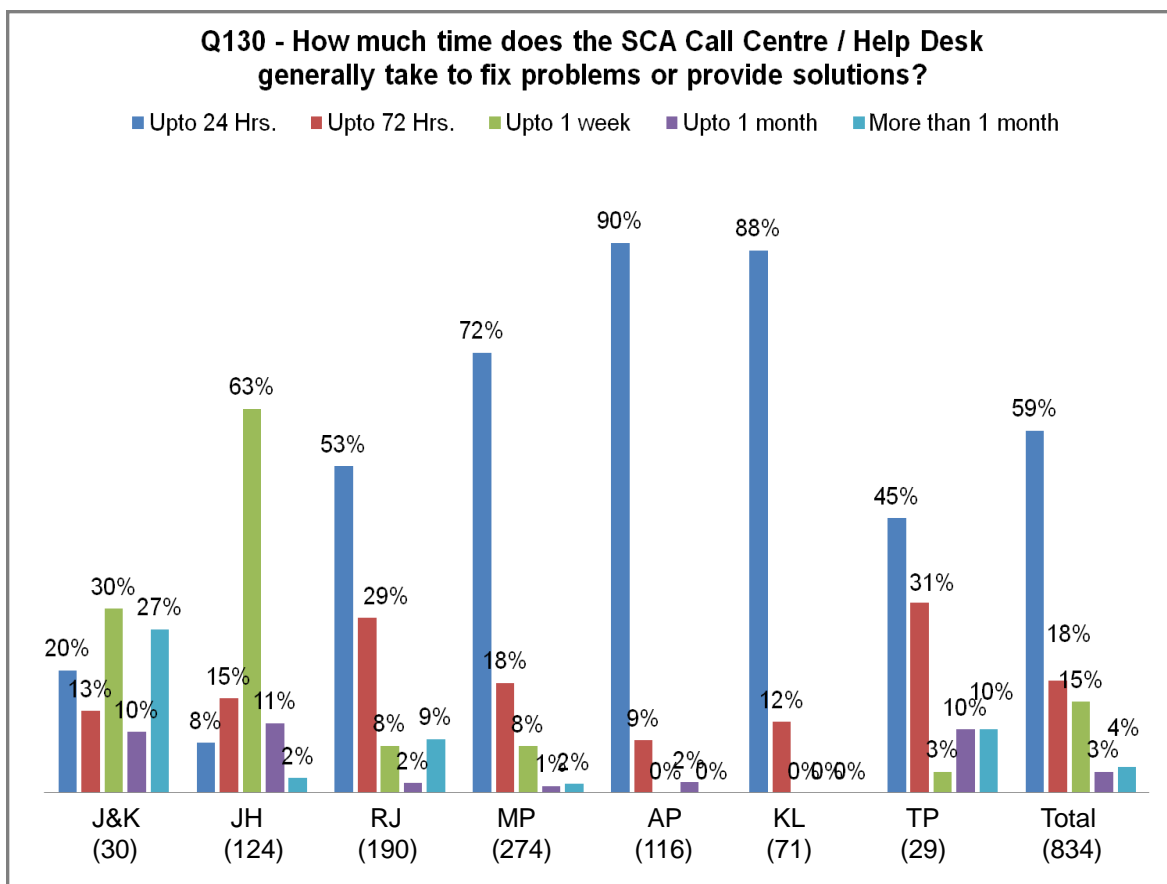


Figure-11: Time taken by SCA Call Centre/Help Desk to address issues

Figure-11 shows that, from the total sample, 59% VLEs reported that SCA Call Centre / Help Desk generally takes only up to 24 hours to fix CSC problems or provide solutions. In AP, a high percentage of 90% VLEs reported that SCA solves their problems within 24 Hrs. followed by KL at 88% and MP at 72%.

The situation in JK is different. As high as 27% of VLEs reported that SCA takes more than one month to fix their problems. This is perhaps owing to the fact that the SCA in J&K is a bank and not an IT Service Provider. Thus J&K Bank would in turn be depending on an external IT Agency for attending to the technical problems of CSCs. This could be a reason for slow response. Of course, non availability of CSC for the citizens due to technical problems does affect the viability of CSCs.

This would mean that SDAs need to enforce stricter controls on SCAs in order to ensure that they solve the issues of CSCs, ideally in no more than 24 to 48 hrs.

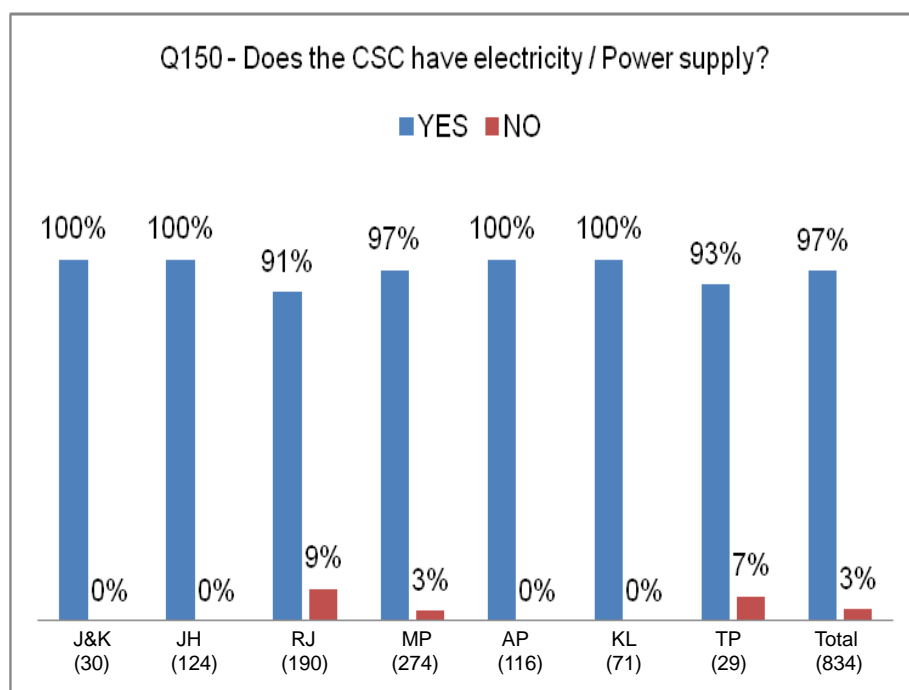


Figure-12: Availability of Electricity/ Power Supply in the CSCs

Figure-12 shows the scenario about electricity / power supply at CSCs. The states of JK, RJ, AP and KL reported 100% electricity/ power supply at CSCs, whereas JH reported only 91% power supply availability and TP, 93%. The survey shows that income is more if electricity availability is higher. Therefore, it is important that SCAs and VLEs ensure higher availability of power supply to the CSCs.

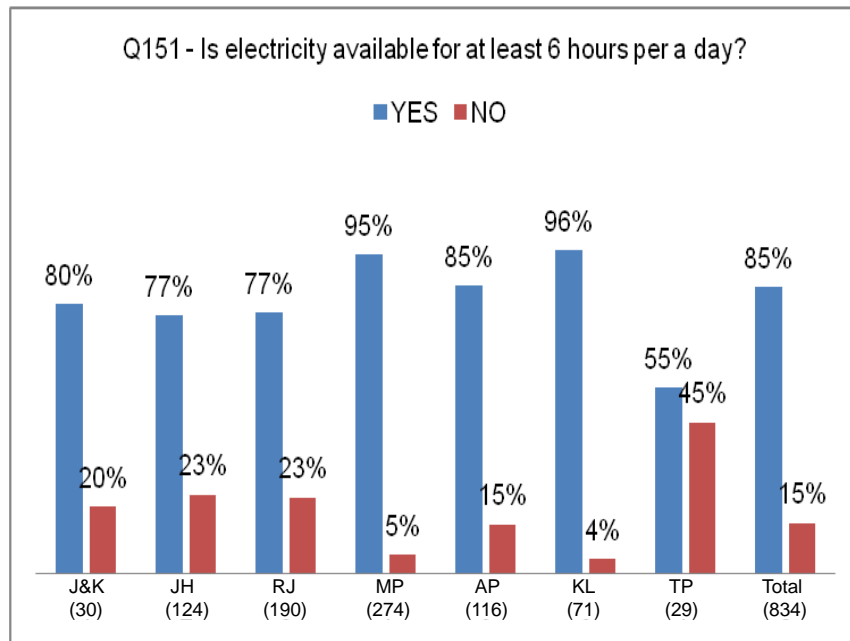


Figure-13: Availability of electricity at least for 6 hours a day

Figure-13 shows that 96% of VLEs of KL reported electricity availability for 6 hours per day at their CSCs, followed by MP at 95%. In TP, only 55% VLEs reported that electricity is available for 6 hours per day.

Non-availability of electricity for at least 6 hours per day, particularly during day time, affects the operations as well as the viability of CSCs. Non-availability of power supply for the duration of CSC operations results in greater dependence on backup devices and hence greater expenditure thereon. This is an issue that needs to be addressed jointly by SDAs, SCAs and VLEs. A number of VLEs in the states of non-availability of power supply reported that they collect / bunch the requests / transactions from citizens and put them through the CSC portal late in the evening / night, when power supply is available. This is at best a work-around solution and certainly not an ideal situation, since instantaneous and across-the-counter service is not being delivered to the citizens as envisaged under the scheme. Also, this method is fraught with risk as the VLE would be holding the cash payments from citizens, for transactions which would be put through at a later time. This is an avoidable scenario. Thus, non-availability of power for at least six hours affects CSC operations and citizen services in a number of ways.

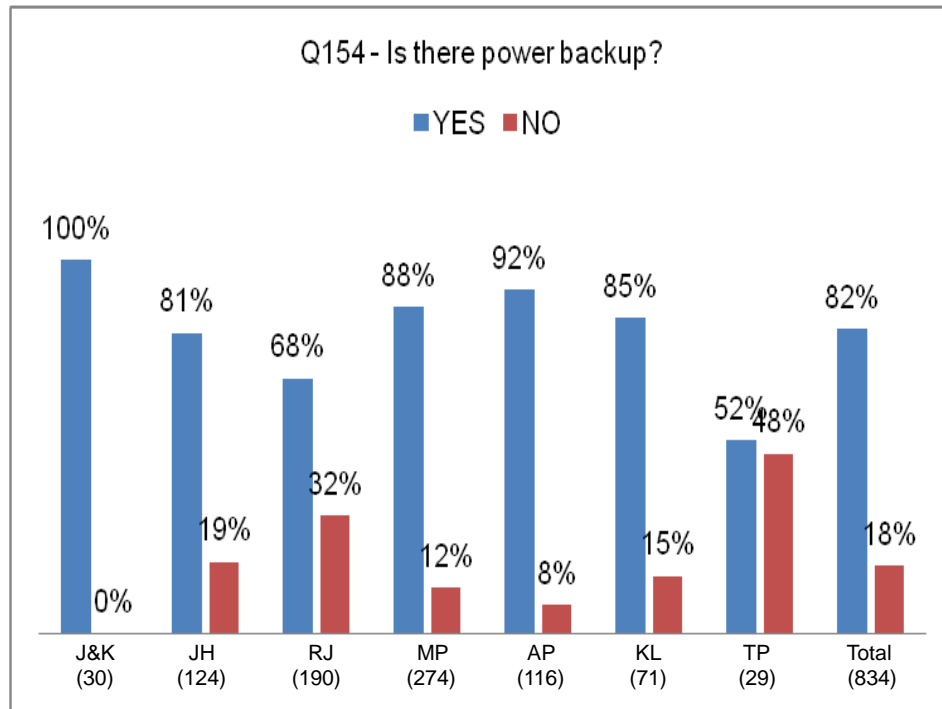


Figure-14: Availability of power backup

Figure-14 shows that 100% VLEs in JK have reported that there is power backup at CSCs followed by AP at 92%. In TP, only 52% VLEs reported that power backup at CSCs is available.

The study revealed that income is higher when CSCs have power back up. Therefore it makes greater business sense for SCAs/VLEs to ensure that power back up is available for CSC operations, in case power supply is not available or not available during the required time, for the duration of CSC operations.

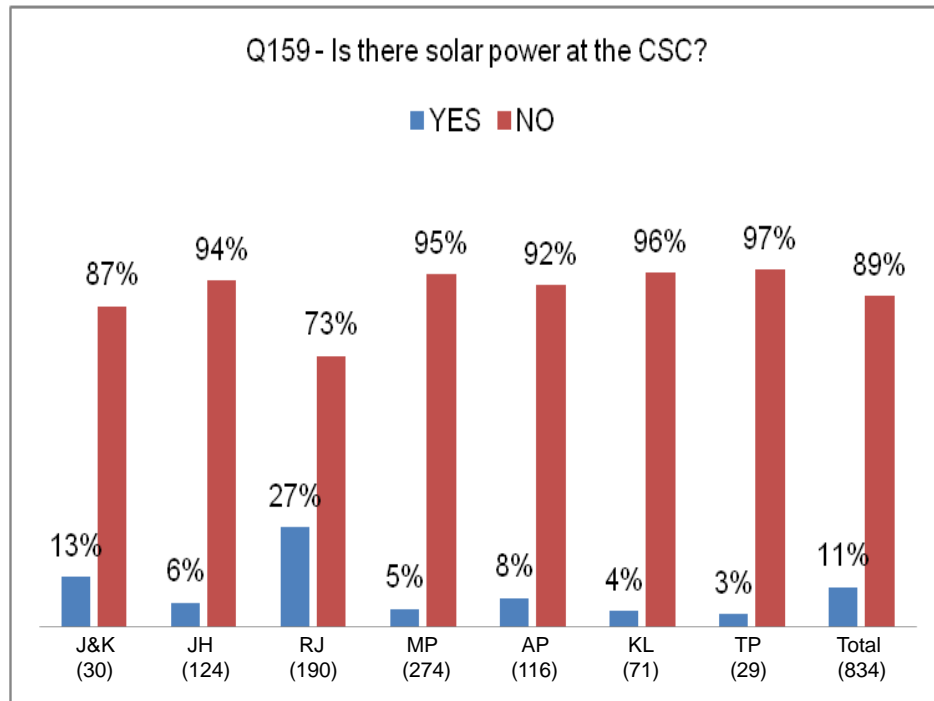


Figure-15: Availability of solar power at the CSC

From Figure-15, it can be seen that In RJ, a relatively high percentage of CSCs (27%) reported that there is solar power available at CSCs.

It is heartening to note that solar power is in use to an extent in JK and AP too. Since solar power is clean energy, it would be in the fitness of the central and state governments to encourage adoption of solar based backup mechanisms at CSCs. Towards this end, it would be worth the while for the governments to facilitate availability of loans as well as solar equipment to the CSCs, at affordable rates.

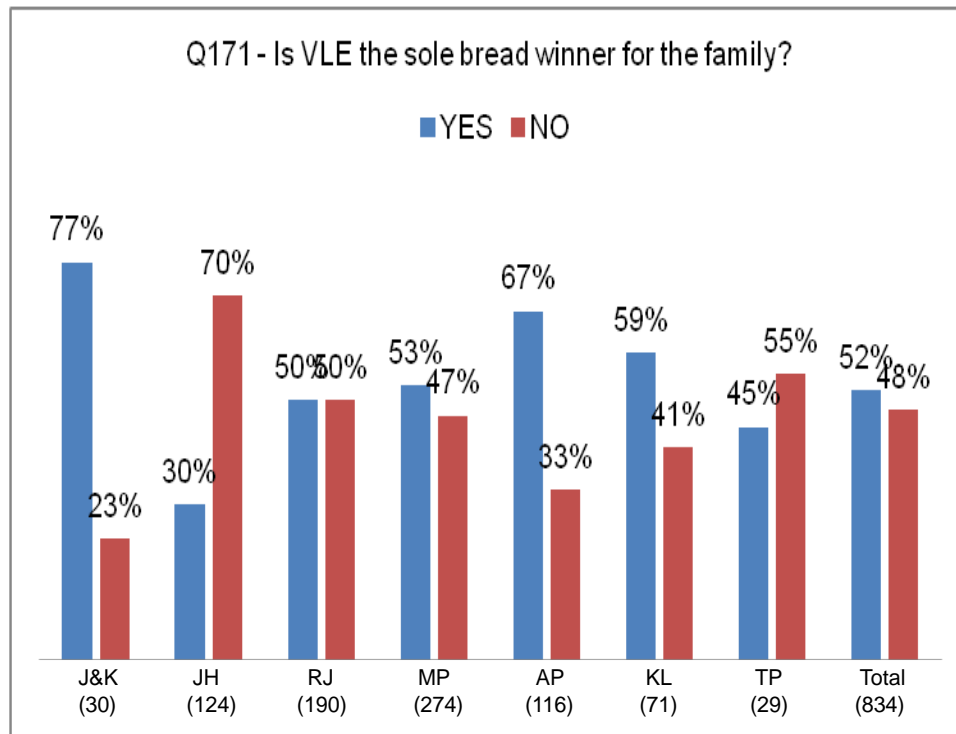


Figure-16: Whether the VLE is the sole bread winner for the family

In the State of JK, in 77% of cases, VLE is the sole bread winner for the family, followed by AP at 67%, as pointed in Figure-16. In JH, 30% VLEs reported that they are the sole bread winner for the family which is less than the figure for the total sample at 52%. The study brought out that CSCs are doing better, where the VLEs concerned are sole bread winners. This could be explained by the aspect that there is perhaps greater commitment to the cause and success of the CSCs by such VLEs. This aspect is worthy of being paid attention to, at the time of selecting VLEs.

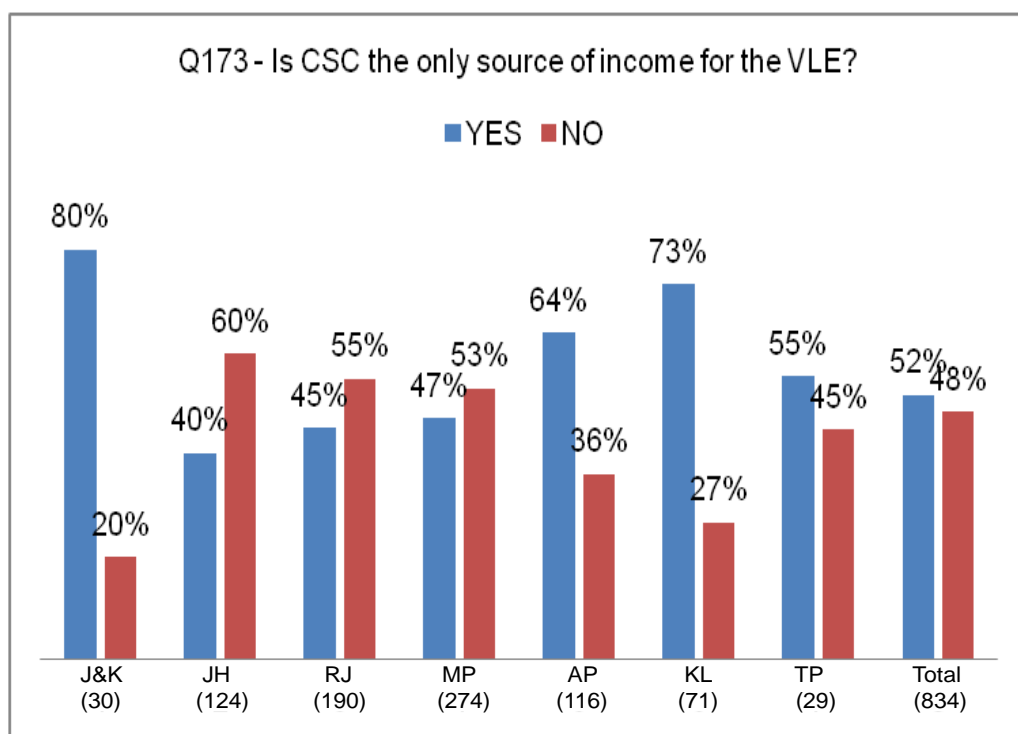


Figure-17: Whether CSC is the only source of income for the VLE

Figure-17 shows that 80% of VLEs from JK state reported that CSC is the only source of income for them followed by KL at 73%. In JH 40% of VLEs are dependent on CSCs only as the source of income followed by RJ at 45% and MP at 47%.

The study reveals that income is higher if CSC is the only source of income for the VLE which indicates that the VLE displays greater commitment for the success of the CSCs if they are his/her sole source of livelihood. This is an aspect worthy of consideration at the time of selecting the VLEs.

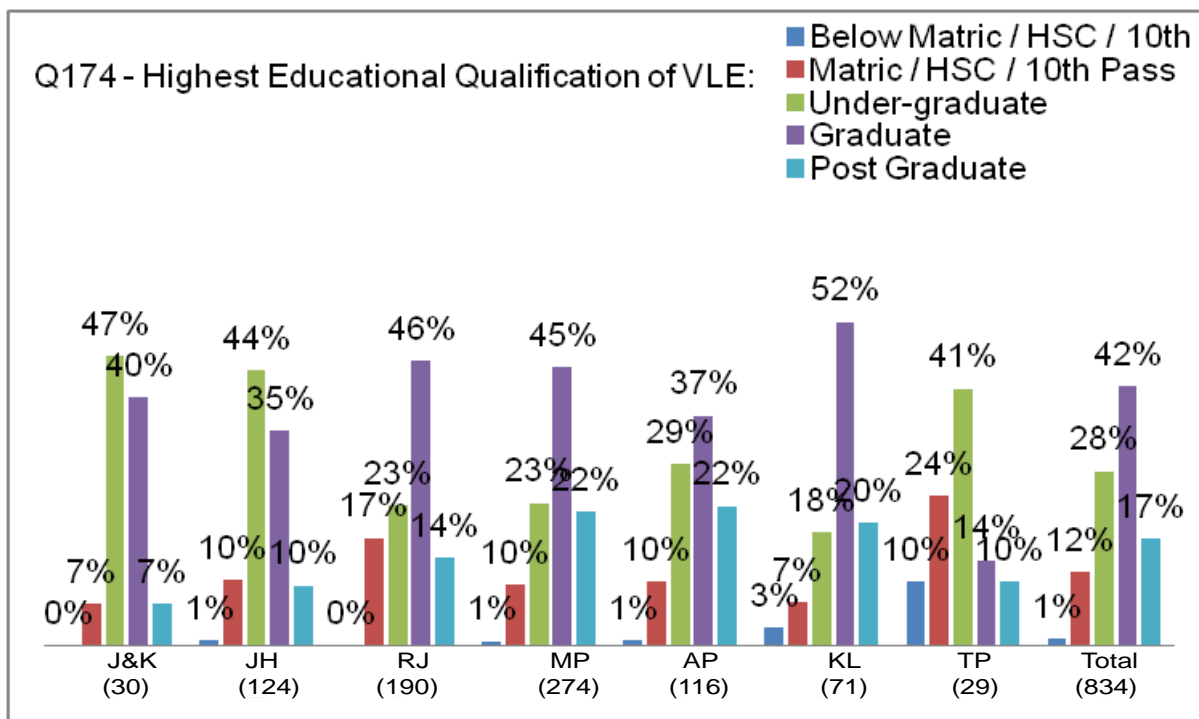


Figure-18: Highest Educational Qualification of VLE

Figure-18 shows overall, graduation is the highest educational qualification for most of the VLEs. A high of 52% in KL reported that graduation is highest educational qualification (of the VLEs).

This is followed by RJ at 46% and MP at 45%. In TP, only 14% of VLEs are reported to have graduation as their higher educational qualification.

The survey reveals that income is higher when the VLE is more educated. This implies that with better education VLE has a better understanding of the business model of the CSCs and hence may be taking appropriate steps for the great success of CSCs, in the form of offer of services, promotional campaigns etc. With higher educational levels, VLEs may have greater understanding and appreciation for the ethos and operations of CSC, which in turn could facilitate greater viability and sustainability. This aspect too deserves to be considered, at the time of selection of VLEs by SCAs.

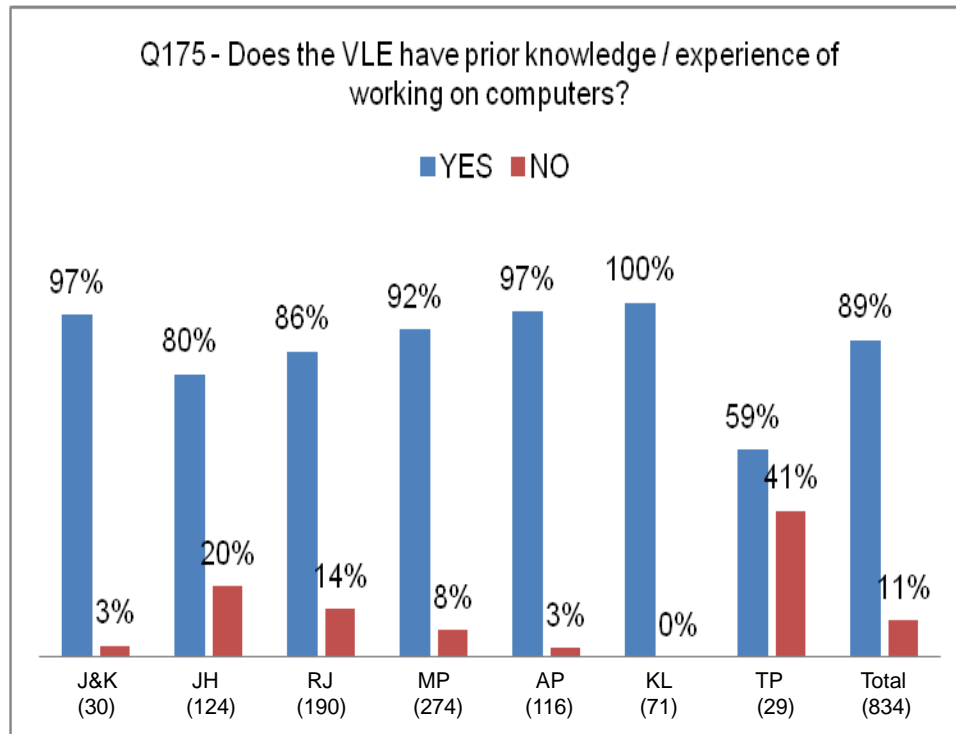


Figure-19: Whether VLE has prior knowledge/ experience of working on computers

Figure-19 shows that in KL, 100% VLEs reported that they have prior knowledge of computers before setting up the CSCs followed by JK and AP at 97%. In TP a relatively high of 41% VLEs reported that they do not have prior knowledge of computers.

From the survey it emerges that income of CSCs is higher if VLEs have prior computer knowledge. This implies that with better technical knowledge VLEs may be ensuring efficient, uninterrupted, smooth operations of the CSCs, relative to those who are not computer literate. This is exemplified by the success of CSCs in KL, MP etc.

It therefore benefits the CSC scheme if due preference is accorded to prior computer knowledge of VLEs at the time of their selection for setting up CSCs.

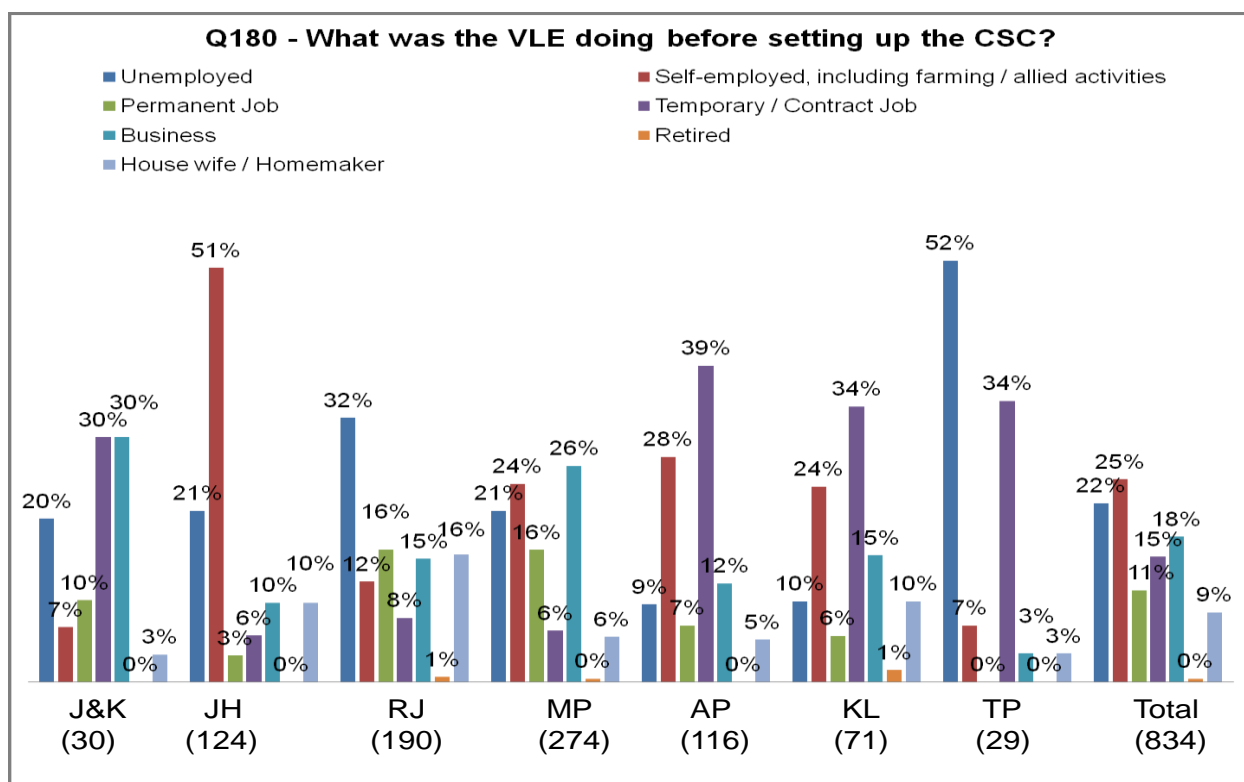


Figure-20: Occupation of VLE before setting up CSC

Figure-20 shows that from the total sample, 25% of VLEs reported that they are self-employed before taking up the CSC operations. 22% of VLEs are reported as unemployed.

In TP, 52% are reported as un-employed followed by RJ at 32% and MP at 21%. Thus it can be said that the CSC scheme is indeed contributing to the gainful engagement of the unemployed youth by providing them opportunities to become VLEs / entrepreneurs.

This can truly be hailed as one of the significant positive benefits of the CSC scheme.

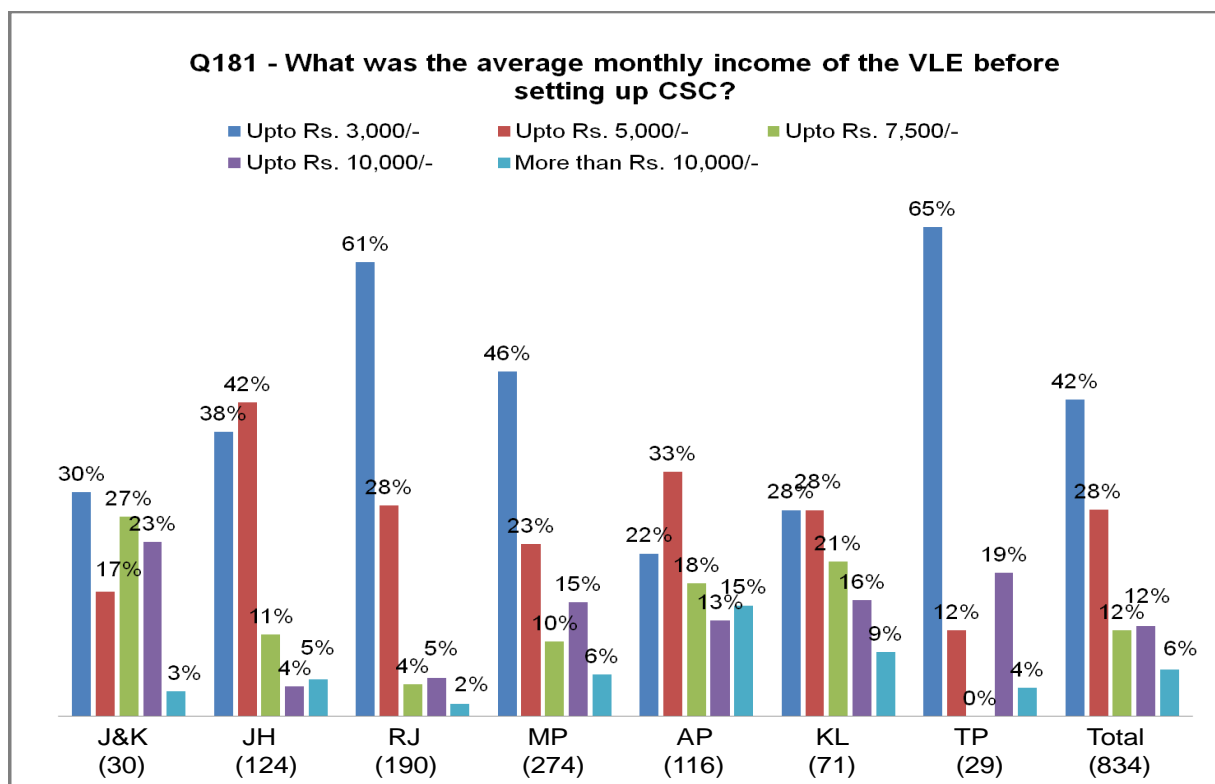


Figure-21: Average monthly income of the VLE before setting up CSC

Figure-21 explains about the average monthly income of the VLEs before setting up the CSCs. In TP, 65% VLEs reported that their average monthly income was up to Rs. 3,000/- only, followed by RJ at 61%.

Overall 42% of VLEs reported income up to Rs. 3,000/- prior to setting up CSCs. This indicates that the CSC scheme is a good vehicle for persons who have chosen to become VLEs to improve their incomes by engaging themselves gainfully in catering to the citizen services through the medium of CSCs.

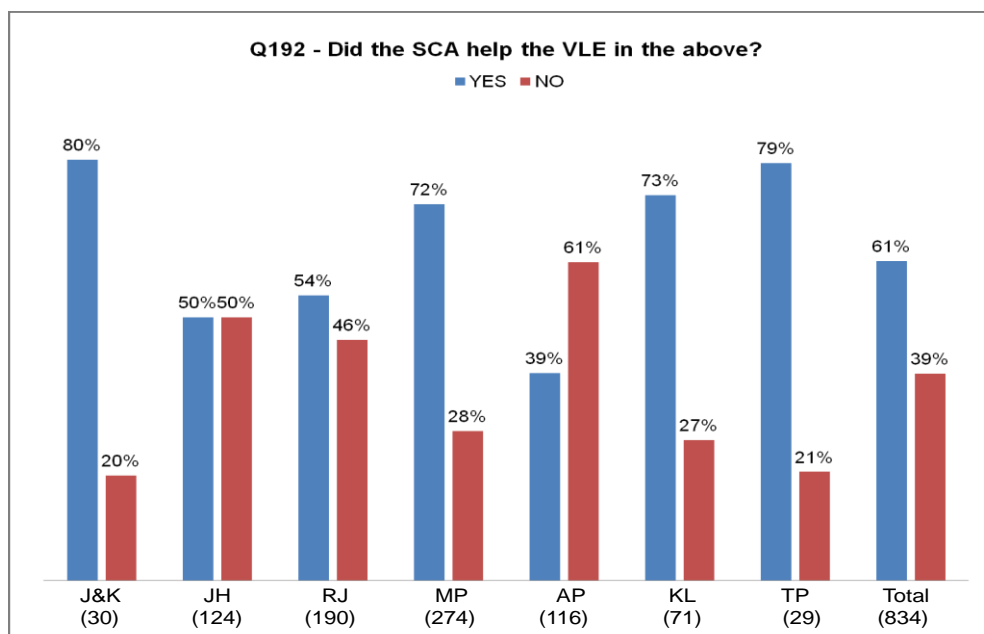


Figure-22: Whether SCA provided assistance for setting up the CSC

Figure-22 shows whether SCA helps VLEs in the set up of the CSCs. The figure shows that 80% VLEs in JK reported that SCA is helping them to set up the CSCs followed by TP at 79%. In other states, support of SCAs is perceived as deficient. In AP, the support by SCA seems to be rather suboptimal with only 39% reporting satisfactory SCA support.

The study brings out that the time taken to set up CSCs is less if SCA helps VLE in the initial stages such as for obtaining relevant permissions etc. Thus, it would be worth the while for the SDAs to ensure that SCAs do provide handholding support to the VLEs in a manner that CSC operations go on stream in as short a time as possible. While SCAs are required to extend due support to the CSCs in terms of the agreements concluded with the SDAs, many of the SCAs seem to be passing on the responsibilities in entirety to the VLEs, as was evident from some of the SCA-VLE agreements. This is unfair. The SDAs have a clear role in monitoring the nature and extent of support being extended by SCAs for the set up of CSCs.

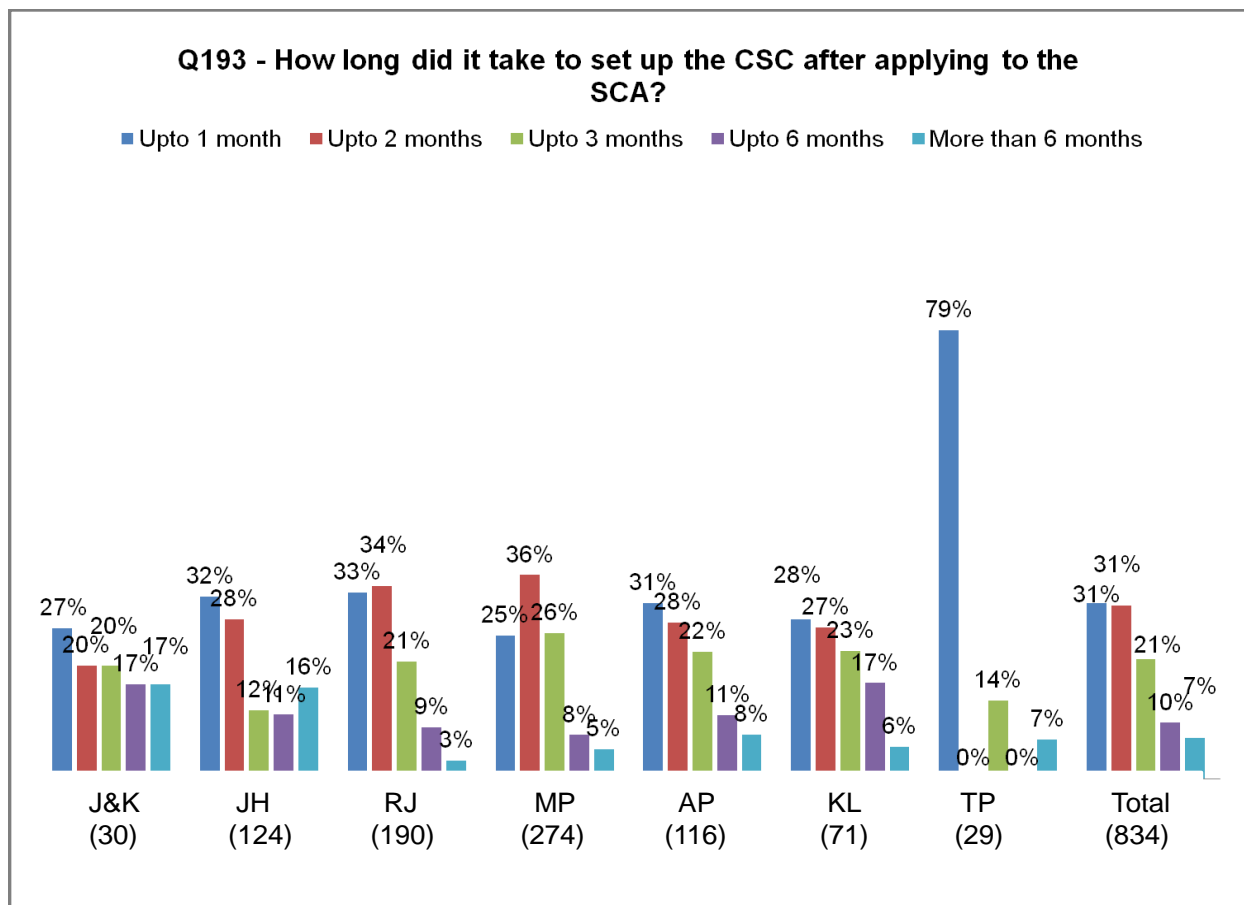


Figure-23: Time taken for setting up the CSC

Figure-23 points to the time taken to setup the CSCs after applying for it. In TP, as high as 79% of VLEs reported that it took only up to 1 month to setup the CSC. In JK 17% VLEs have reported that it took more than 6 months to setup the CSC followed by JH at 16%.

There appears to be a definite case for the SCAs to work in close coordination with the VLEs for setting up the CSCs in as short a time as possible. SDAs, as brought out above, have a clear role here, in terms of ensuring that SCAs honor their commitments in respect of setting of CSCs.

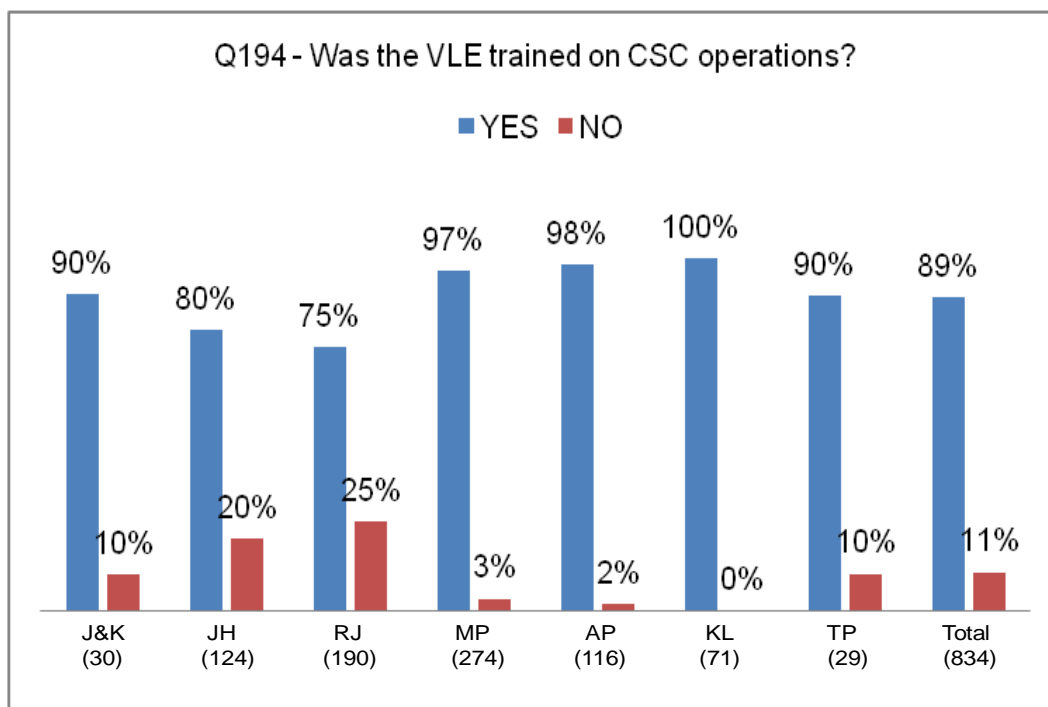


Figure-24: Whether training was provided to the VLEs on CSC operations

As Figure-24 points out, 100% of VLEs reported in KL that they were trained on CSC operations, followed by AP at 98% and MP at 97%. In RJ only 75% of VLEs reported that they were trained on CSC operations, which is less than the figure for the total sample at 89%.

The study reveals that income is higher if proper training is provided to the VLEs. It is therefore important that SDAs ensure that SCAs provide adequate training in appropriate intervals to the VLEs on the CSC scheme, operations, new services, ideal business model etc. so that VLEs are aware of and suitably equipped about the avenues for ensuring smoother and successful CSC operations.

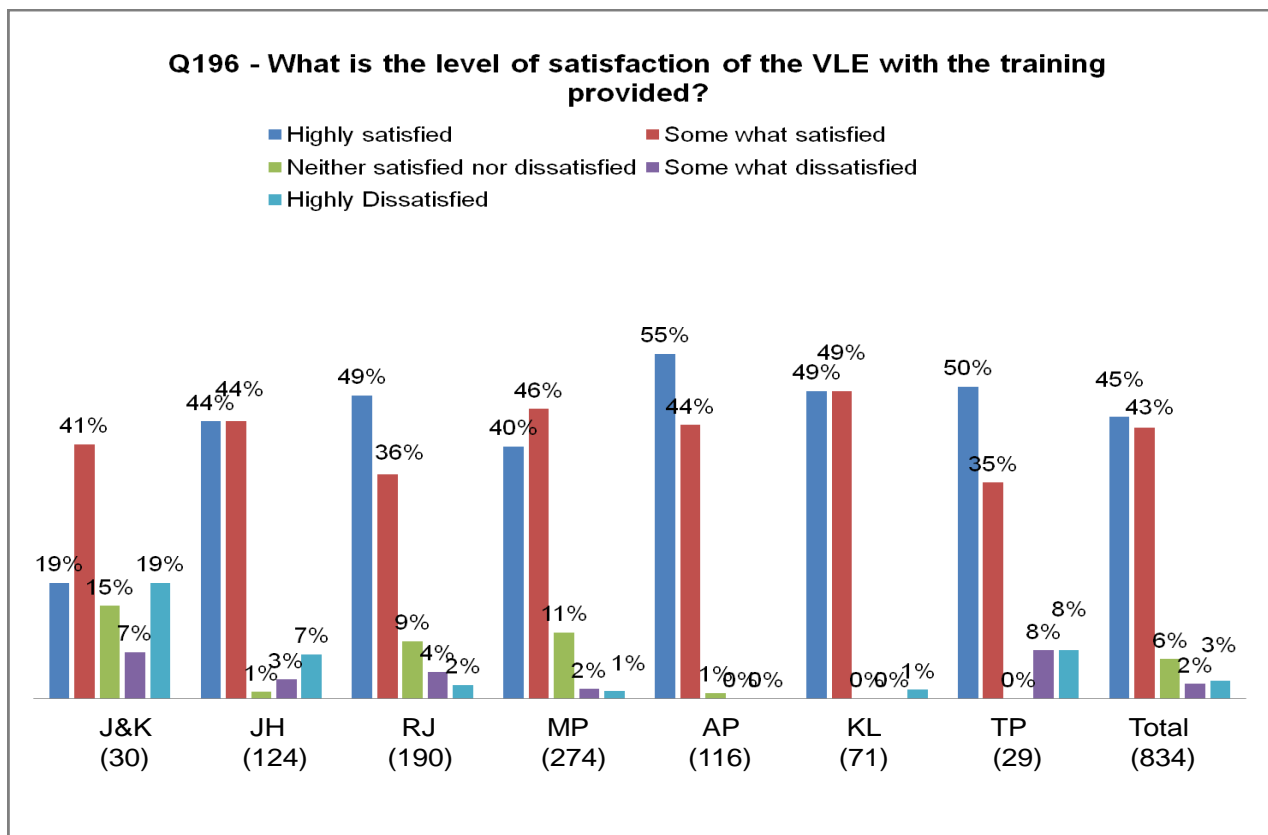


Figure-25: Level of satisfaction of VLE on the training provided

Figure-25 shows that in AP, 55% VLEs reported that they are highly satisfied with the training provided. The figure in fact is lower in all other states. This means that immense scope exists for upgrading the quality of training provided to the VLEs on CSC operations. Here too, SDAs have a role to ensure that the VLEs are provided relevant and adequate high quality training, through their own means (e.g. Mana TV in AP) as well as through SCAs. In fact, this should be one of the key parameters on which CSC performance is assessed.

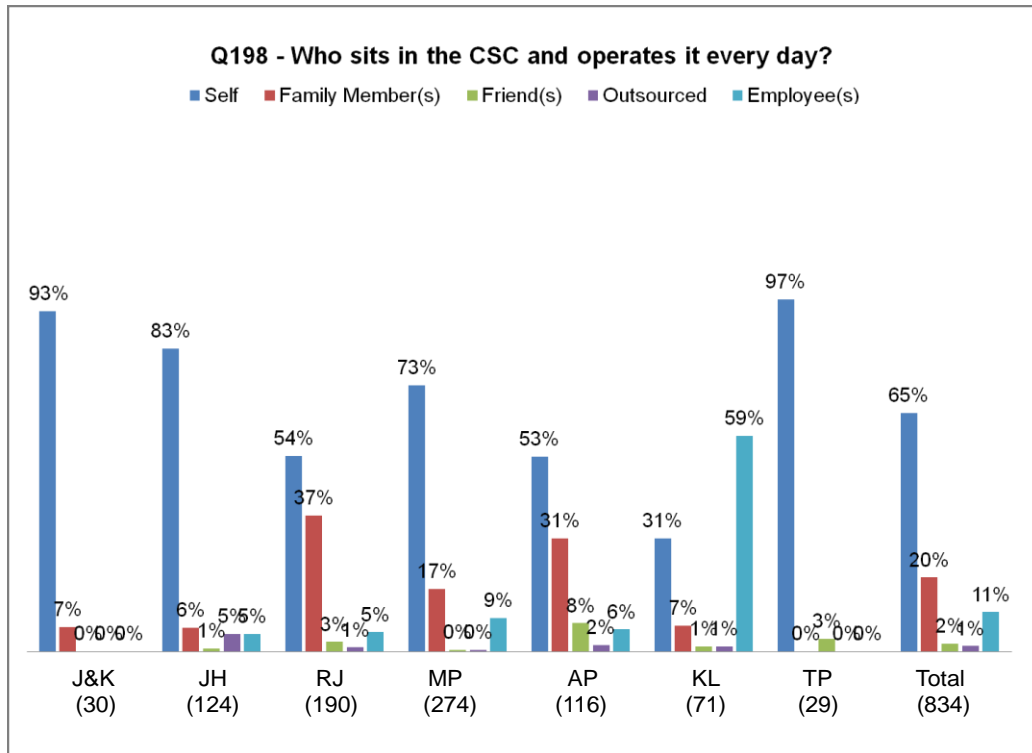


Figure-26: Person operating the CSC

From Figure-26, it can be seen that in TP, 97% of VLEs reported that they themselves sit in the CSC and operate it every day, followed by JK at 93% and JH at 83%. Though the survey has not brought out any significant relation between VLE himself/herself sitting in the CSC and operating it and the level of income, it is reasonable to believe that personal involvement of the VLE would contribute to great success of the CSC.

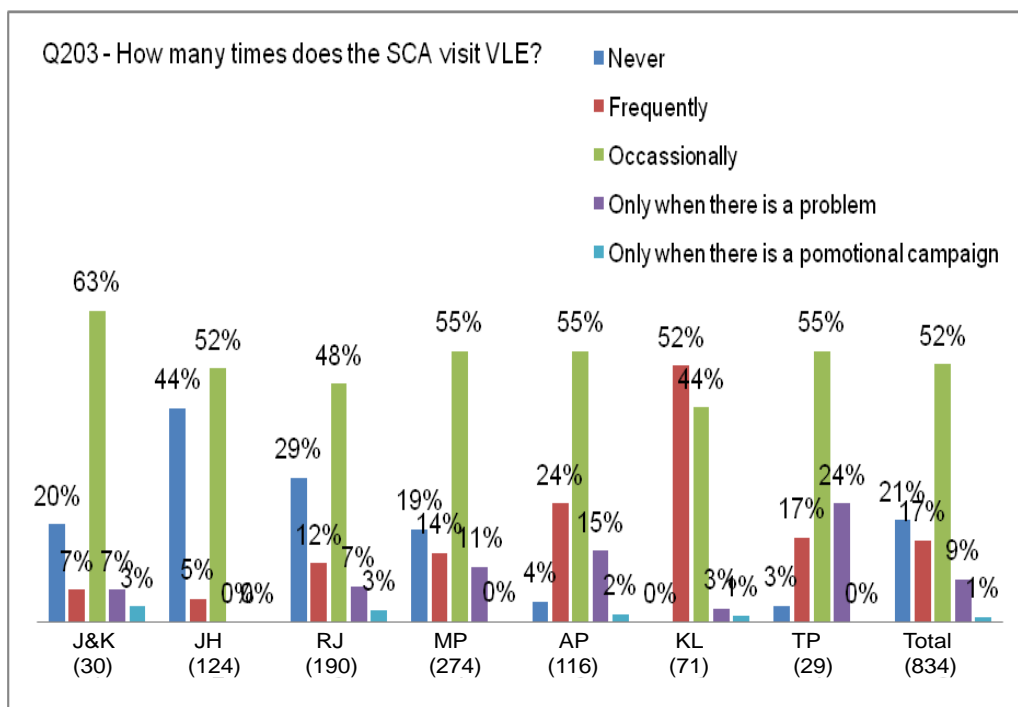


Figure-27: Frequency of the SCA visiting the VLE

Figure-27 shows that in JK, 63% VLEs reported that SCA occasionally visits the CSCs followed by MP, AP and TP at 55%. This means that there is greater scope for more frequent handholding by the SCA through site visits to the CSCs so that operational and / or other issues could be resolved quickly and satisfactorily.

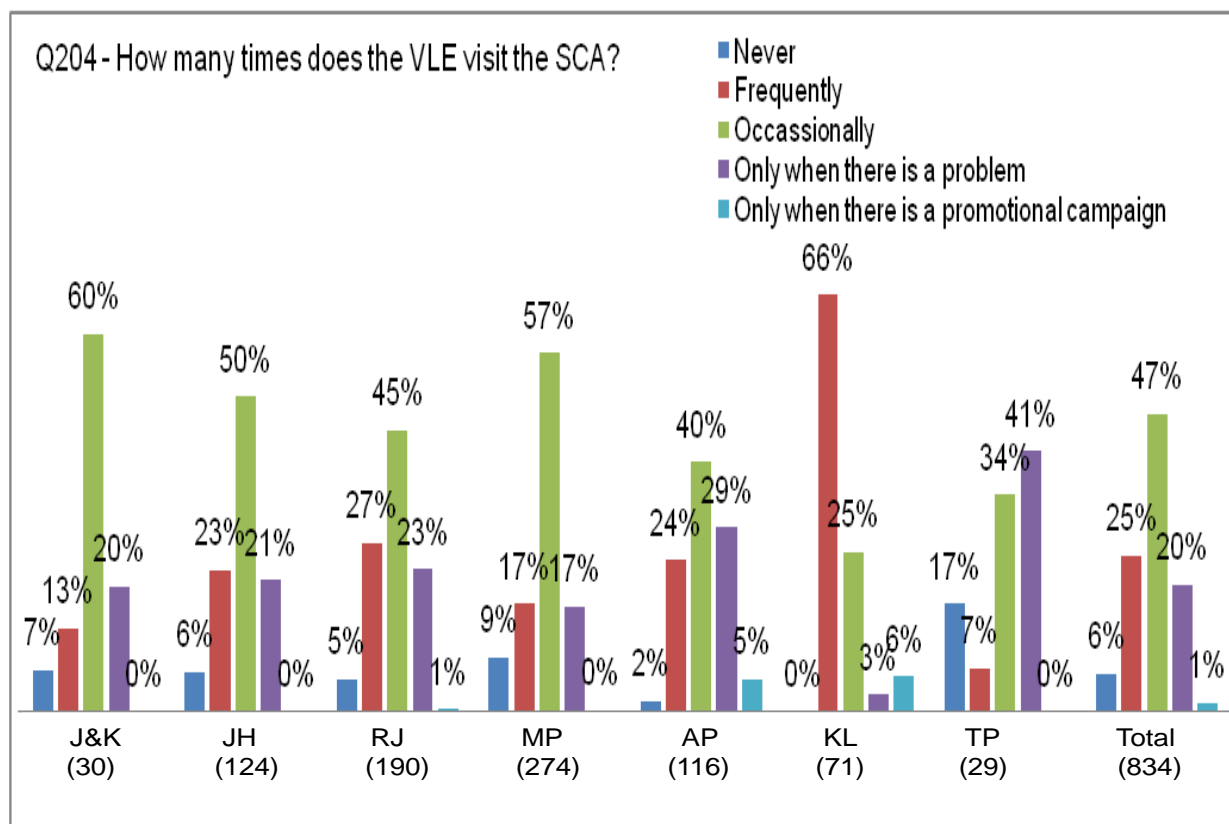


Figure-28: Frequency of VLE visiting the SCA

From Figure-28 it emerges that overall the percentage of VLEs not visiting SCAs is rather insignificant, which implies that VLEs in most of the cases are required to visit SCAs for one reason or the other.

This situation deserves improvement. Ideally, the VLE should concentrate on CSC operations and visits are to be undertaken by the SCAs (and not the VLEs) so that the SCA has a better appreciation and understanding of ground realities.

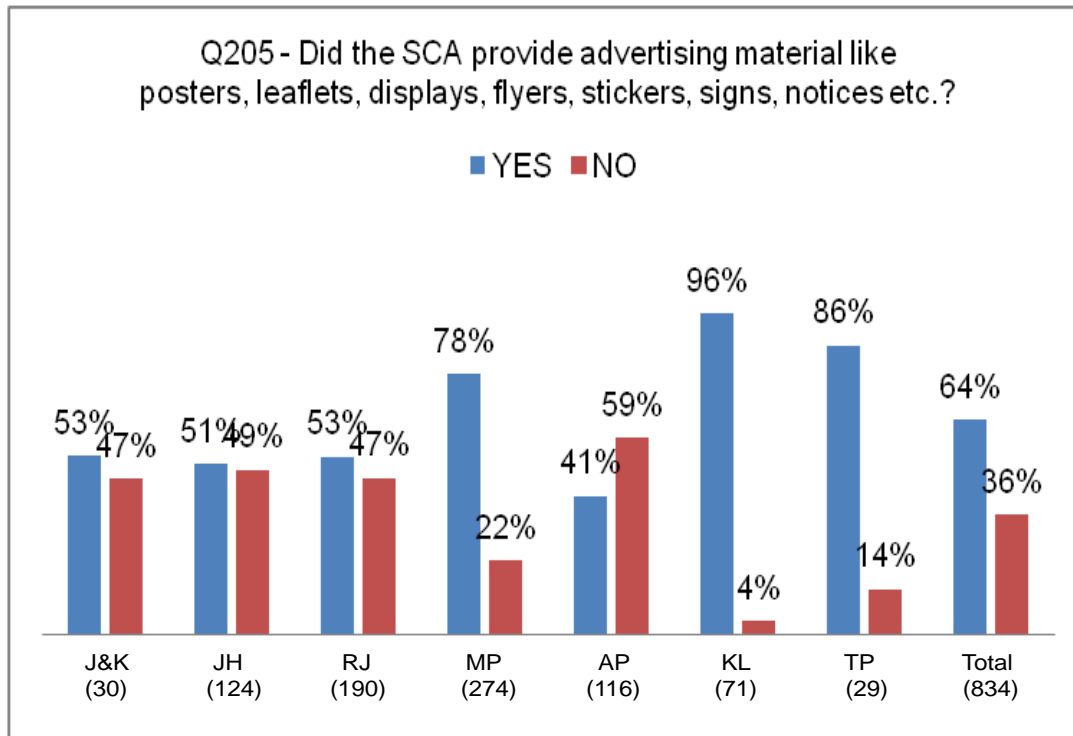


Figure-29: Whether the SCA provided advertising materials

From Figure-29, it comes out that in KL, 96% of VLEs reported that SCA is providing advertising material like posters, leaflets, displays, flyers, stickers, signs, notices etc. followed by TP at 86% and MP at 78%, whereas in AP only 41% reported support by the SCA.

It could be inferred from the survey that support by the SCA in the form of providing advertisement material is contributing to greater success of the CSCs, as exemplified in the case of KL.

It is thus worthwhile for the SDAs to enforce that SCAs provide necessary publicity material to the VLEs and oversee their meaningful utilization so that greater awareness about the CSCs and the services is generated among the citizens.

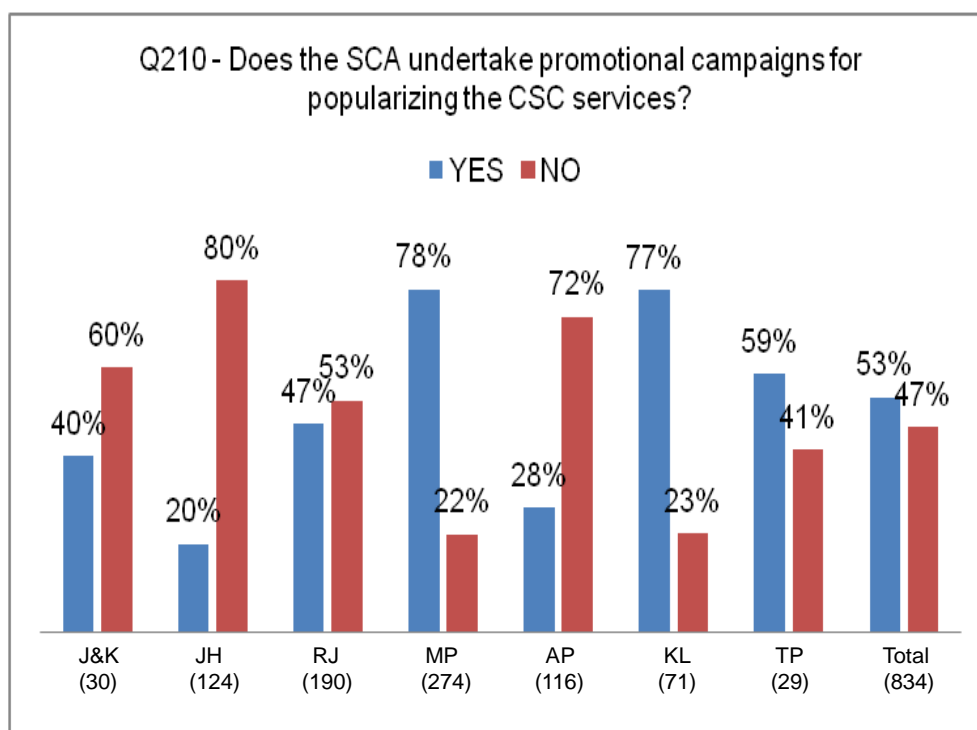


Figure-30: Whether the SCA undertakes promotional campaigns for popularizing the SCA services

Figure-30 shows that in MP, 78% VLEs reported that SCA undertakes promotional campaigns for popularizing the CSC services, followed by KL at 77% and TP at 59%.

In JH, AP and RJ, 80%, 72% and 53% respectively reported that there are no promotional campaigns provided by SCA for popularizing CSC services. This situation obviously deserves drastic improvement. Here too, SDA has a role in ensuring that SCAs actively undertake promotional campaigns at frequent intervals on services available at CSCs and the convenience/cost effectiveness of availing them among the citizens, contributing to greater success of the CSC scheme in terms of the objectives envisaged.

The study too brings out that the income of the CSCs is higher, if promotional campaigns by SCAs are higher.

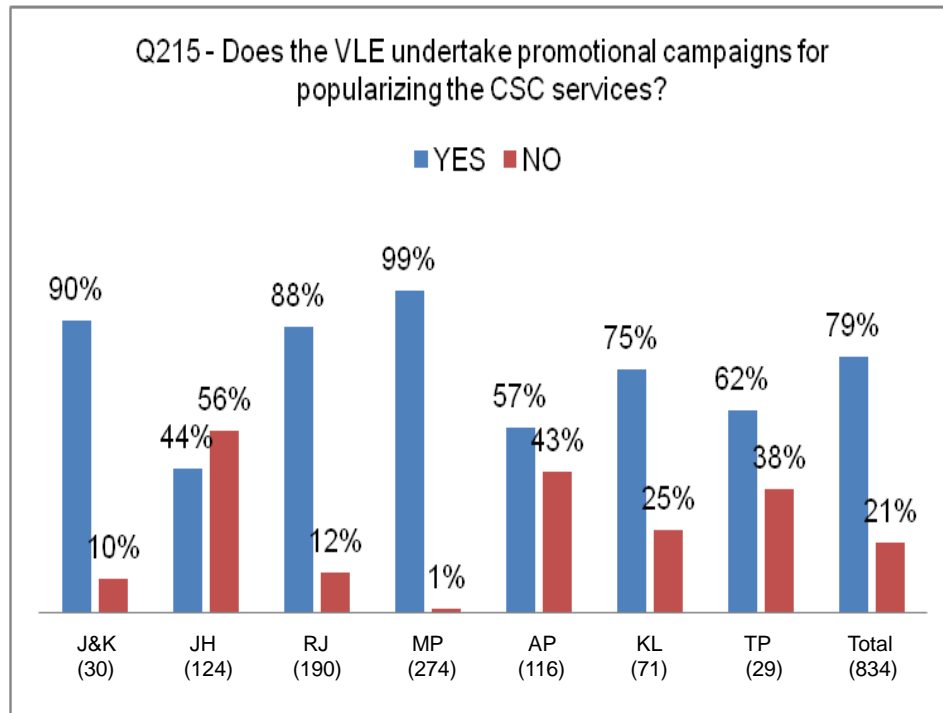


Figure-31: Whether the VLE undertakes promotional campaigns for popularising the CSC services

Figure-31 shows that in MP, 99% VLEs reported that they undertake promotional campaigns for popularizing the CSC services, followed by JK at 90% and RJ at 88%. Only 44% VLEs in JH reported that they undertake promotional campaigns, which, needless to mention, has great scope for improvement.

The study reveals that income is higher if promotional campaigns by VLEs are higher. It is therefore in the fitness of the things for SCAs to ensure that suitable promotional campaigns are undertaken by VLEs at frequent intervals for their own benefit and for the benefit of the citizens.

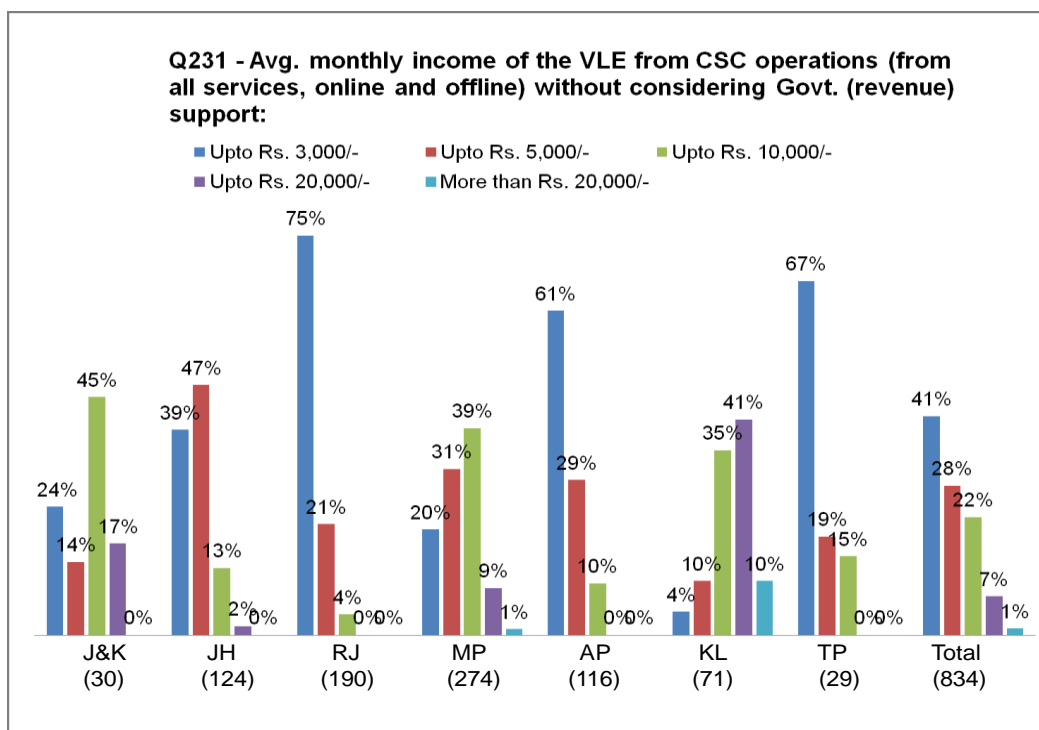


Figure-32: Average monthly income of VLE from CSC operations

From Figure-32, it emerges that in RJ, 75% VLEs reported that the average monthly income from CSC operations is up to Rs. 3,000/- only followed by TP at 67% and AP at 61%. In JK, 45% have said that the average monthly income is up to Rs. 10,000/- followed by MP at 39% and KL at 35%. Definitely, KL has a success story to report in respect of CSC incomes.

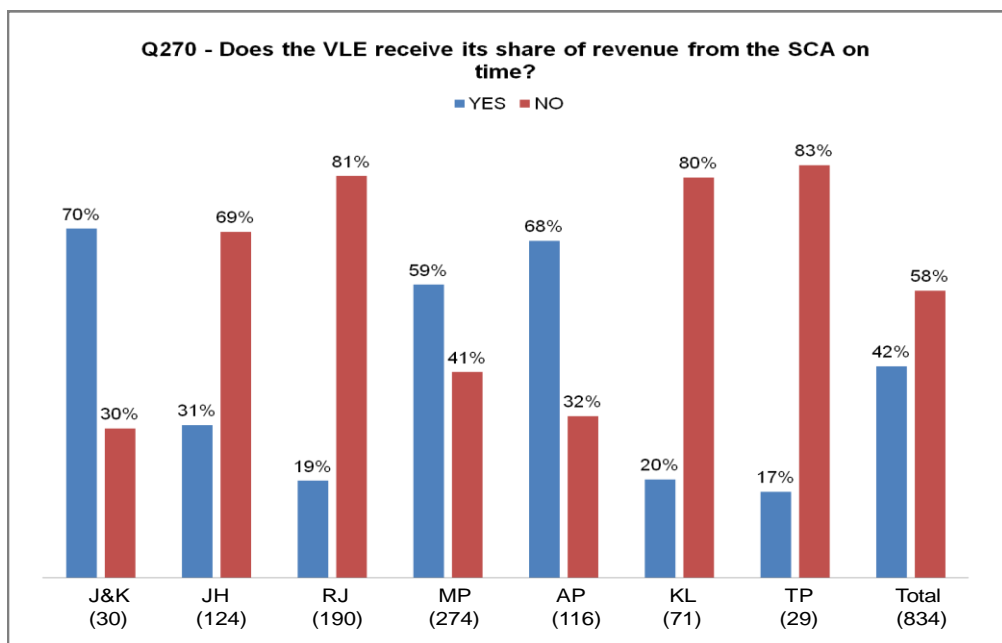


Figure-33: Whether VLE receives their share of revenue from SCA on time

From Figure-33, it can be seen that in JK, 70% VLEs reported that they receive their share of revenue from the SCA on time followed by AP at 68%. The situation is much more sub-optimal in the remaining five states. This is an aspect of considerable concern affecting the income and motivational levels of the VLEs. It would be in the fitness of things for DeitY to ensure that revenue support (where agreed upon) is released in full measure in a timely manner to the VLEs by the SDAs/SCAs. In fact it would be ideal if the central share of revenue support is released directly to the VLES by DeitY through the Direct Benefit Transfer scheme, upon certification on satisfactory CSC operations by the DeGS and the SCA concerned.

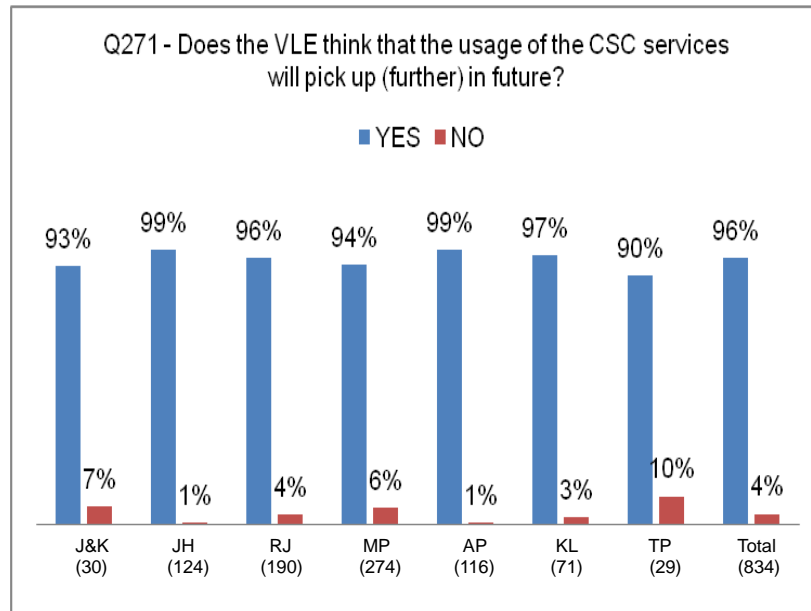


Figure-34: Whether VLE thinks usage of CSC services will pick up in future

As is evident from Figure-34, a high percentage (90% and above) of the VLEs believe that the usage of CSC services will pickup in future. This is a desirable motivational level among the VLEs. It is therefore incumbent upon the respective state governments to quickly introduce and/or make as many G2C services as possible available through the CSC mode for improved viability and sustainability of the CSCs and success of the CSC scheme.

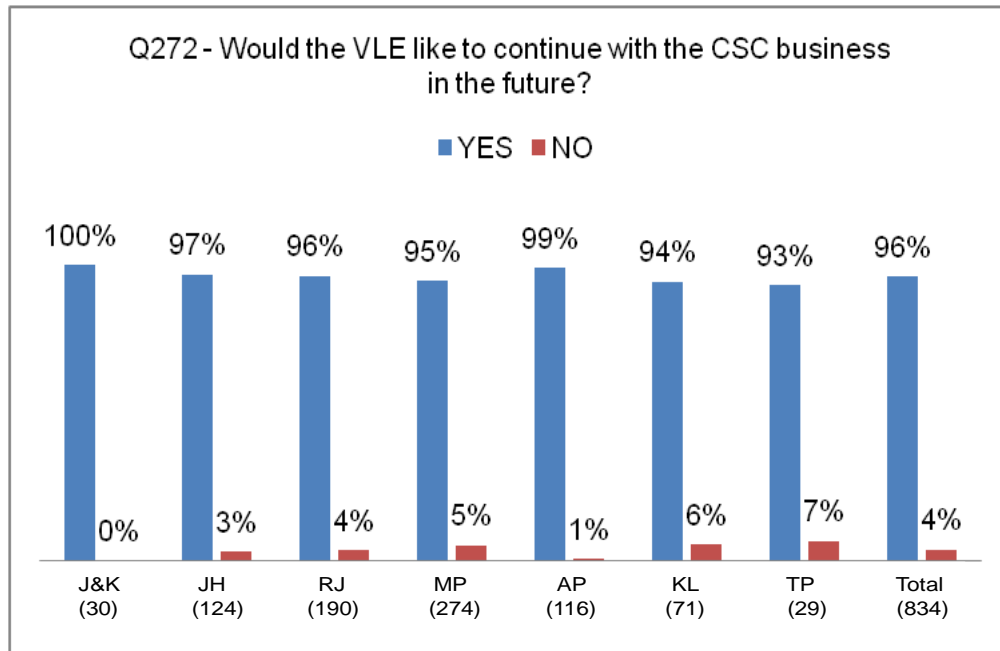


Figure-35: Whether the VLE likes to continue with the CSC business in future

Figure-35 reveals that upwards of 93% of VLEs, in the hope that G2C services would get introduced and pickup in a significant measure, are willing to continue with the CSC scheme. This too is a desirable phenomenon. The SDAs should strengthen this positive environment and outlook by enabling delivery of G2C services through the CSC mode in as high a measure as possible.

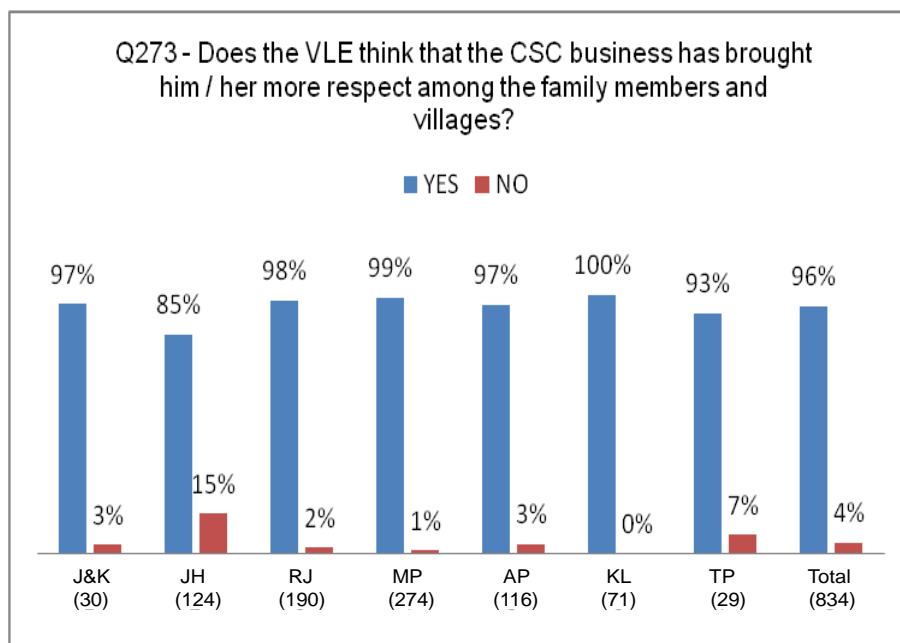


Figure-36: Whether the VLEs think the CSC has earned them more respect

From Figure-36, it can be seen that a high 96% overall, of the VLEs do believe that the CSC business has brought them greater respect among their family members and villagers. This is a positive outcome of the CSC Scheme.

Citizen Survey

Apart from a detailed survey of the CSCs *per se* and the VLEs manning them as brought out above, the survey also included interviews with five users and three non users per CSC. The responses of the users are broadly in conformity with the observations in respect of the CSC-VLE survey, highlighted above. The views of the citizens therefore corroborate the findings and the inferences arising therefrom, with regard to CSCs and VLEs.

As regards non-users, the key finding has been about the non-awareness aspect, as the following graph depicts.

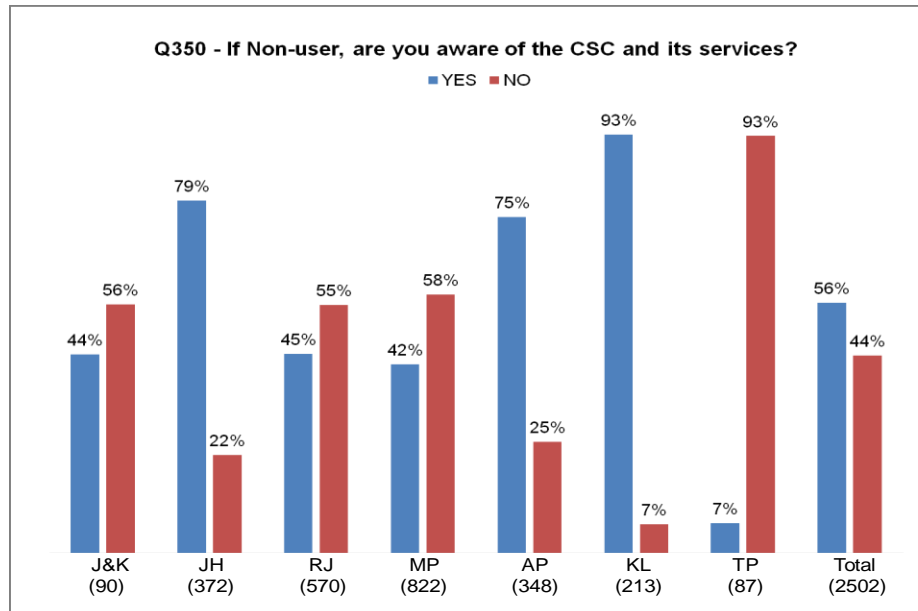


Figure-37 Rate of awareness on CSC and its services among non-users

Figure-37 shows a rather disappointing picture about the awareness levels, resulting in a section of the citizens not availing the services of the CSCs. In TP, as high as 93% of non-users are unaware of CSCs and their services. Overall too, among the seven states, as high as 44% of non-users are not aware of offerings of the CSC. This goes to prove that publicity and promotional campaigns efforts by the SDAs to an extent and to a far greater extent by SCAs and VLEs are suboptimal. As the study has also brought out that greater awareness-building among their citizens contributes to higher income levels of CSCs (owing to higher citizen footfalls and higher activity levels), it would be appropriate if SCAs and VLEs under the guidance of SDAs take up concerted IEC campaigns to apprise and educate the citizens on the CSCs, the services offered by them as well as the benefit of availing the services through the CSCs.

Thus, it can be seen that the CSC-VLE Survey as well as the Citizen Survey have brought out a number of factors that could be helping or hindering the CSC operations. Much of the responsibility for improvement lies on SCAs and VLEs in that order. It would however be in the fitness of things that SDAs step up their monitoring efforts of SCAs, to ensure that they are duly honoring their commitments, as agreed upon. While survey brings out success stories of CSCs in some of the states (e.g. KL), it is for the SCAs to make concerted efforts at addressing the concerns of VLEs. Also, it is

incumbent upon the SCAs to guide and handhold the VLEs better, for smoother and more successful CSC operations. A number of pointers have also emerged from the study about the aspects that could be paid attention to, at the time of selecting VLEs. It is the responsibility of the SDAs too, that they make serious efforts at bringing as many G2C services as possible into the CSC fold in the interests of greater viability and sustainability. It can therefore be said that SDAs, SCAs and VLEs have their task cut out, for making the CSC MMP project more successful.

Based on the findings as brought out in the above section, a number of insights were derived, by combining and cross referencing the observations. Efforts were made to examine whether meaningful correlation exists among the various factors concerning the CSCs and VLEs vis-à-vis incomes of the CSCs. These cross-tabulations are described below.

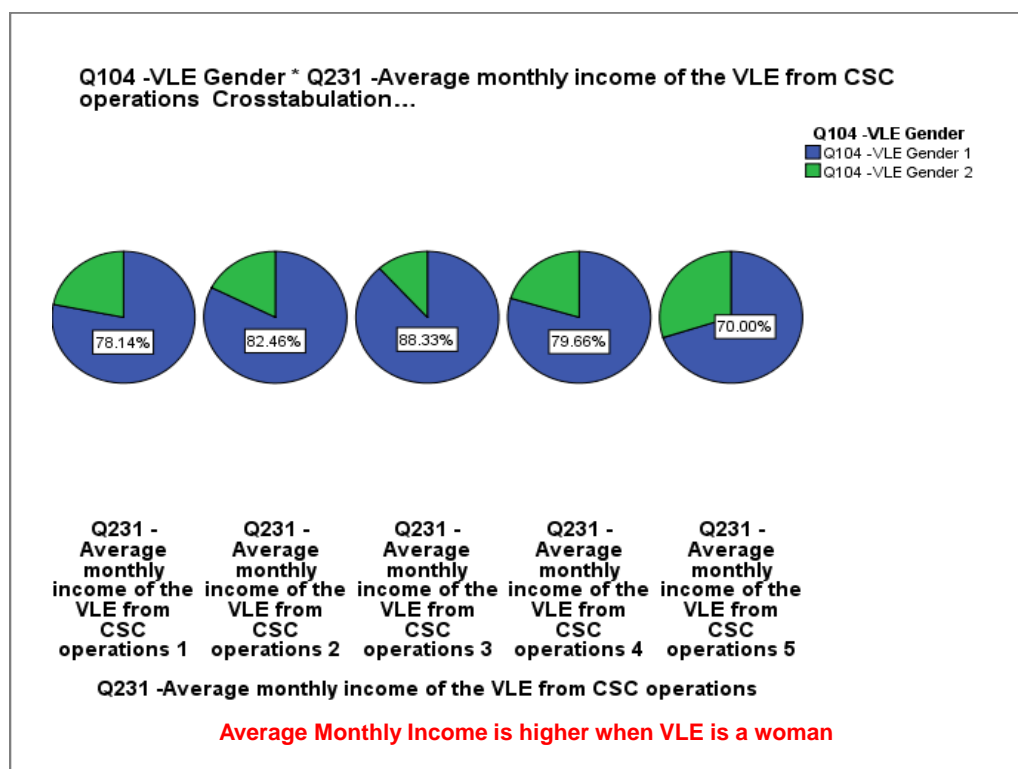


Figure-38: Cross tabulation- Gender of VLE and Average monthly Income of VLE from CSC Operations

The survey data (Figure-38) with regard to Gender vs. Income of the CSCs shows that in higher income categories, the percentage of women is more. This is a useful pointer that other things being equal, women VLEs may be preferred for greater success of the CSC scheme. RJ (which has notified encouragement and preference for women VLEs) and KL (where women VLEs are in good number) are showing the way of moving ahead on this interest finding.

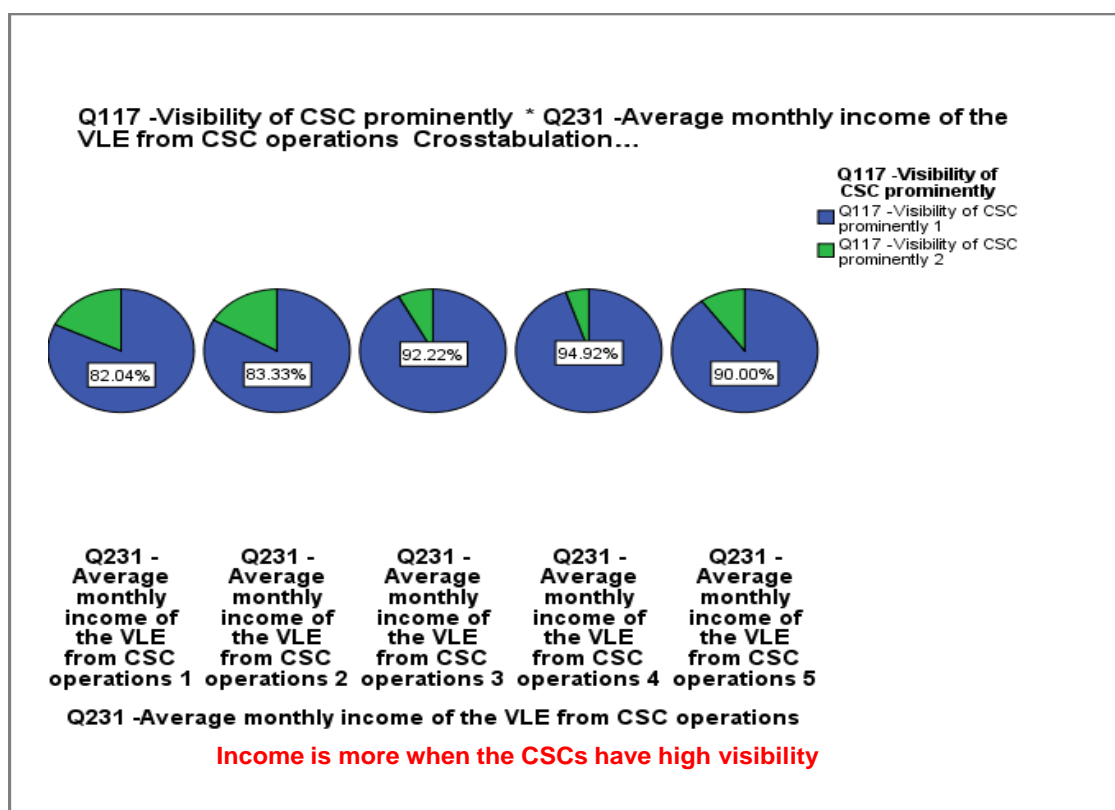


Figure-39: Cross tabulation- Visibility of the CSC and Average monthly income of VLE from CSC operations

A plot of the cross tabulation of the Visibility of CSC vis-a-vis Average monthly income of the CSCs (Figure-39) shows that for higher income categories, the prominence of the visibility of CSC is higher, which in turn indicates that income is more when the CSCs have a distinct identity. Possibly they attract the citizens better, resulting in more number of citizen footfalls and resultant rise in volume of transactions.

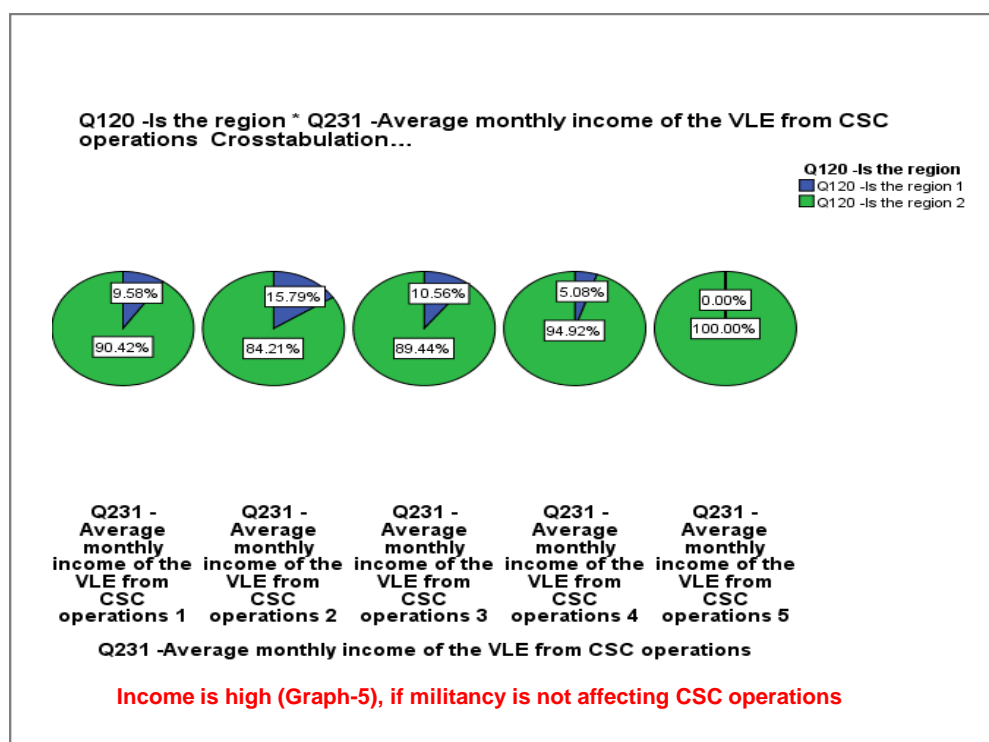


Figure-40: Cross tabulation- Region and Average monthly income of the VLE from CSC Operations

A clear pattern (Figure-40) emerges with respect to militancy / LWE activities and average monthly income. The cross tabulation of these two shows that for higher income categories, i.e. 4 & 5, the region is not affected by militancy / LWE, which in turn indicates that income is higher, if CSC operations are not affected by extraneous human elements. It was observed earlier from the findings that JK and JH are affected by extremism to a sizeable extent. This could be a deterrent for their smooth operations and hence affects their capacity to move into higher income bracket. This aspect therefore merits special attention by the DeitY and SDAs. It is a positive development that DeitY is exploring the DeGS to operate the CSCs themselves in such affected areas, so that the citizens in those places are not deprived of the CSC service offerings.

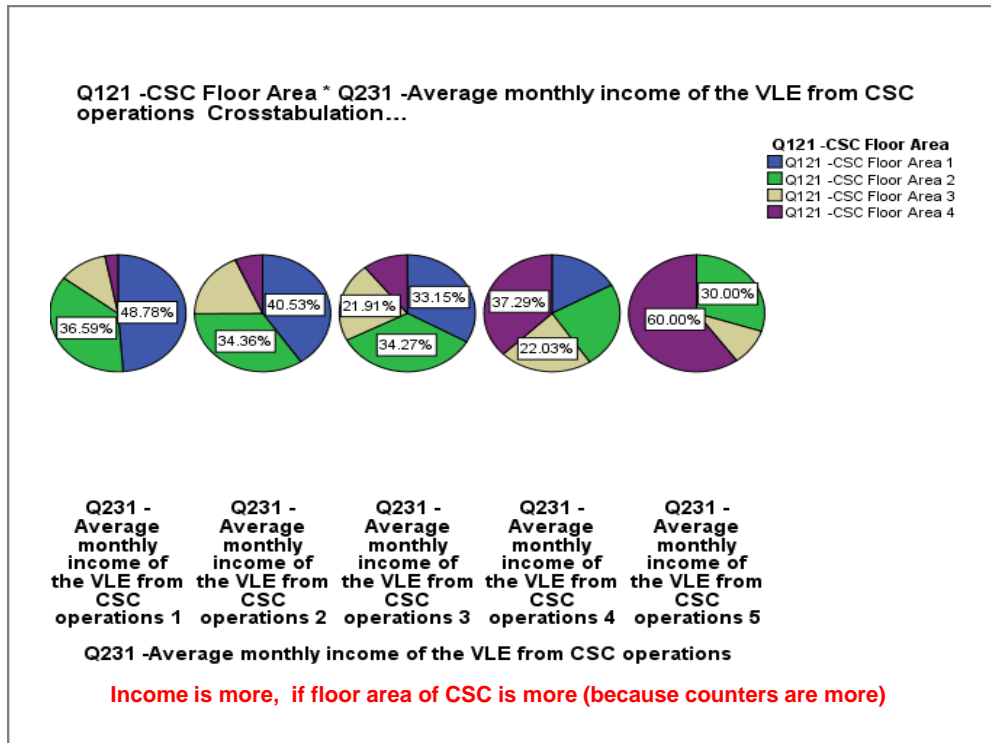


Figure-41: Cross tabulation- Floor Area and Average monthly income of the VLE from CSC Operations

Analysis of data in Figure-41 indicates that income is more if the floor area is more. This is likely on account of more number of counters being accommodated in larger floor space. This aspect is also corroborated by the fact that a large number of multiple-counter CSCs are present in KL, a state emerging as a success story in the implementation of CSC scheme in terms of better viability and sustainability.

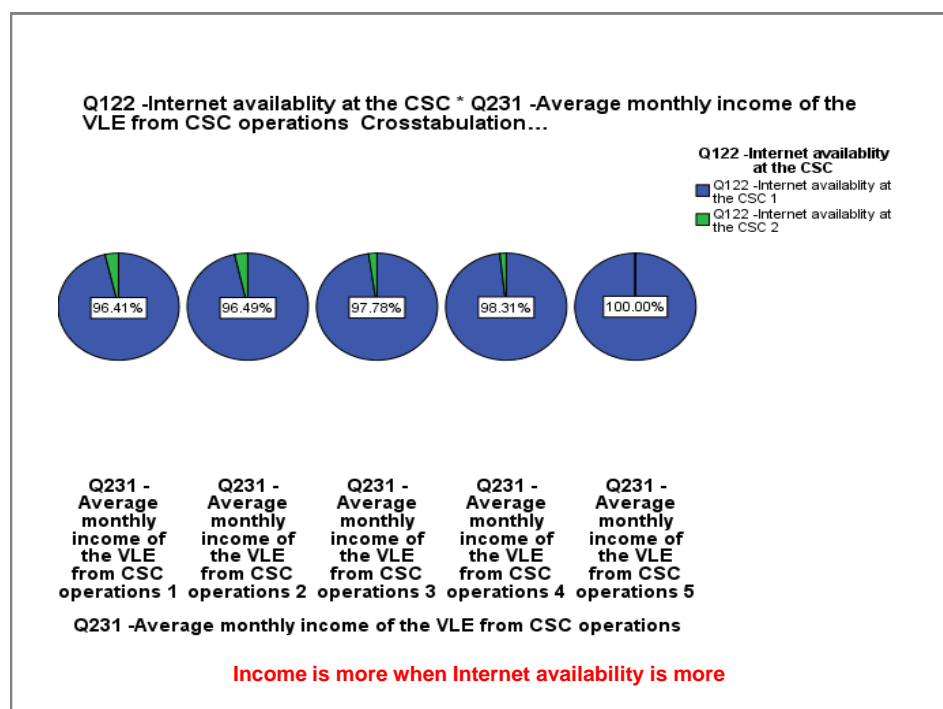


Figure-42: Cross tabulation- Internet availability and Average monthly income of VLE from CSC Operations

Figure-42 clearly shows that, among income categories 4 & 5 (i.e. above Rs. 10,000), the internet availability is more, which indicates that for CSCs to move into higher income categories, internet availability is a prerequisite.

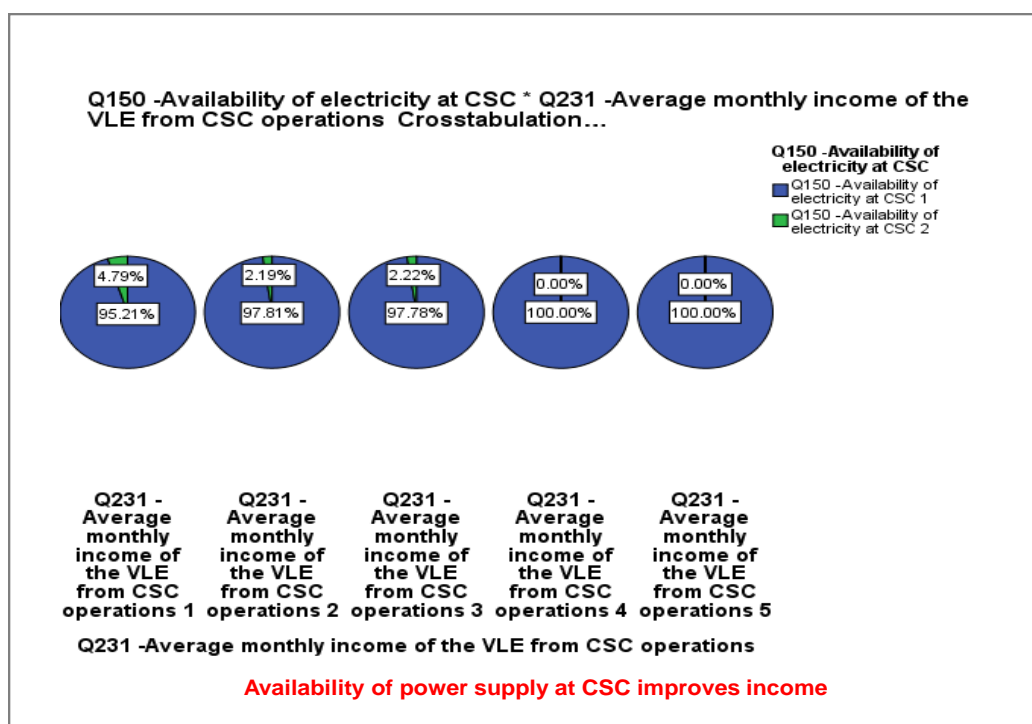


Figure-43: Cross Tabulation- Electricity availability and Average monthly income of VLE from CSC operation

Figure-43 shows that availability of power supply improves CSC income. For income categories 4 & 5, income is more because of higher availability of power supply, where as for category-1, i.e. income less than Rs.3,000/-, power supply is available only to the extent of about 95%. This fact is also borne out from Figure-44 below, in which, Median income is clearly higher when availability of electricity is 100%.

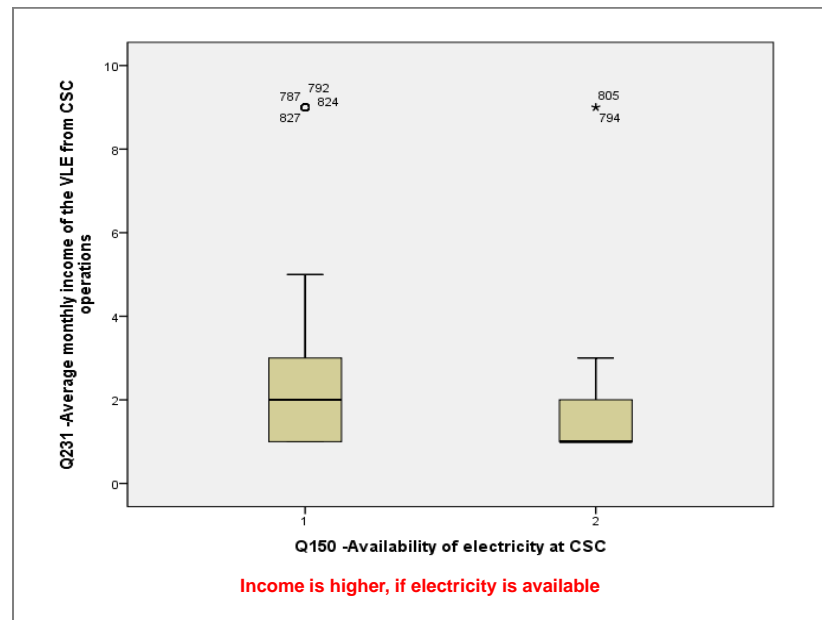


Figure-44: Graph of Availability of electricity Vs. Average monthly income

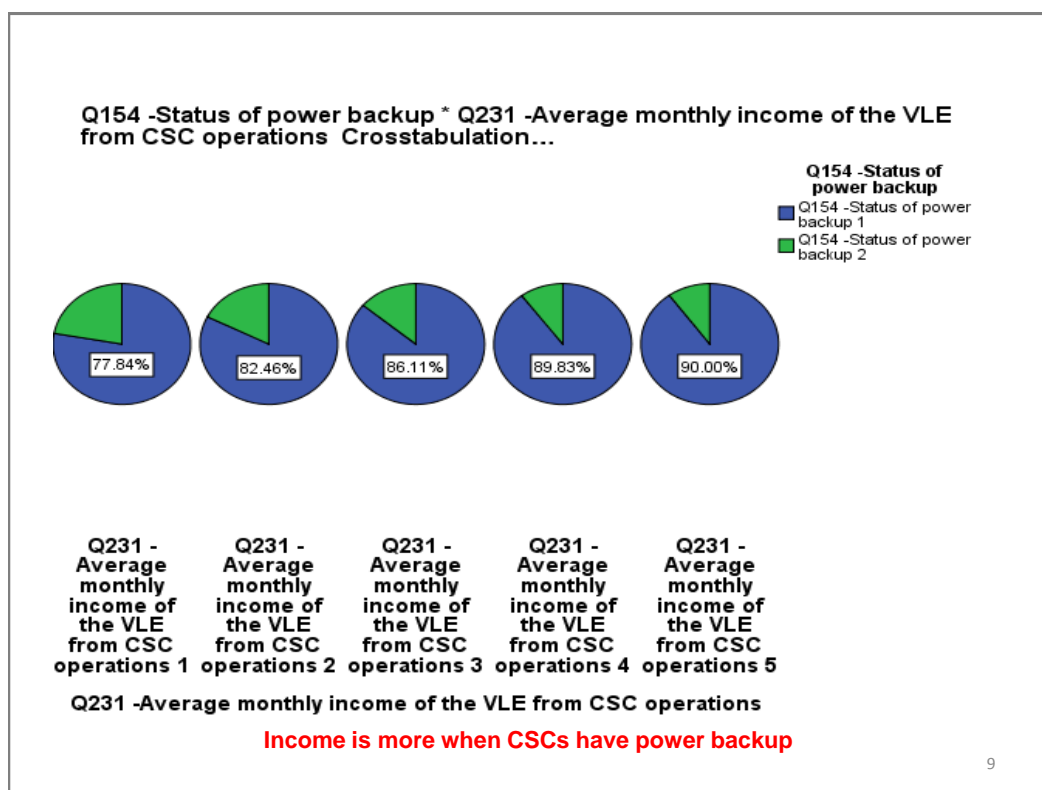


Figure-45: Cross tabulation-Status of power backup & average monthly income of VLE from CSC operations

As Figure-45 shows, for income category-1 (i.e. up to Rs. 3,000/-) about 78% CSCs have power backup, whereas for income categories 4 & 5 about 90% CSCs have power backup, which indicates that income is higher with uninterrupted power supply ensured by backup devices.

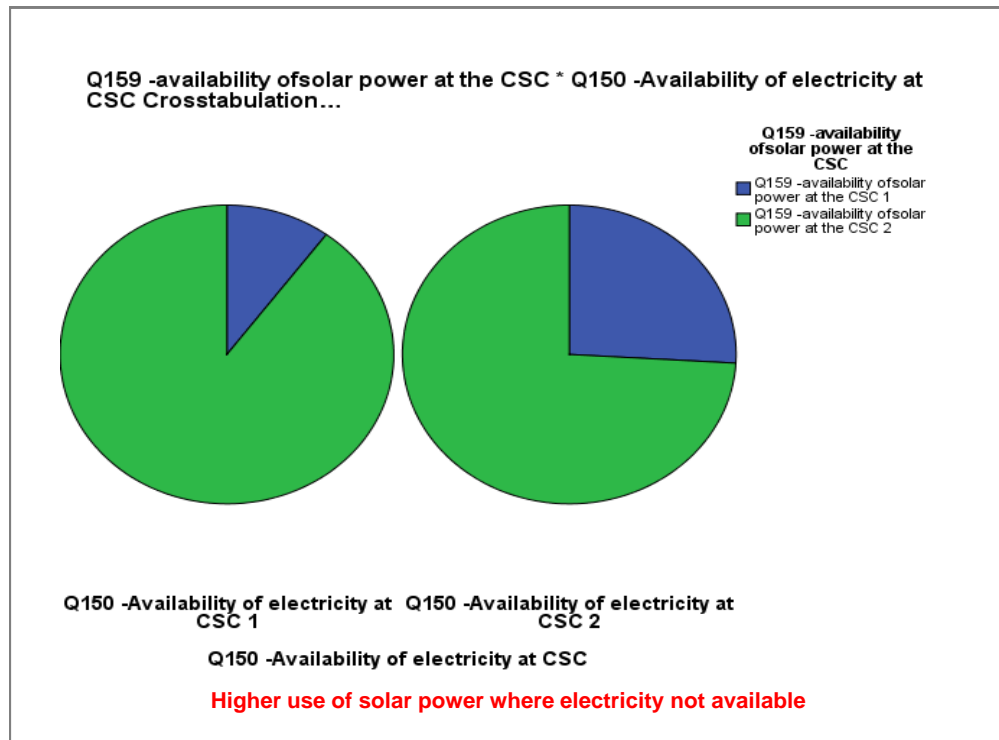


Figure-46: Cross tabulation- Availability of solar power at the CSC and availability of electricity at CSC

It also emerges from Figure-46 below that usage of solar power is higher when power supply is lower, indicating potential for a clean energy resource like solar powered backup device, to play an enabling role in ensuring smooth CSC operations.

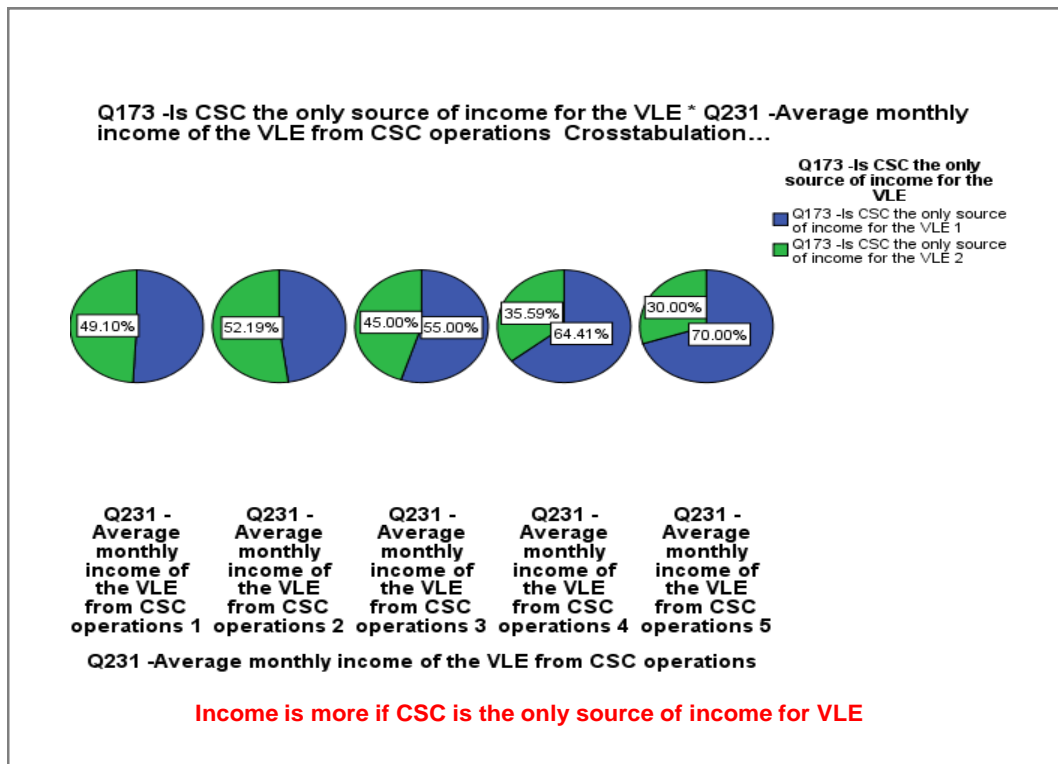


Figure-47: Cross tabulation- CSC only source of income & average monthly income of VLE from CSC operations

Figure-47 shows that for income category-1, about 51% respondents reported that CSCs are their only source of income. For income categories-2, 3, 4 & 5 about 48%, 55%, 64% & 70% respondents respectively said that CSCs are their only source of income.

This indicates that for VLEs in higher income categories, CSC is the only source of income for VLEs. This is indicative of higher commitment, greater dedication and concerted efforts by the VLE for the success of CSC operations when CSC is his/her sole source of livelihood. This is an aspect worthy of being paid attention to, at the time of selecting VLEs to set up CSC operations.

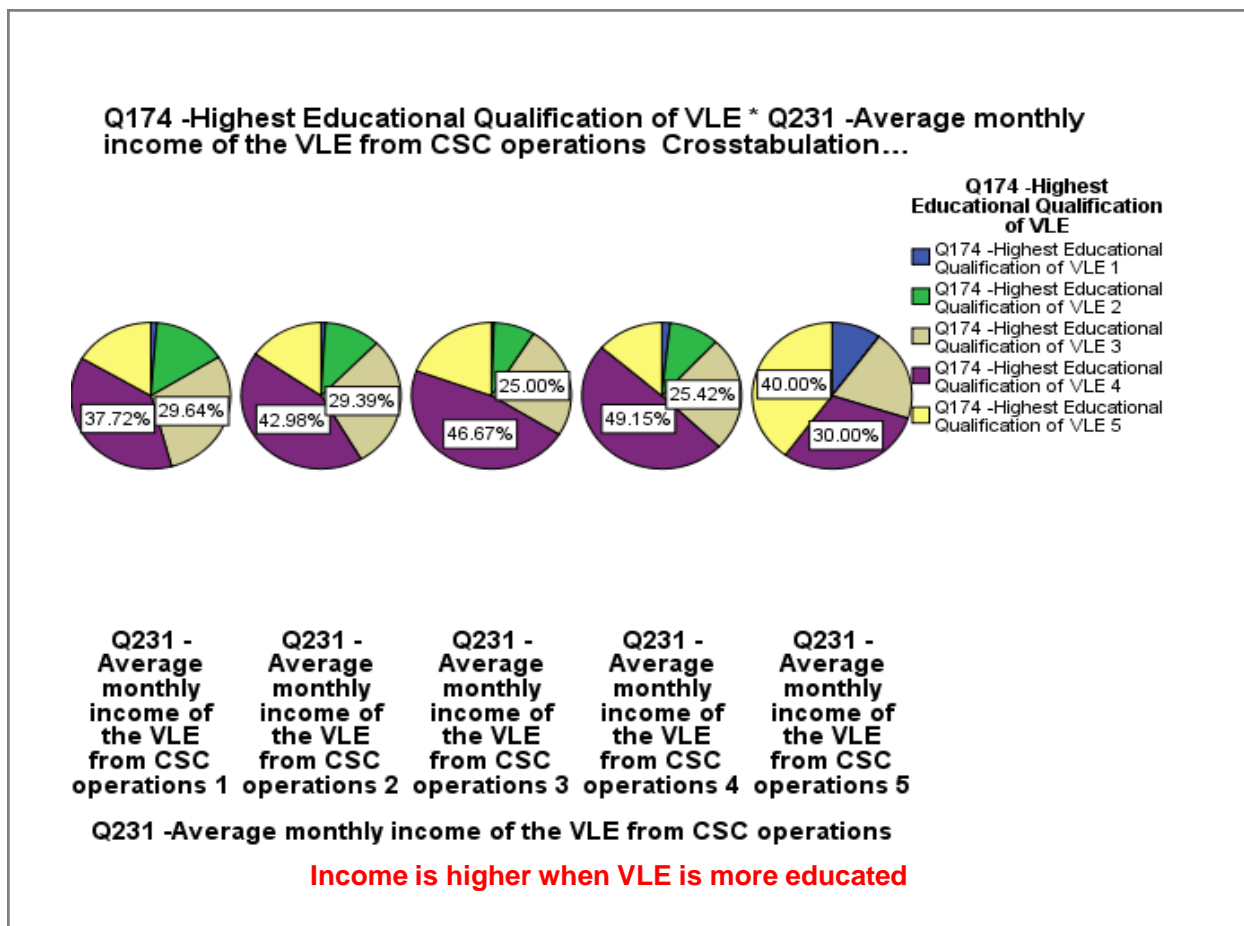


Figure-48: Cross tabulation- Highest educational qualification and Average monthly income of the VLE from CSC operations

Figure-48 shows that for income category-5, VLEs are more educated. This shows that for higher income categories, VLEs have higher educational qualifications. It is therefore reasonable to believe that VLEs with higher educational qualifications have better appreciation and understanding of the CSC model and what it takes to make it successful. It would therefore be appropriate for SDAs and SCAs to pay due attention to this aspect when selecting VLEs.

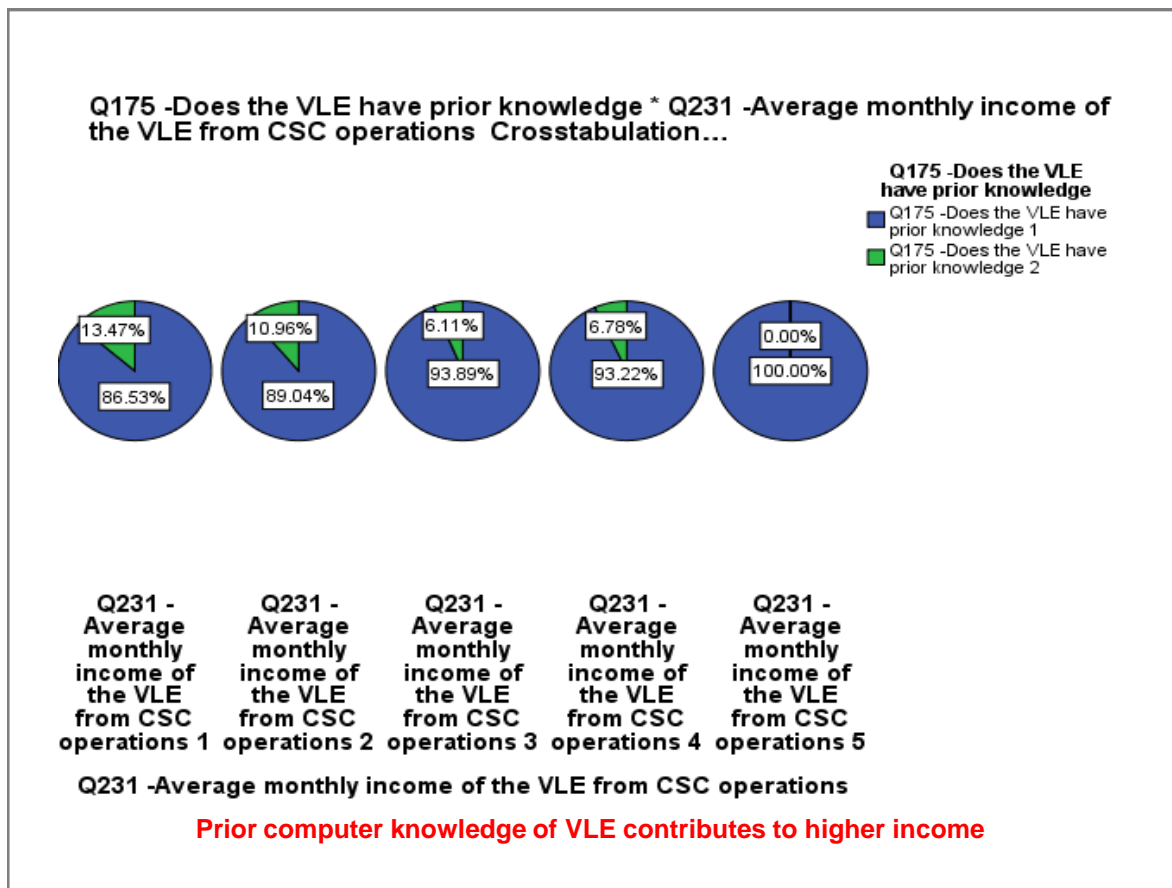


Figure-49: Cross tabulation- VLE's prior computer knowledge and Average monthly income of the VLE from CSC operations

In Figure-49, income category-1 shows that about 86% of the VLEs have prior computer knowledge before setting up the CSCs. Similarly income categories 2, 3, 4 and 5 show about 89%, 94%, 93% & 100% incidence of prior computer knowledge among VLEs.

This clearly shows that higher income is possible if VLEs have prior computer knowledge, since they would be equipped with the requisite technical skills to understand the IT-interface of CSCs better and hence operate them with facility.

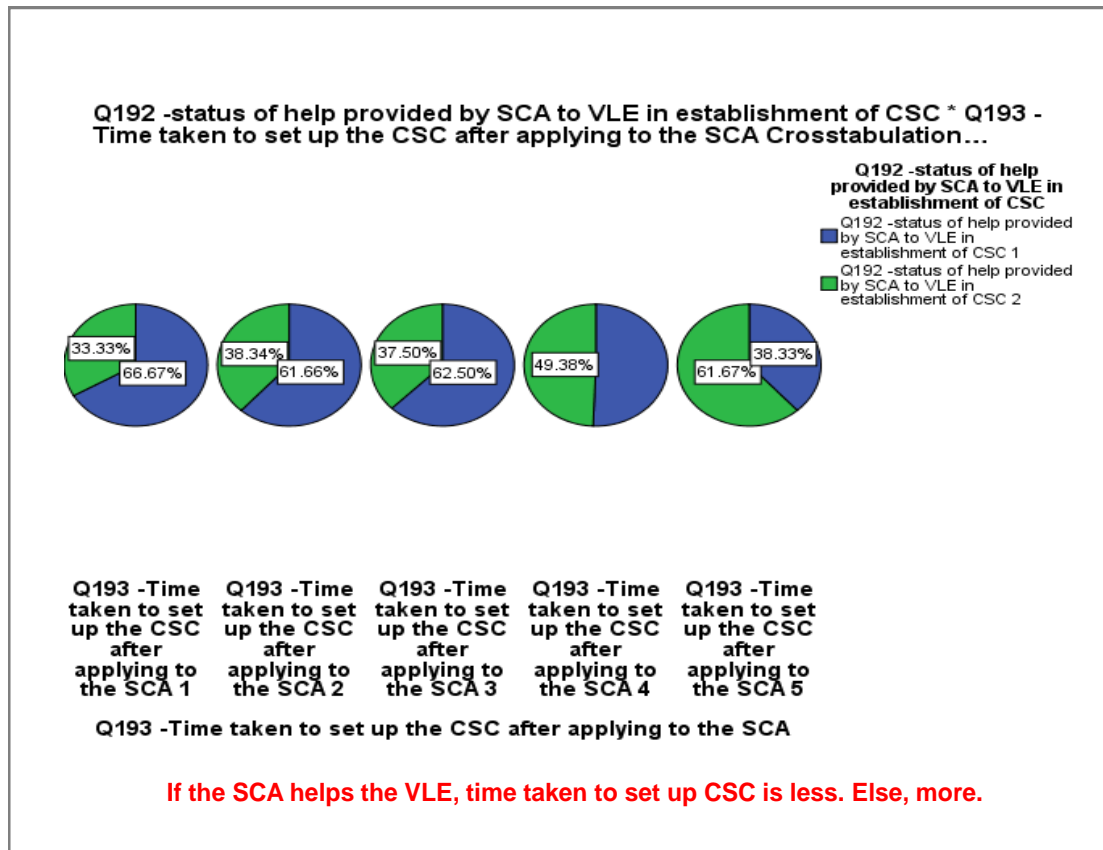


Figure-50: Cross tabulation- Status of SCA help and Time taken to set up the CSC

Figure-50 shows that time taken to set up the CSC can be as low as up to just about a month if the SCA is extending due help to the VLE. On the contrary, if the SCA is found wanting in providing assistance to the VLE, the time taken to set up CSC is progressively higher, in some cases, six months and beyond too. Needless to mention, SCAs need to handhold the VLEs, in honor of their commitments made to the SDAs, as per the agreements.

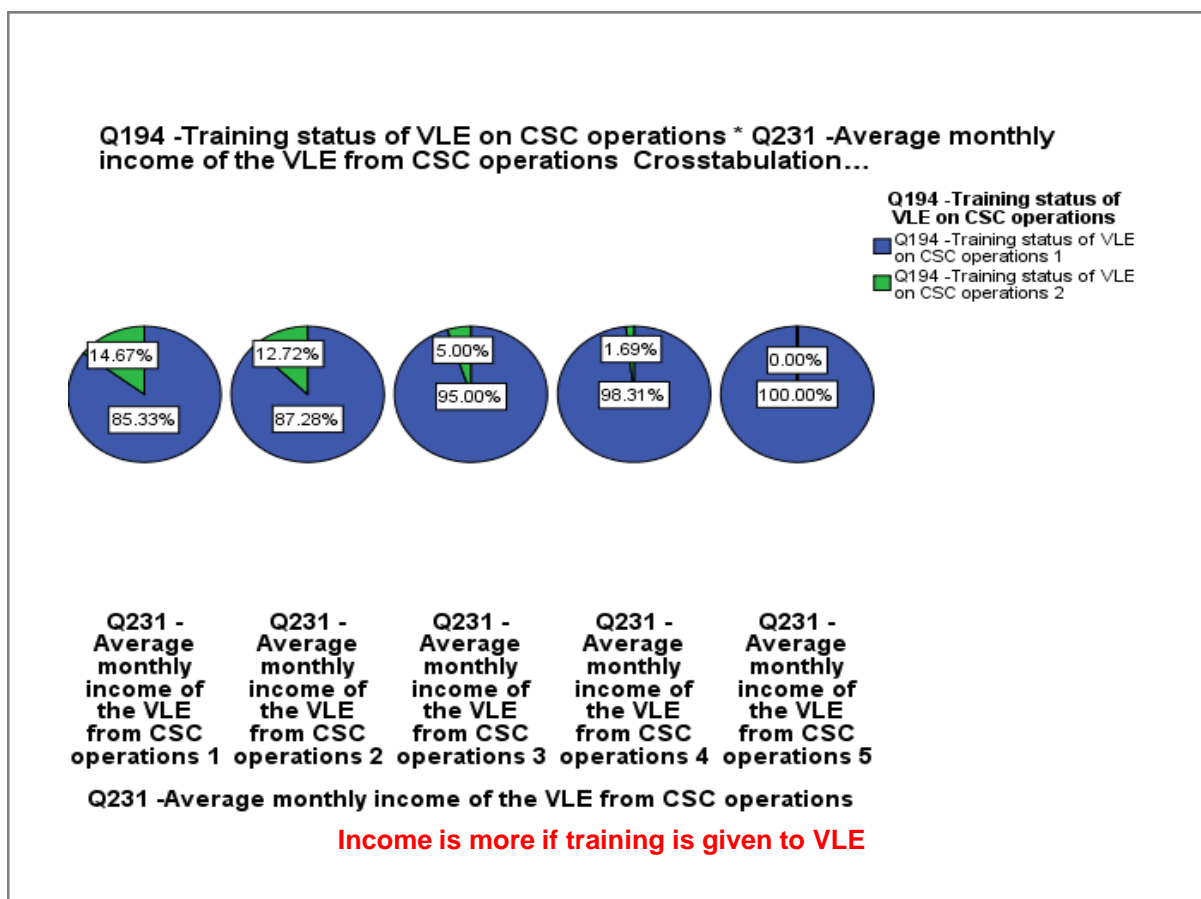


Figure-51: Cross tabulation- Training status of VLE and Average monthly income of the VLE from CSC Operations

Figure-51 shows that VLEs in higher income categories have had more training. It can also be inferred that lack of training to the VLEs affects the viability of the CSCs in terms of income, there by highlighting the importance of capacity building.

SDAs have a role here in enforcing that SCAs provide adequate and relevant training to the VLEs at frequent intervals, supplementing the training efforts undertaken by the SDAs themselves (e.g. Mana TV of AP).

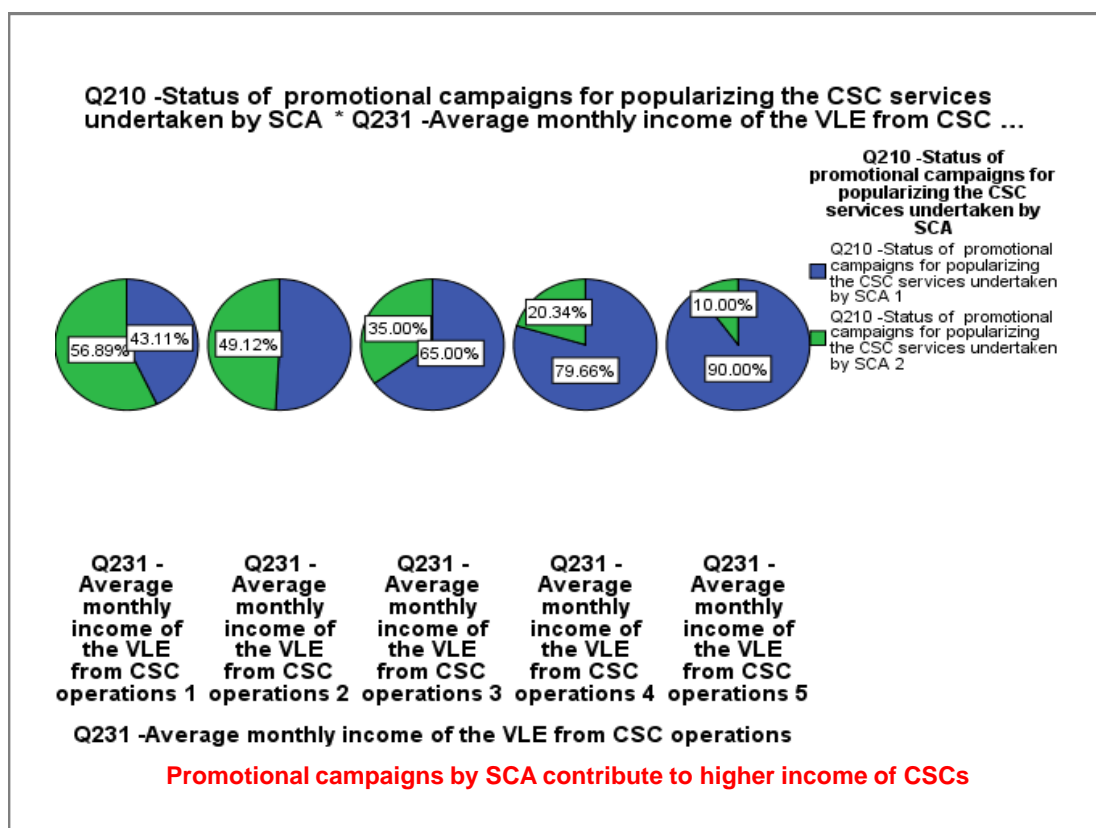
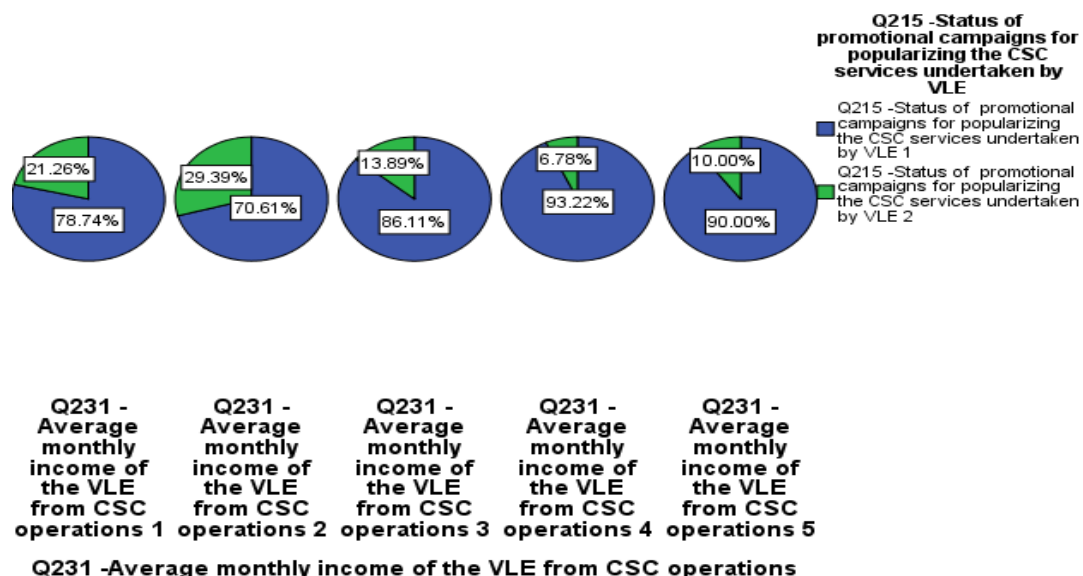


Figure-52: Cross tabulation- Status of promotional campaigns by SCA and average monthly income of VLE from CSC operations

Figure-52 shows that for income category-5 (i.e. more than Rs. 20,000/-), about 90% of VLEs reported that the SCA undertakes promotional campaigns for popularizing the CSC services, whereas income category-1 (up to Rs. 3,000/-) shows only about 43% VLEs reporting that the SCA undertakes promotional campaigns.

This indicates that VLE/CSCs in higher income categories seem to be definitely benefiting from the promotional campaigns conducted in their catchment areas by the SCAs.

Q215 -Status of promotional campaigns for popularizing the CSC services undertaken by VLE * Q231 -Average monthly income of the VLE from CSC ...



Promotional campaigns by VLE contribute to higher income of CSC

Figure-53: Cross tabulation- Status of promotional campaigns by VLE and average monthly income of VLE from CSC

Figure-53 shows those VLE/CSCs in higher income category conduct more promotional campaigns in their catchment areas.

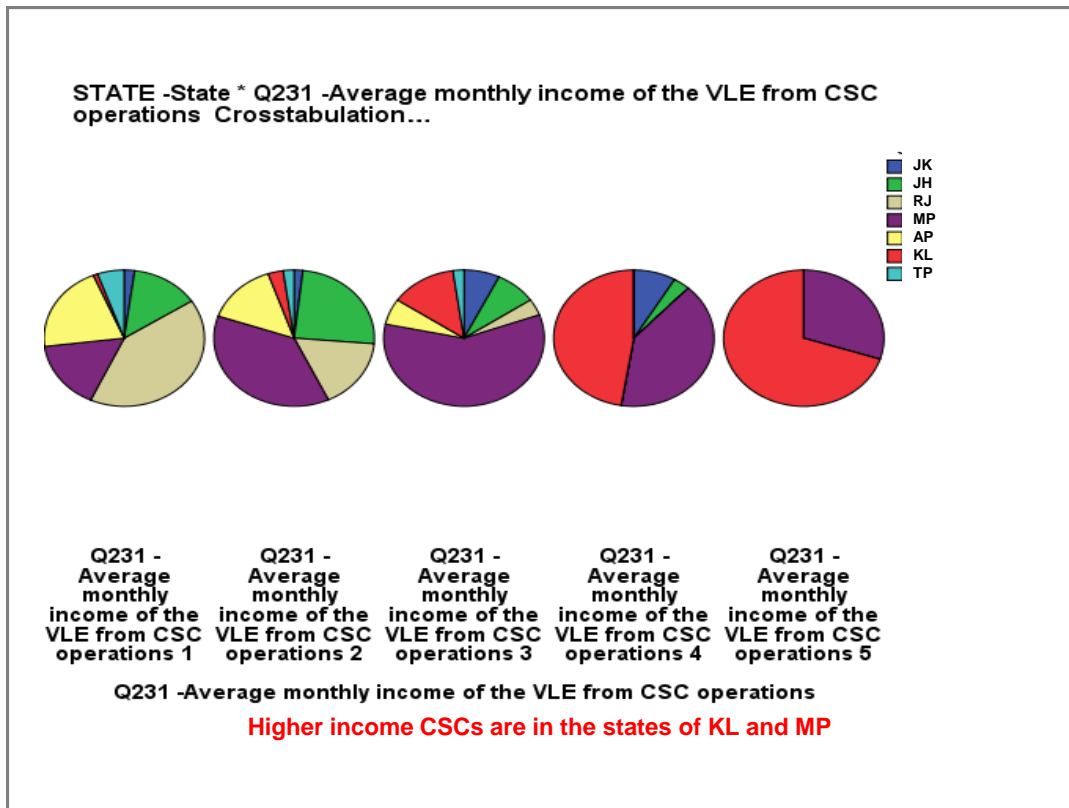


Figure-54: Cross tabulation- State of operations and Average monthly income of the VLE from CSC

Figure-54 shows that KL has a success story to report as regards the implementation of CSC scheme since its VLEs figure in high income categories of 4 & 5 viz. above Rs. 10,000/- and above Rs. 20,000/- respectively. This is due to the good mix of G2C and B2C services that the CSCs of KL are offering.

Among the more viable and sustainable CSCs are also those of MP, as they figure predominantly in category-3 (income up to Rs.10,000/-) This indicates that there is merit in following the business models of CSCs of KL and MP.

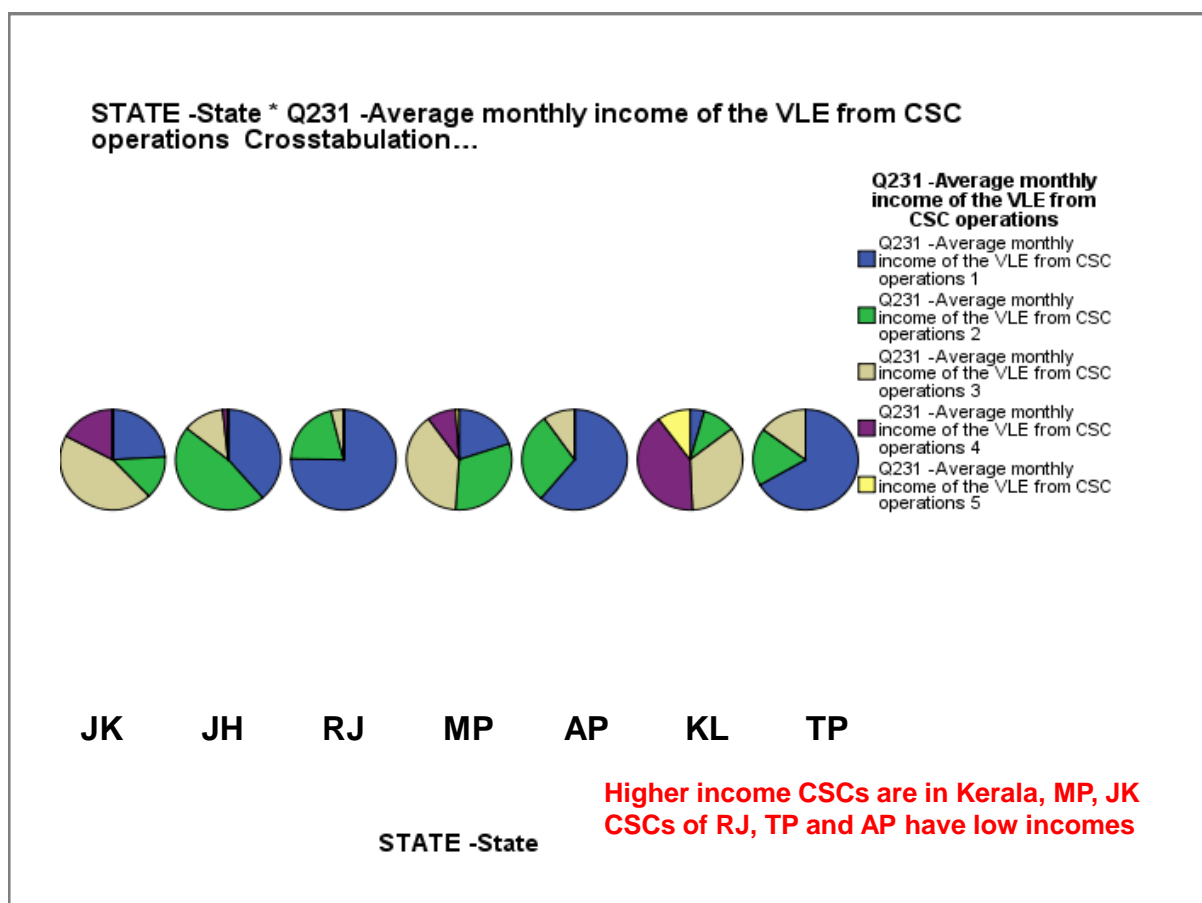


Figure-55: Cross tabulation- State and Average monthly income of VLE from CSC Operations

As brought out above, Figure-55 drives home that Kerala, Madhya Pradesh and Jammu & Kashmir have higher incomes (typically >Rs.10,000/-), whereas other states have moderate and low incomes.

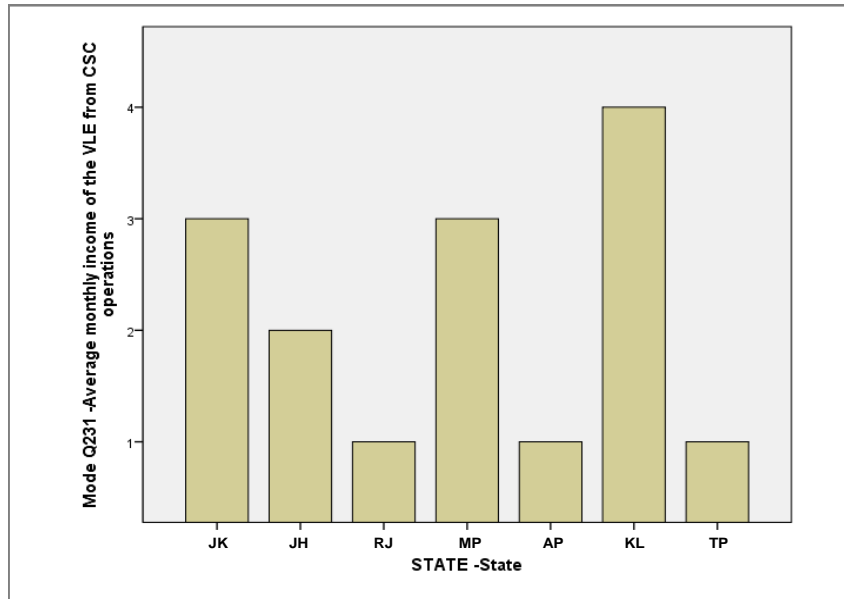


Figure-56: State- wise modal values of CSC income

The modal values of CSC income in each state are shown in Figure-56. CSCs in Kerala have higher modal monthly income while those in MP and JK have modal values of monthly income in category-3 (up to Rs. 10,000/-).

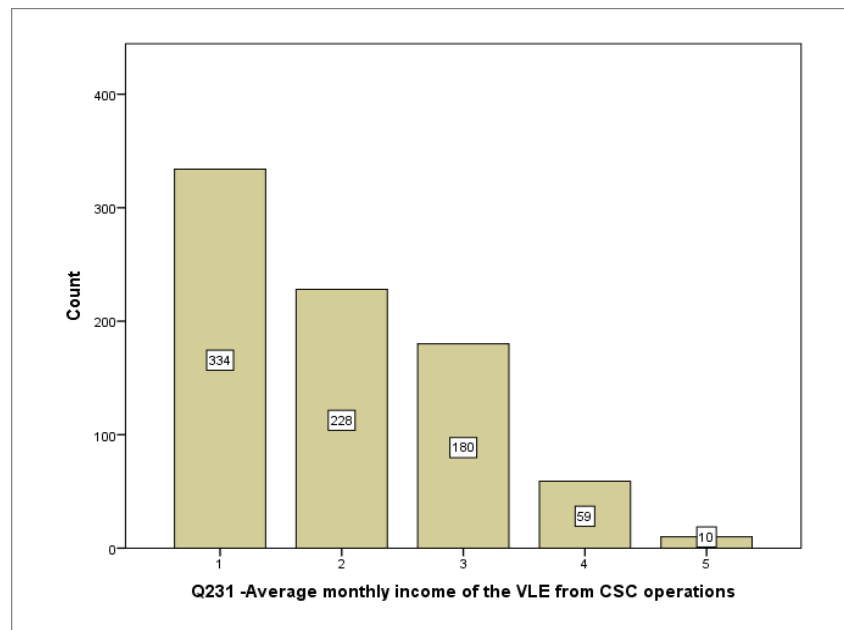


Figure-57: Number of CSCs (Income slab-wise)

The graphs (Figure-57, 58, 59 and 60) imply that about 09% of the CSCs are in higher income bracket (above Rs. 10,000/-), about 50% of the CSCs fall in the moderate

income bracket (up to Rs. 10,000/-) and about 41% of the CSCs surveyed fall in the lower income bracket (up to Rs. 3,000/-).

This shows that there are successful models of CSCs, the practices and operations of which could be replicated in other CSCs too for improved viability and profitability of the latter.

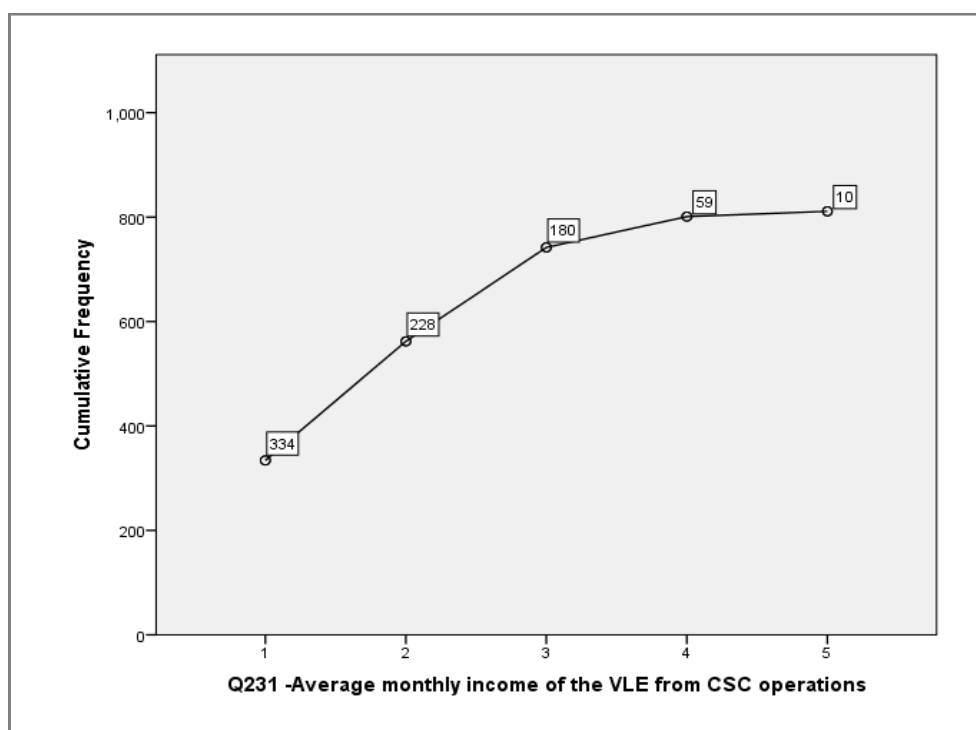


Figure-58: Income Slab- wise Number of CSCs

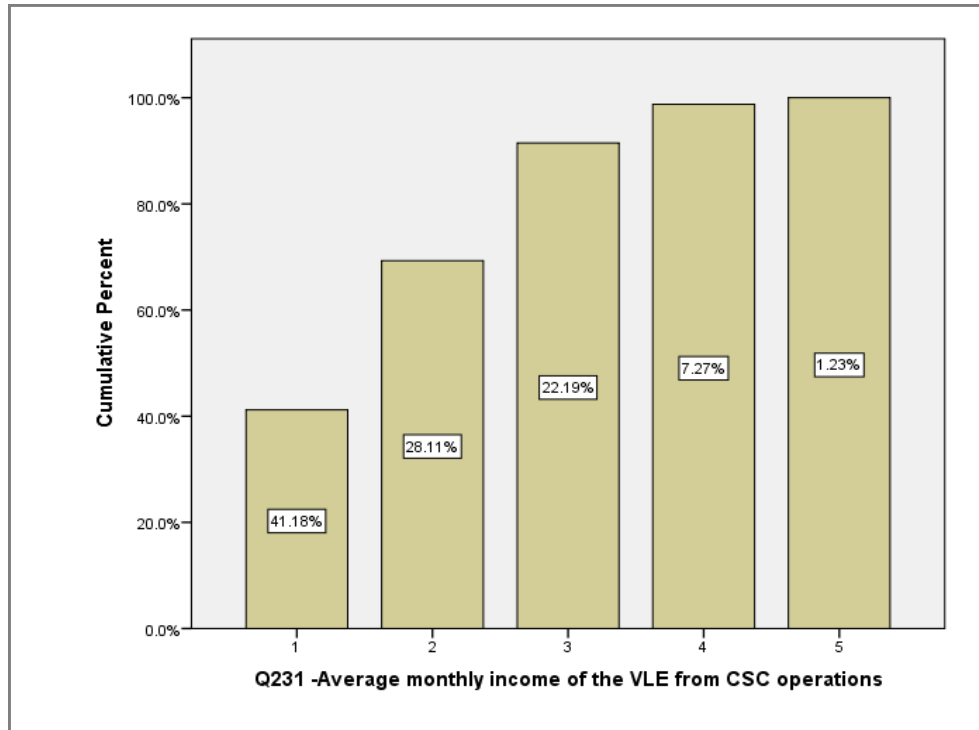


Figure-59: Income slab- wise percentage of CSCs

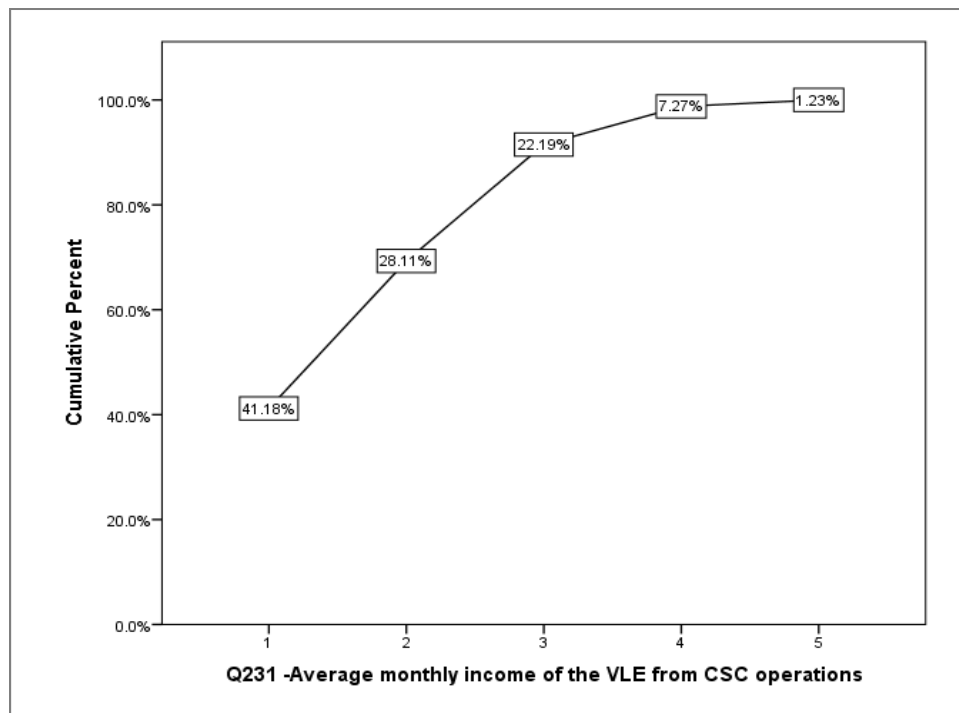


Figure-60: Income slab- wise percentage of CSCs

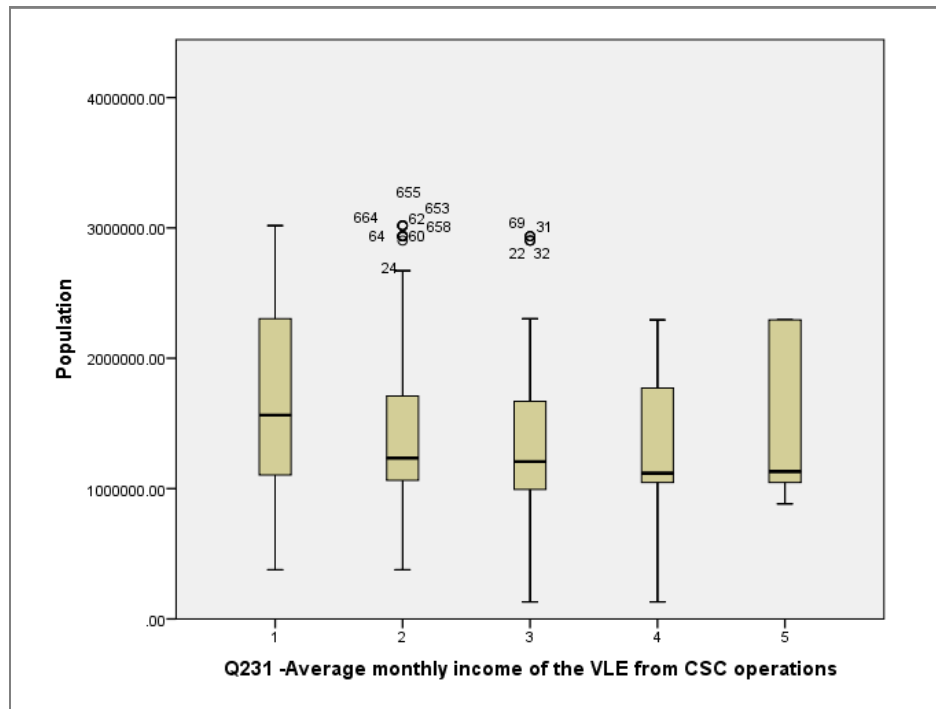


Figure-61: District population and average monthly income of the CSCs

A brief analysis of district wise population data of the districts surveyed in the study when mapped against average monthly income of CSCs (Figure-61) shows that income is by and large independent of the district population.

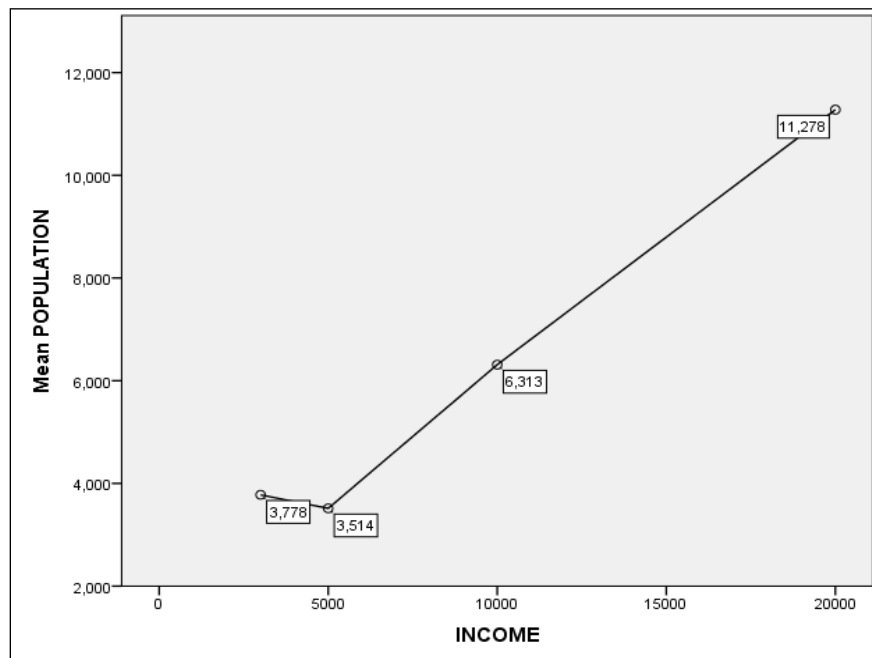


Figure-62: Income of CSC Vs. Mean Population of Villages

However, Figure-62 shows the mean population of the village (where the CSC is located) plotted against the income of the CSC. There appears to be a positive correlation between population and income. Thus, it is logical to assume that as the catchment population for a CSC increases, there is a greater demand for transactions, resulting in higher footfalls in the CSC, leading to higher incomes.

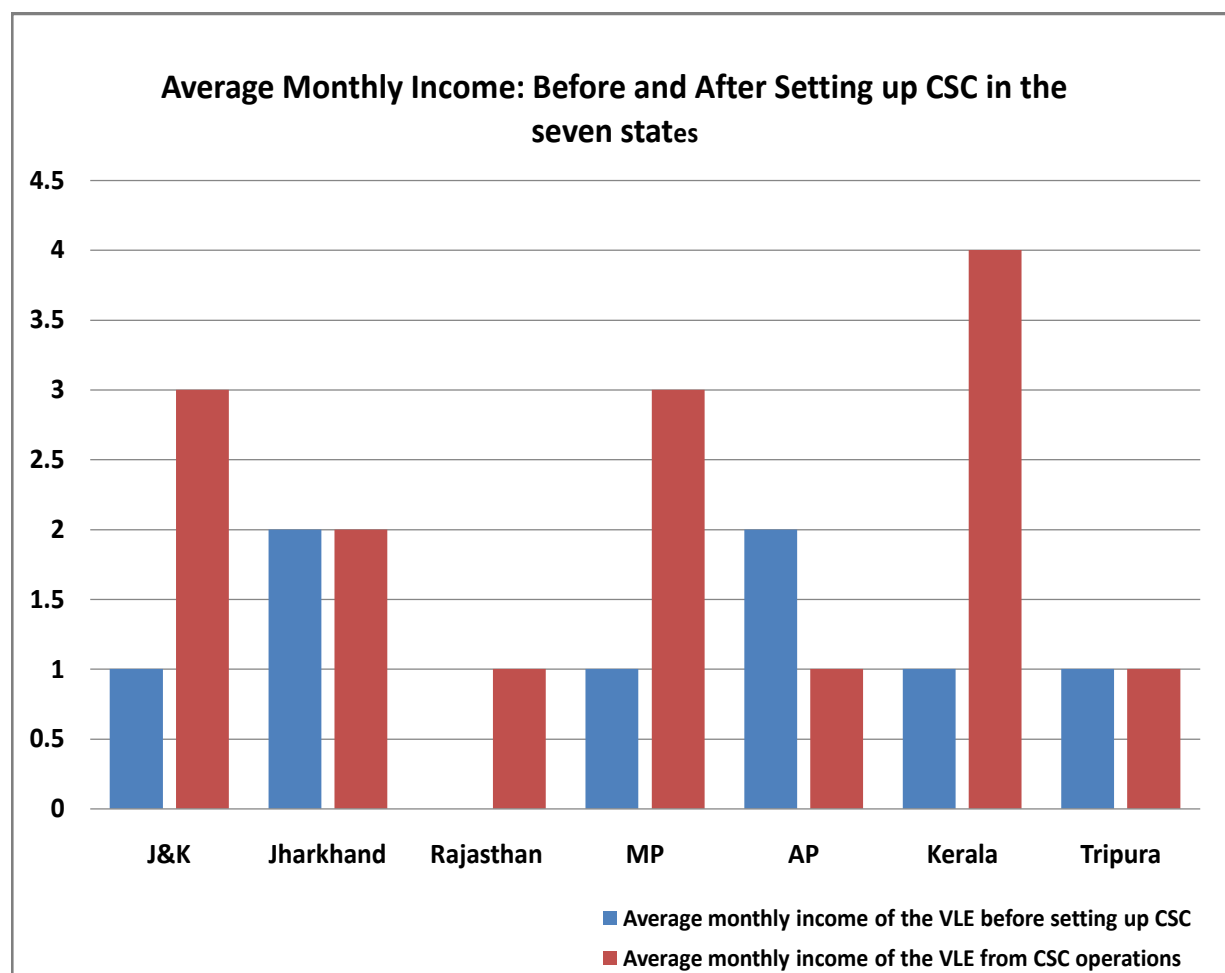


Figure-63: Income of VLEs post-CSC

Figure-63 indicates average income before and after setting up the CSCs of 7 States. As the graph shows, in the states of KL, MP and JK, the modal values of income of VLEs have increased after setting up CSCs in the State, whereas in the states of Jharkhand and Tripura, there is no change in the modal values of income. AP reports that modal value of income of VLEs has actually reduced after setting up CSCs, the grounds for which are not evident from the survey. But by and large it can be said that

the CSC operations are contributing to and have the potential for the improvement of the economic status of the VLEs.

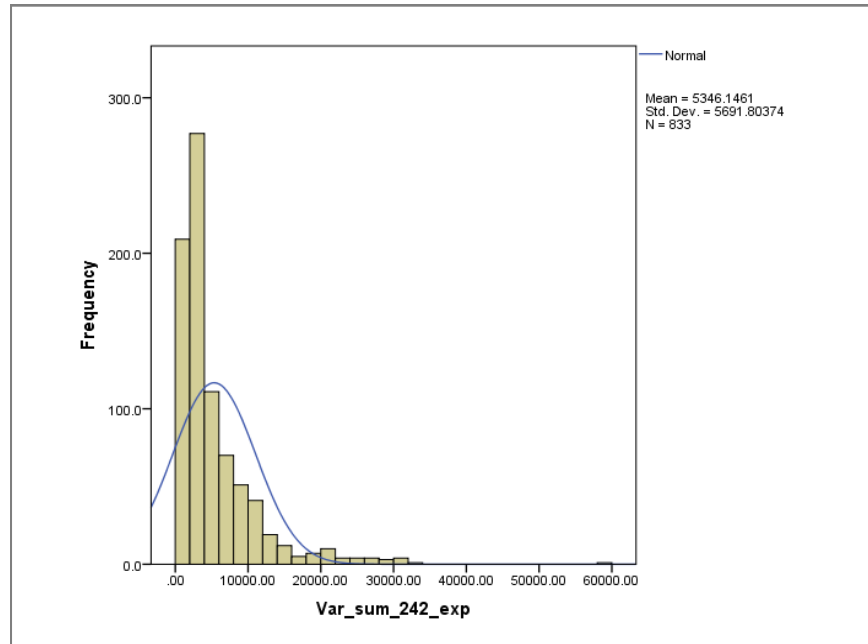


Figure-64: Distribution of total expenditure for all respondents

Figure-64 represents the distribution of total expenditure (sum of all expenses) for all the CSCs surveyed. It shows that the mean value of total expenditure is Rs. 5346.15.

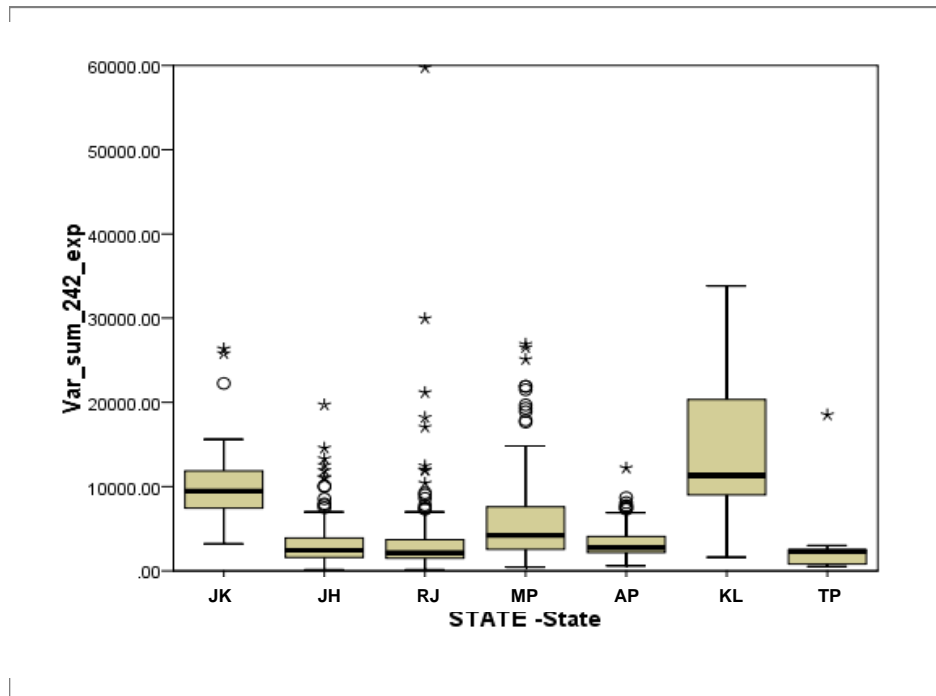


Figure-65: State-wise expenses of CSCs

Figure-65 shows total expenditure vis-à-vis states. Clearly, the plot shows that in the states of KL and JK, the median value of total expenditure is much higher than the median value of such expenditure in other states. Also the variability of such expenses is high in the states of KL, JK, and MP possibly because of higher volume of activities as evidenced by higher income.

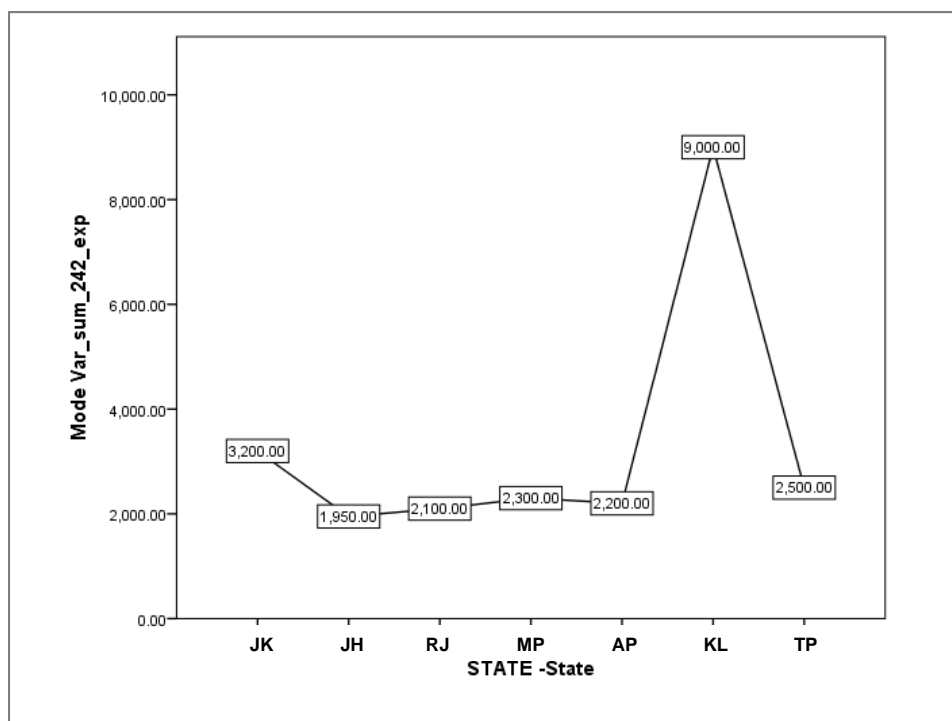


Figure-66: State-wise Modal Values of Expenses of CSCs

Figure-66 shows that the modal value of total expenses when plotted against states shows that the total expenditure in JK stands at Rs. 2,300/-, in JH at Rs. 1,950/-, in RJ at Rs. 2,100/-, in MP at Rs. 2,300/-, in AP at Rs. 2,200/-, in KL at Rs. 9,000/- and in TP at Rs. 2,500/-.

Clearly this plot shows that the total expenses in KL, JK are much higher than those of other five states. KL reports a very high modal value of expenditure which is about 4 times the value in the other 5 states, expectedly, as brought out above, owing to higher volume of transactions.

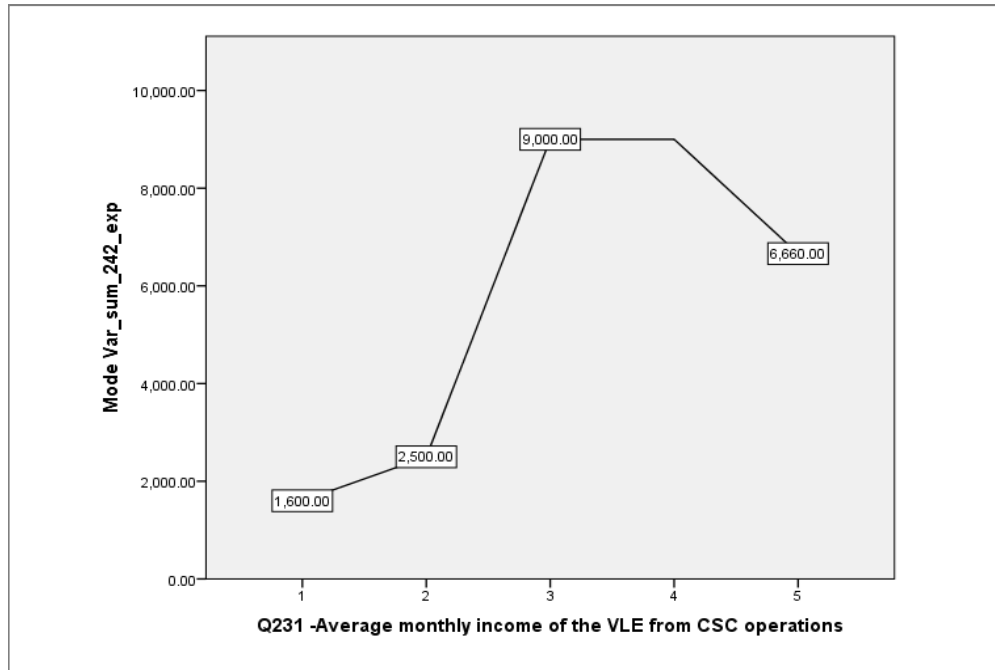


Figure-67: Income Vs. Modal Values of Expenses of CSCs

A plot of the modal value of total expenses when depicted against average monthly income (Figure-67) shows that for income category-1, i.e. for VLE/CSCs earning less than Rs. 3,000/- per month, the modal value of expenses stands at Rs. 1,600/-. Similarly for the income category-2, i.e. below Rs. 5,000/-, the modal value of total expenses is Rs. 2,500/-. This also shows that when CSCs scale up their operations to increase income to categories-3 and 4, there is a spike in total expenses. It is also evident that the expenses start climbing down, as the activities grow beyond that level (as evidenced by category-5 income level) which is likely on account of greater economies of scale.

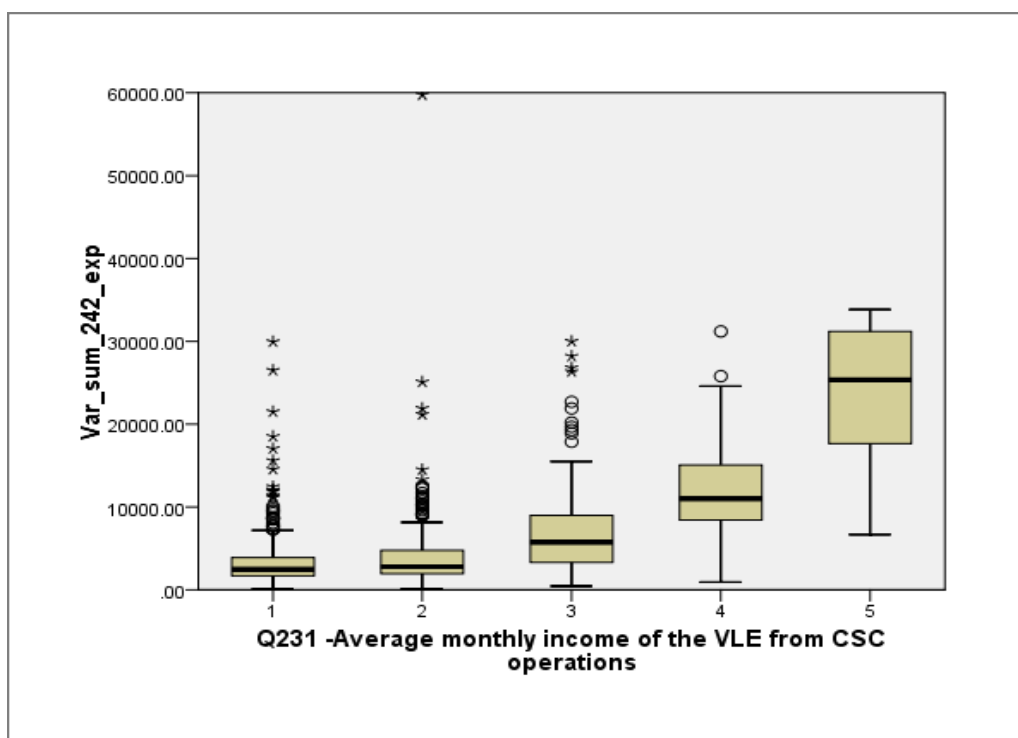


Figure-68: Slab-wise Income Vs. Expenditure Scenario

A simple picture is reported when a box plot of median values of total expenses is made against income categories (Figure-68). Clearly there is a jump in median values of total expenses for income categories-4 and 5.

The following analysis disaggregates the expenses by major heads. From the survey, it emerged that of the total expenses, 23% is on account of Rent, 31% is on account of Interest payments (on the loans availed by the VLEs for setting up CSC operations), 13% on Electricity and 12% on Internet. This means about 80% of the expenses of the CSCs is accounted for, just by these four heads.

The following graphs (Figure-69, 70, 71 and 72) depict the Mean, Median and Modal values of expenses incurred on Rent by the CSCs.

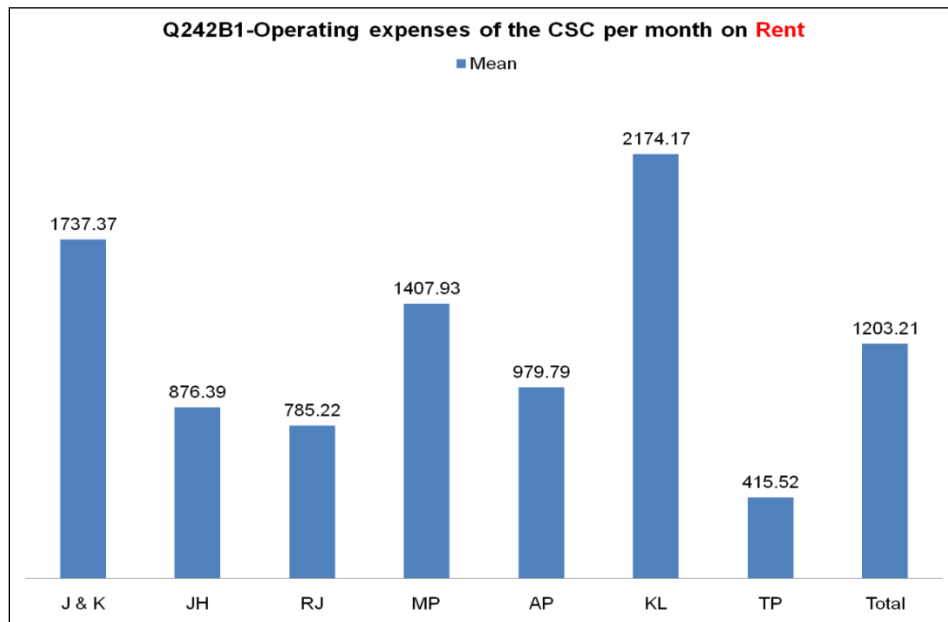


Figure-69: Mean of Operating expenses of CSC per month

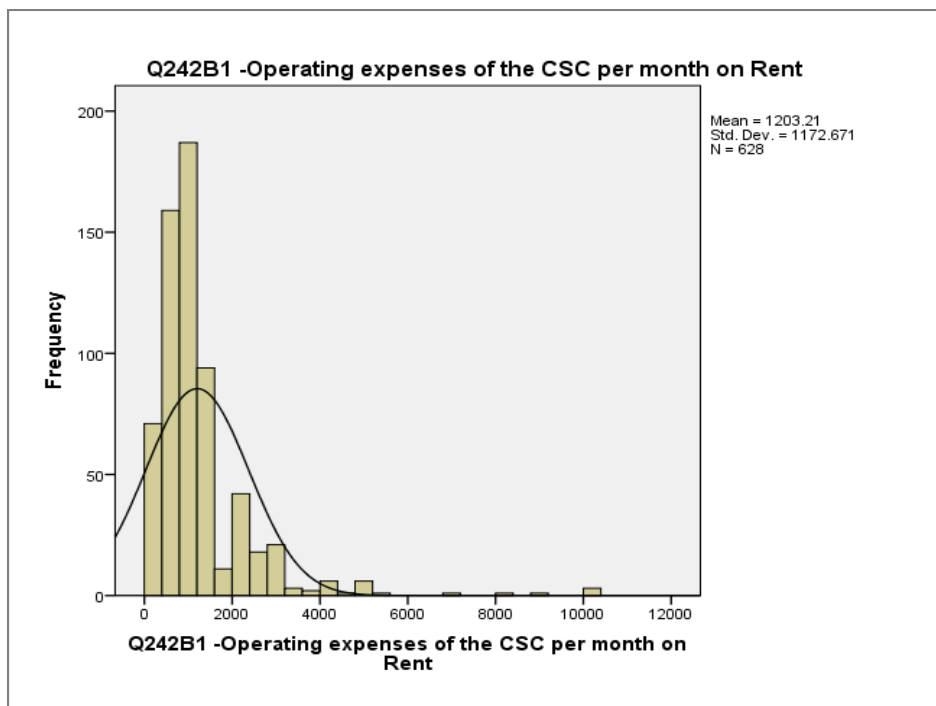


Figure-70: Mean values of CSC expenses on rent

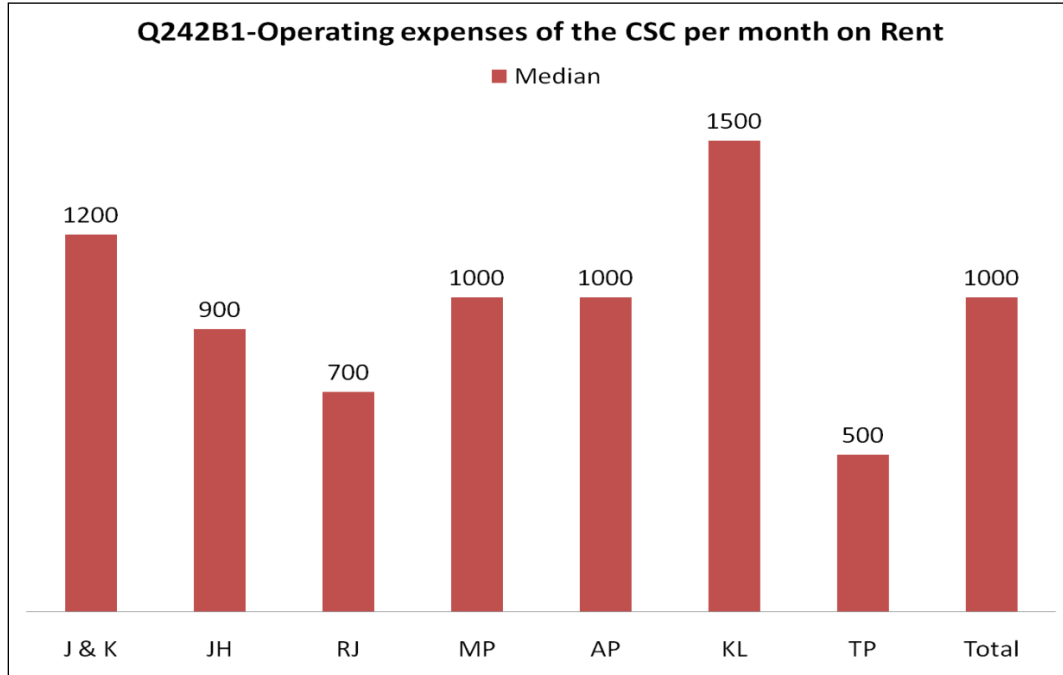


Figure-71: Median of Operating expenses of CSC per month on rent

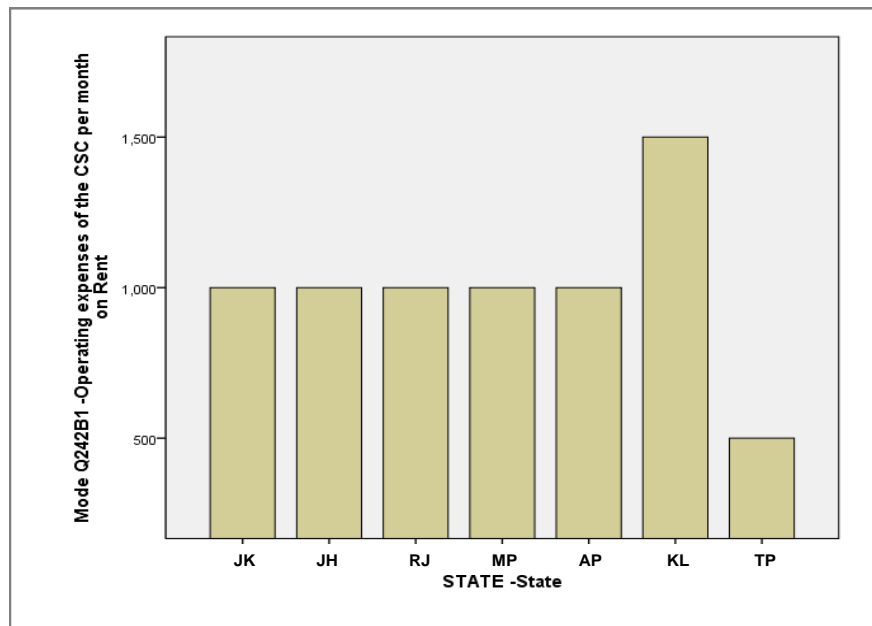


Figure-72: State-wise modal values of CSC expenses on rent

From the distribution of operating expenses on Rent, it clearly emerges that the mean value is 1203.21. Modal value of rent when plotted against each state shows expenses of Rs. 1,000/- for JK, JH, RJ, MP and AP; Rs.1,500 for KL and Rs. 500 for TP.

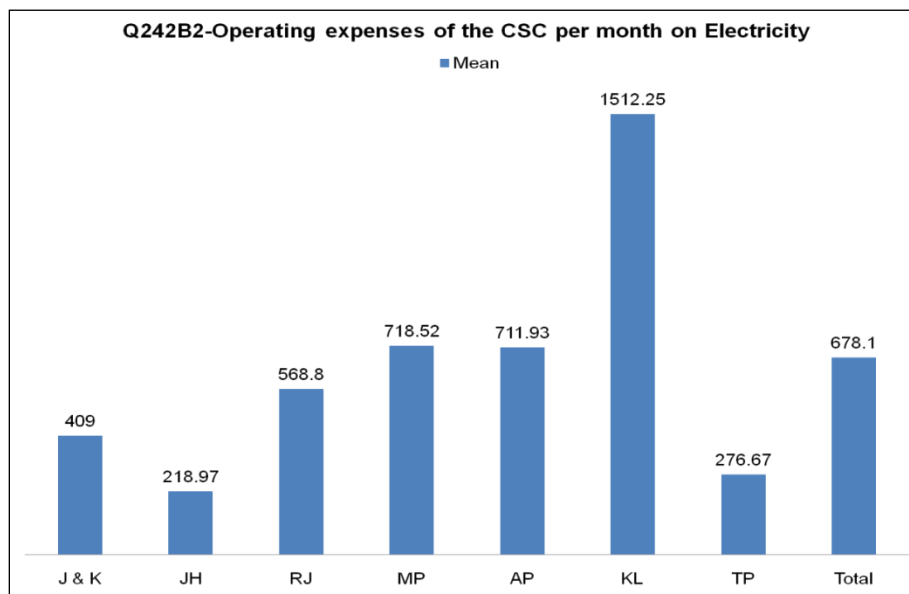


Figure-73: Mean of operating expenses of CSC per month on electricity

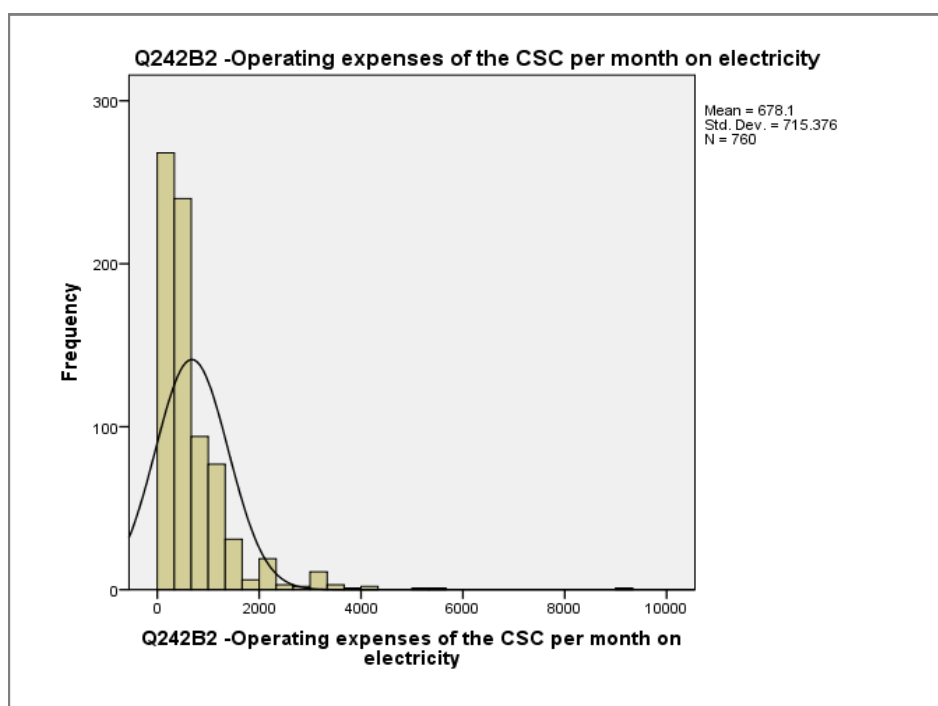


Figure-74: Mean values of CSC expenses on electricity

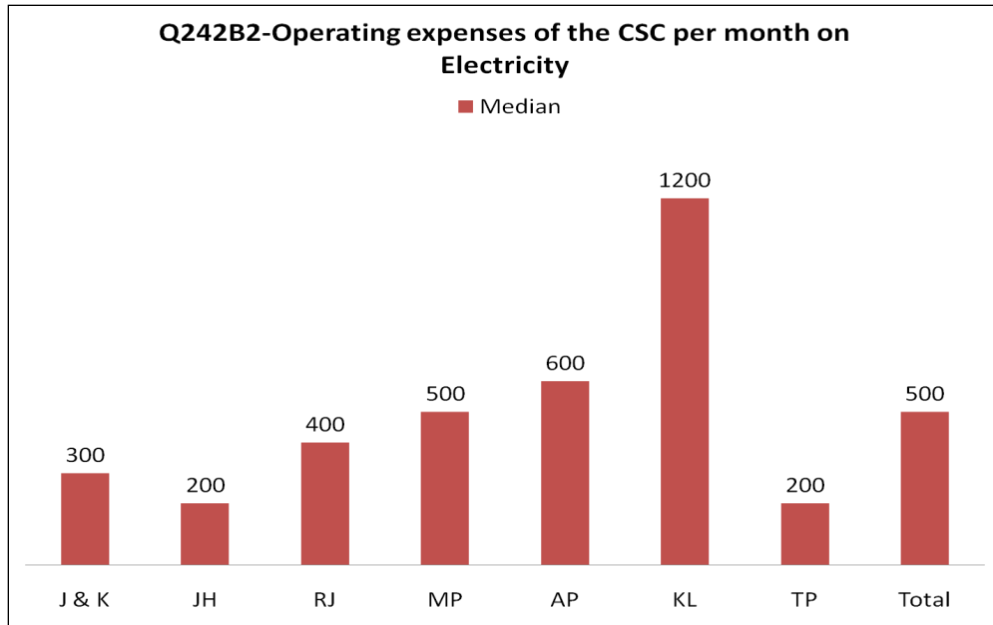


Figure-75: Median of Operating expenses of CSCs per month on electricity

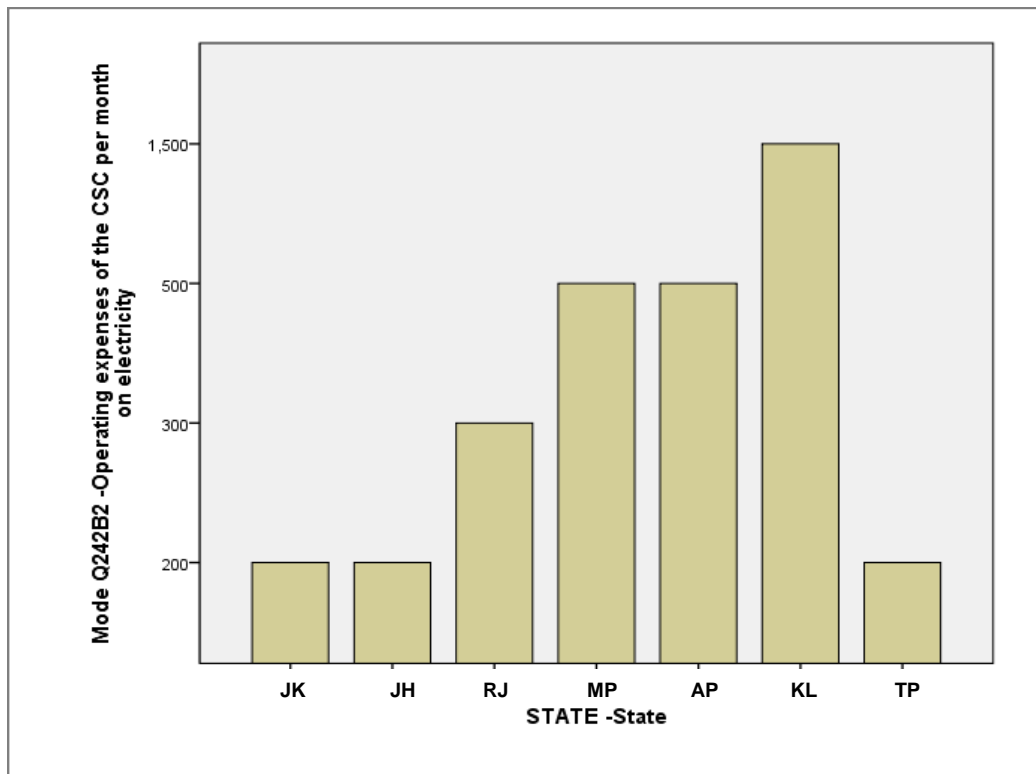


Figure-76: Modal values of CSC expenses on electricity

The above graphs (Figures-73, 74, 75 and 76) bring out from the distribution of operating expenses of VLE/CSCs, that electricity expenses have a mean of Rs.678.10.

Modal expenses of electricity plotted against income show that the expenditure of VLE/CSCs on account of electricity stands for JK, JH and TP at Rs.200/-, for RJ at Rs.300/- and for MP and AP at Rs.500/- respectively. They are relatively higher at Rs.1,500/- for KL.

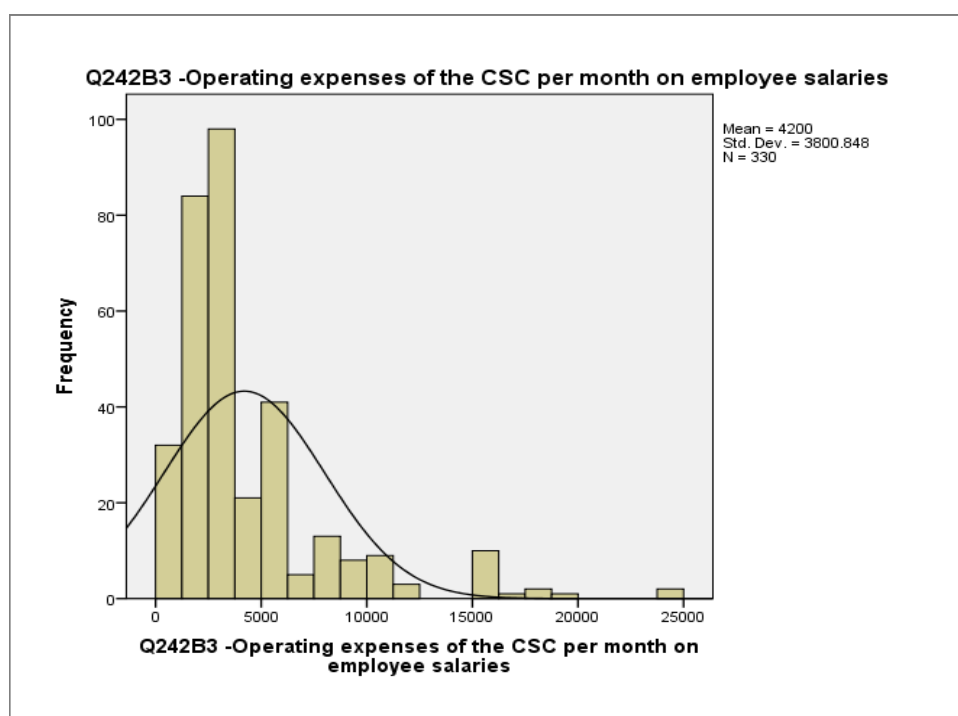


Figure-77: Mean values of CSC expenses on salaries

Figure-77 gives the distribution of operating expenses of VLE/CSCs on account of employee salaries. The mean expense on account of employee salaries is Rs. 4,200/-. This situation exists in states (e.g. KL) that have high incidence of CSCs with multiple counters.

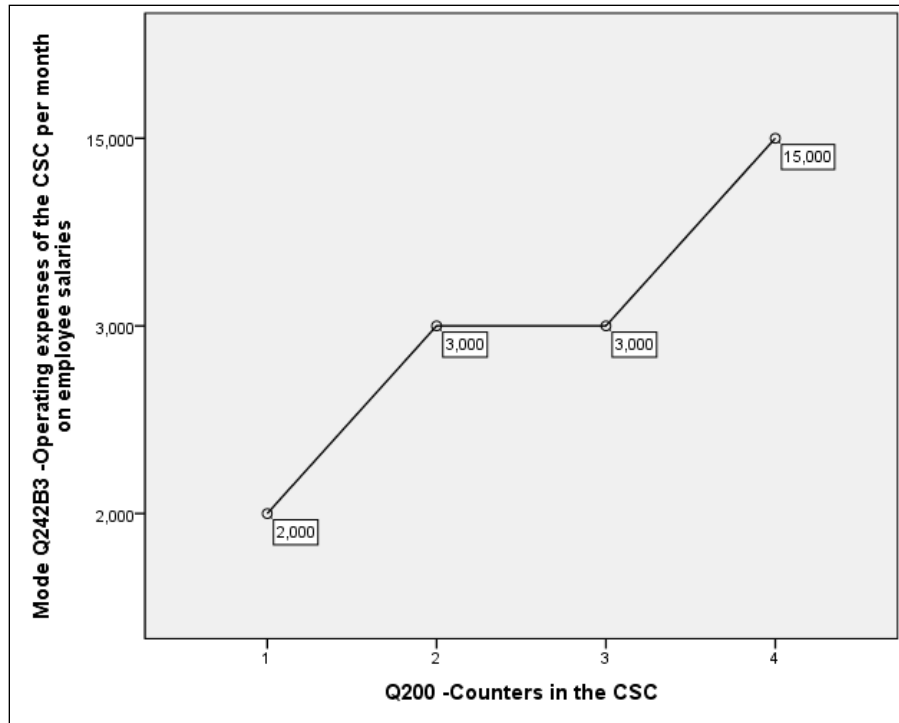


Figure-78: Counters in the CSC Vs. Modal values of operating expenses of the CSC per month on employee salaries

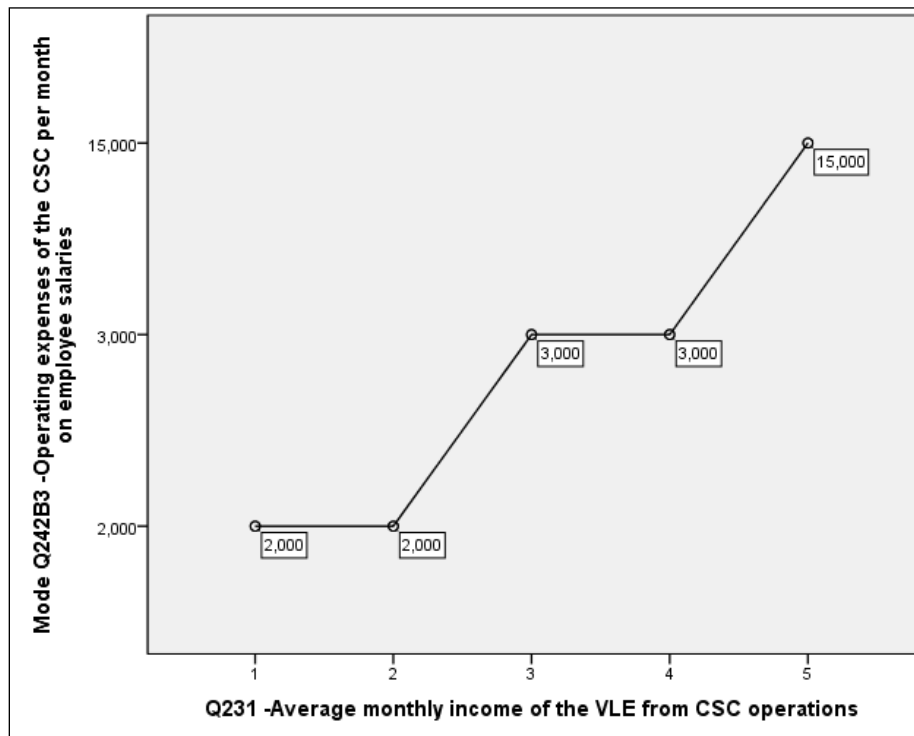


Figure-79: Average monthly income of the VLE from CSC operations Vs. Mode of Operating expenses of the CSC per month on employee salaries

From Figures 78 & 79, it emerges that the operating expenses of the CSC per month on employee salaries is higher in the CSC with more than three counters (Category-4). The modal values of operating expenses of VLEs on employee salaries rise with increase in the average monthly income. This is logical, since average income rises when there are more counters in the CSC to cater to higher demand for services and since these counters are manned by the employees of the VLE. So, higher demand for services (as in KL) results in larger CSCs with higher number of counters in the CSC, which in turn results in higher rate of transaction processing and consequently, higher incomes. However, since manpower is required to man the counters, operational expenses on account of employee salaries are higher in such instances.

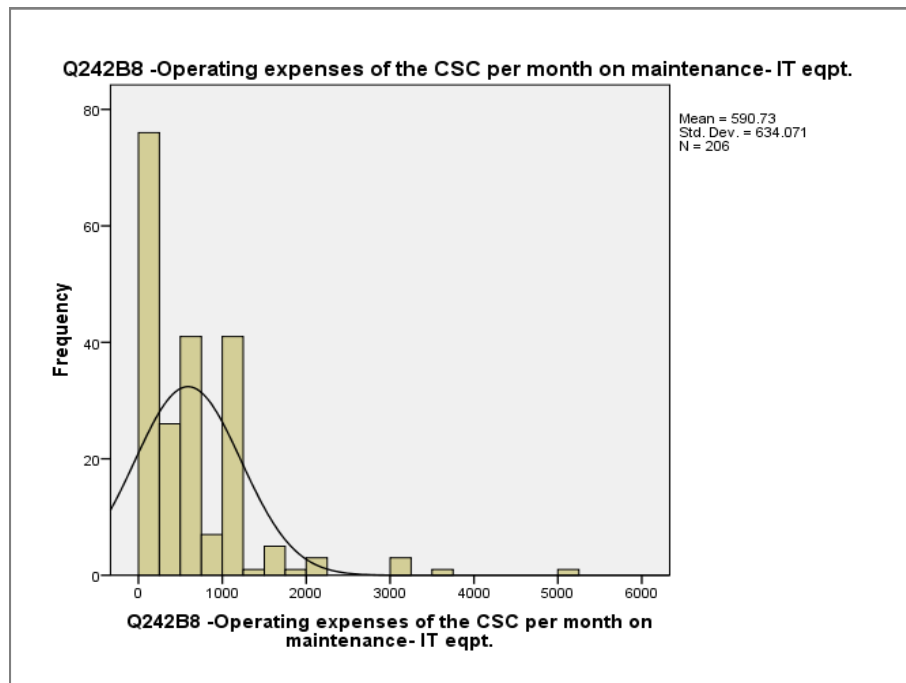


Figure-80: Mean values of CSC expenses on maintenance of IT equipment

Figure-80 gives the distribution of operating expenses of the VLE/CSCs per month on account of maintenance of IT equipment. The mean of operating expense on maintenance of IT is Rs. 590.73.

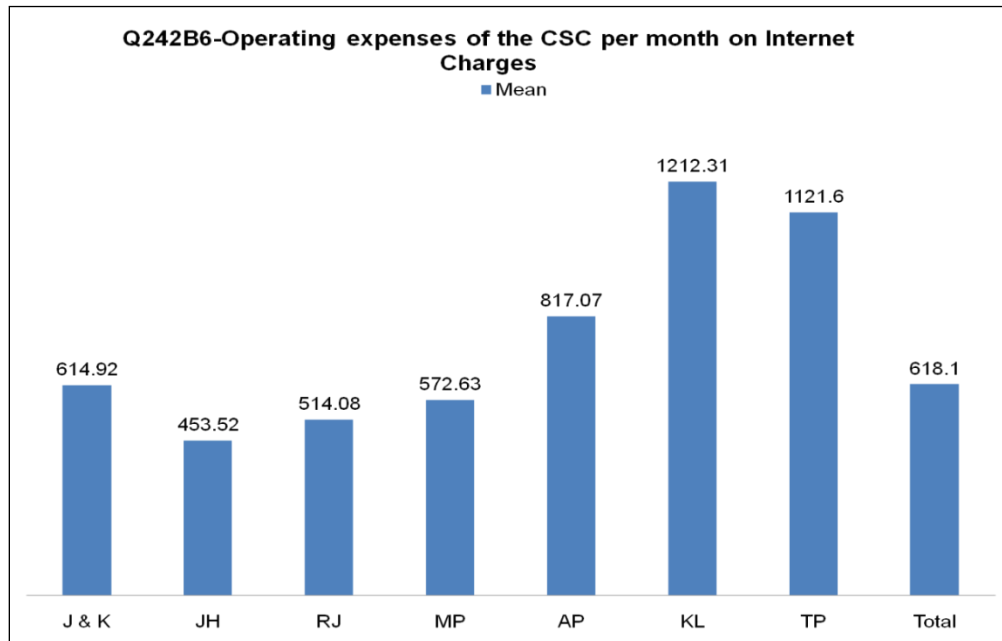


Figure-81: Mean of operating expenses of CSC per month on internet charges

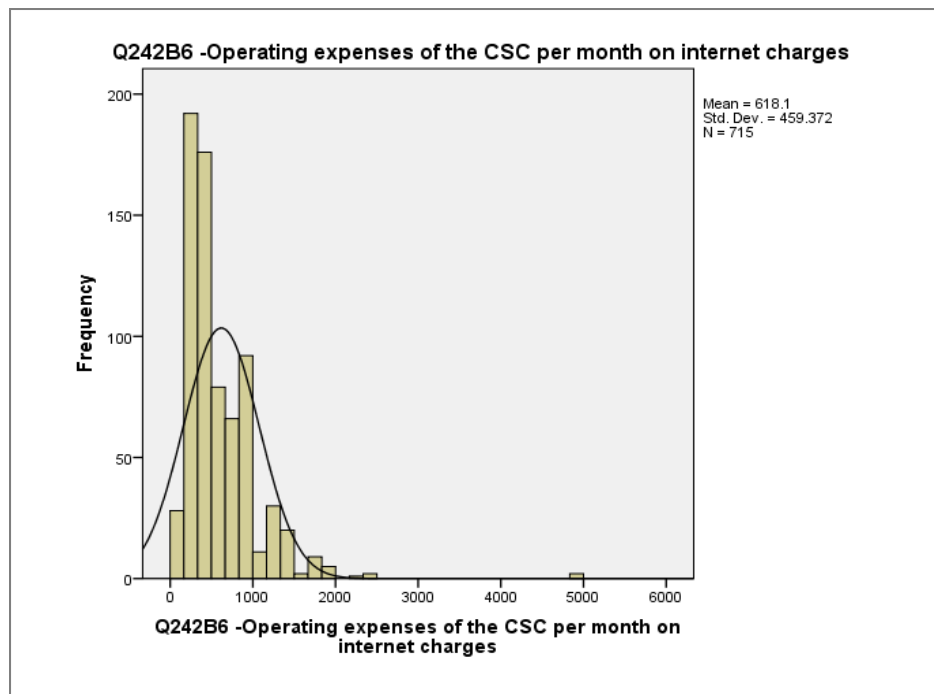


Figure-82: Mean values of CSC expenses on Internet connectivity

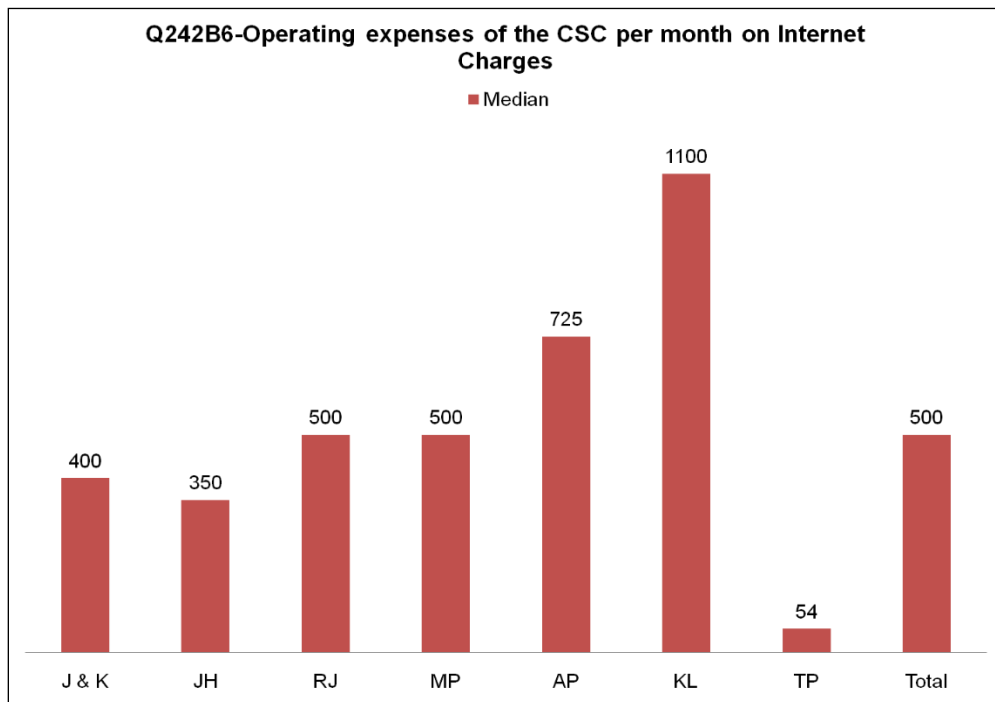


Figure-83: Median of operating expenses of CSC per month on internet charges

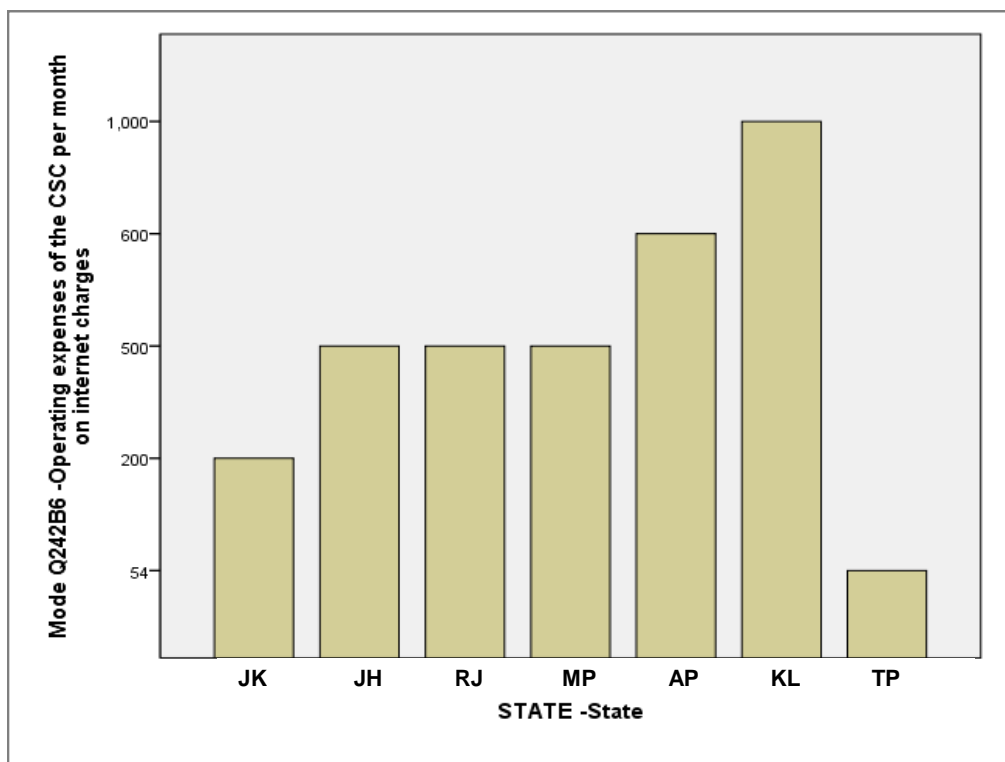


Figure-84: State-wise Modal Values of CSC Expenses on Internet Connectivity

The above graphs (Figure-81, 82, 83 & 84) give the distribution of operating expenses of the VLE/CSCs per month on account of Internet charges. The mean of operating expense on Internet charges is Rs. 618.10.

From the plot of modal values of expenses on internet connectivity in each state, it is clear that in JK the expense is at Rs. 200/-, in JH, RJ and MP it is at Rs.500/-, in AP at Rs. 600/-, in KL at Rs.1,000/- and in TP at Rs. 54/- only. Internet connectivity is vital for the successful operations of the CSCs. It is therefore important that CSCs have not only uninterrupted availability of internet but also its accessibility at an affordable rate.

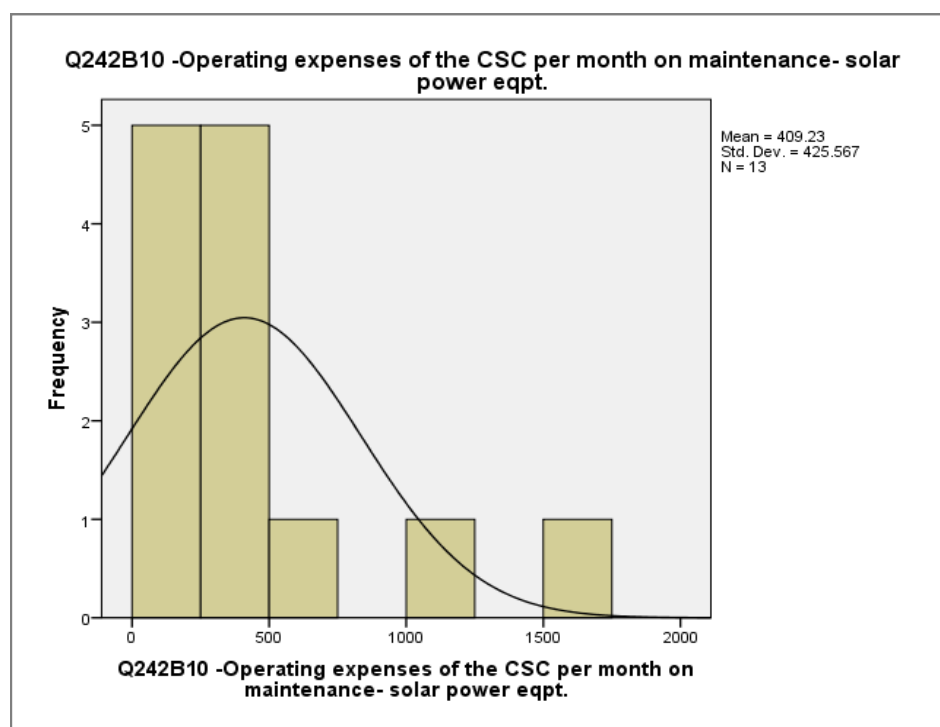


Figure-85: Mean values of CSC expenses on maintenance of solar equipment

Figure-85 gives a plot of modal value of expenses of VLE/CSCs on account of maintenance of Solar Power equipment. The mean of solar equipment maintenance is Rs.409.23. However, since the number of respondents is only 13, this figure may not be taken as truly representative.

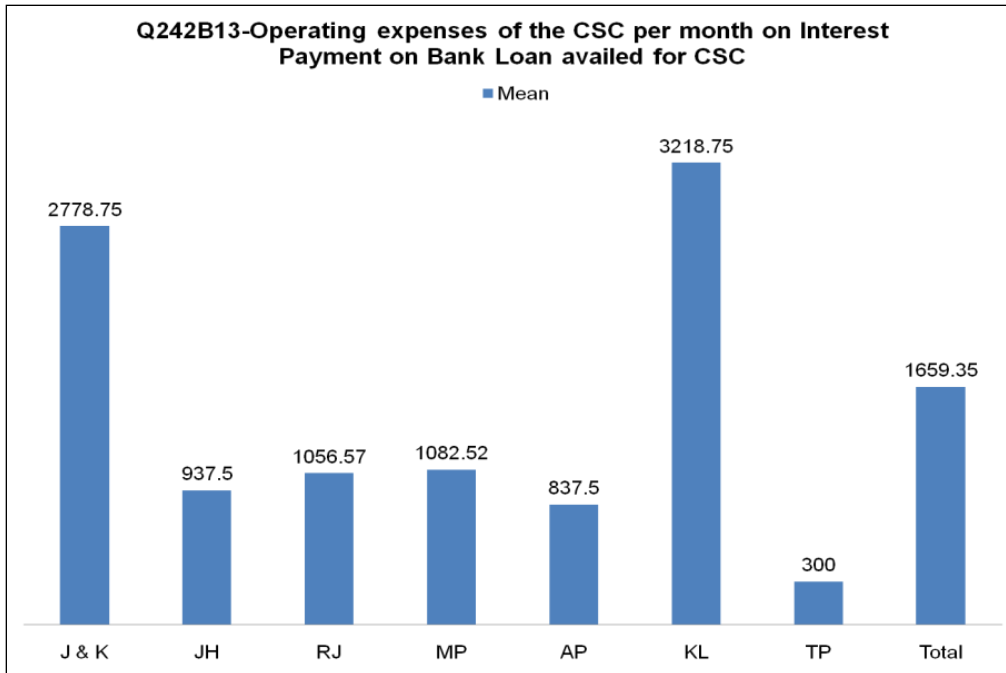


Figure-86: Mean of operating expenses of CSC on interest payment on bank loan

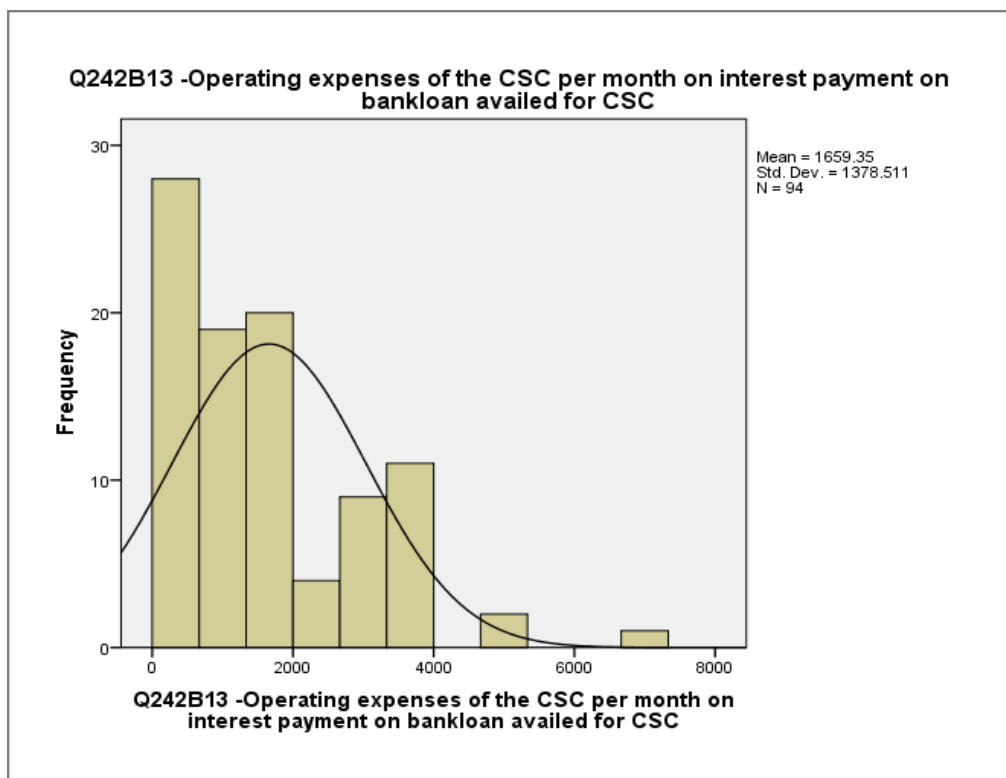


Figure-87: Mean values of CSC expenses on interest payment (bank loan)

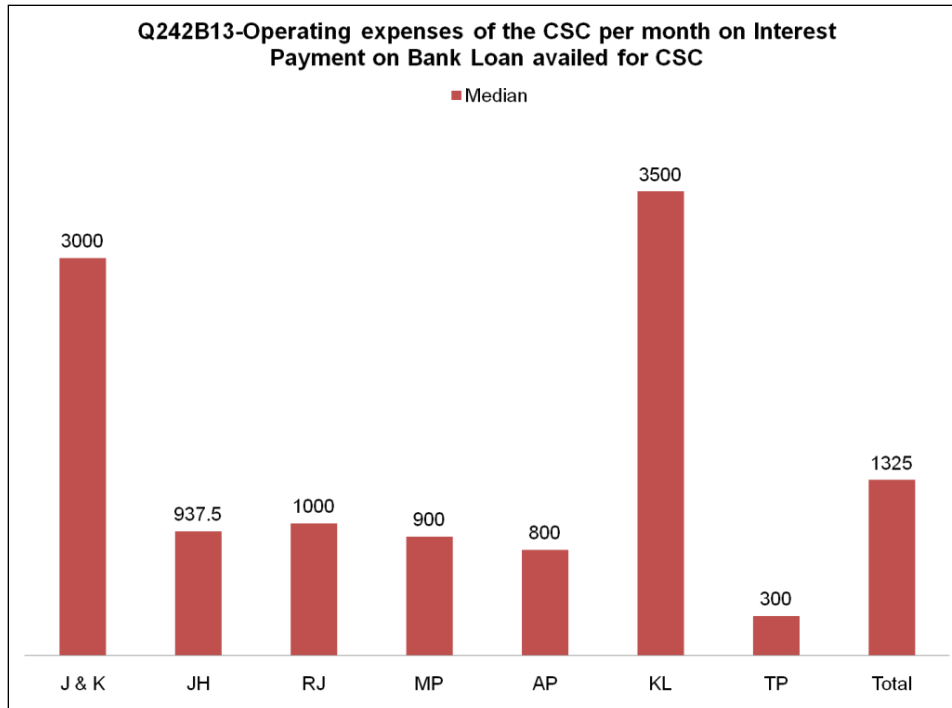


Figure-88: Median of operating expenses of CSC on interest payment on bank loan

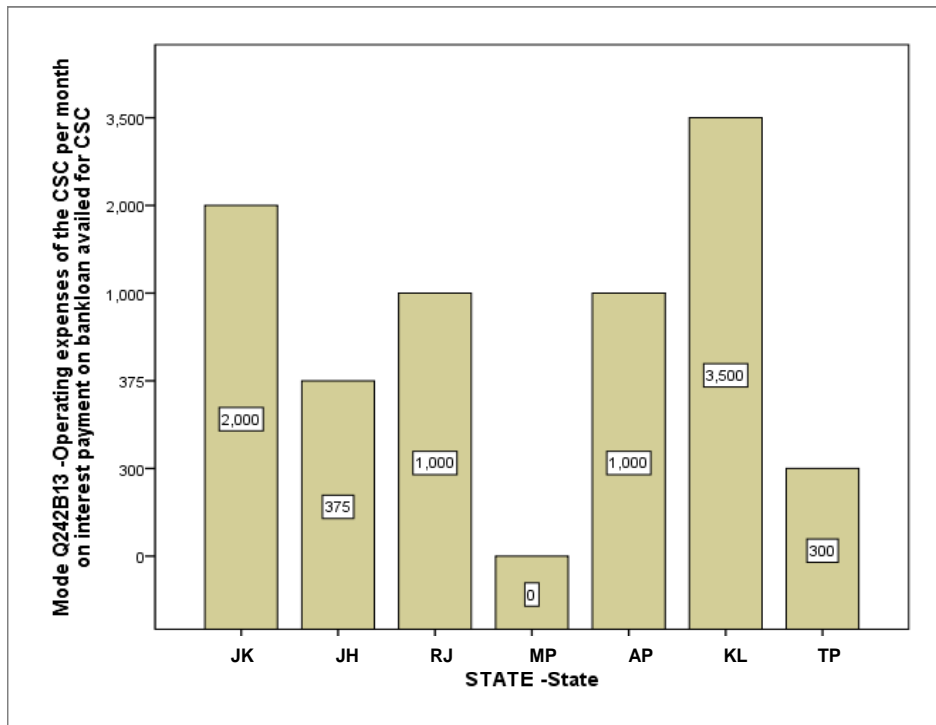


Figure-89: State-wise Modal Values of CSC Expenses on Interest Payment

From the above graphs (Figure-86, 87, 88 & 89) it emerges that the mean of interest payment on bank loan is Rs.1659.35. Also, the state-wise modal values of CSC

expenses on interest payment show that for JK this expense is Rs. 2,000/-, for JH- Rs. 375/- , for RJ-Rs. 1,000/-, for AP-Rs. 1,000/-, for KL Rs. 3,500/- and for TP-Rs. 300/-. In JK the SCA (J&K Bank) has funded the infrastructure at the CSCs and hence it is to be expected that the component interest payment is high in that state.

The following graphs are borne out of the analysis of the transaction data (01 Jan. 2012 to 01 Oct. 2013) of the CSCs across the seven states.

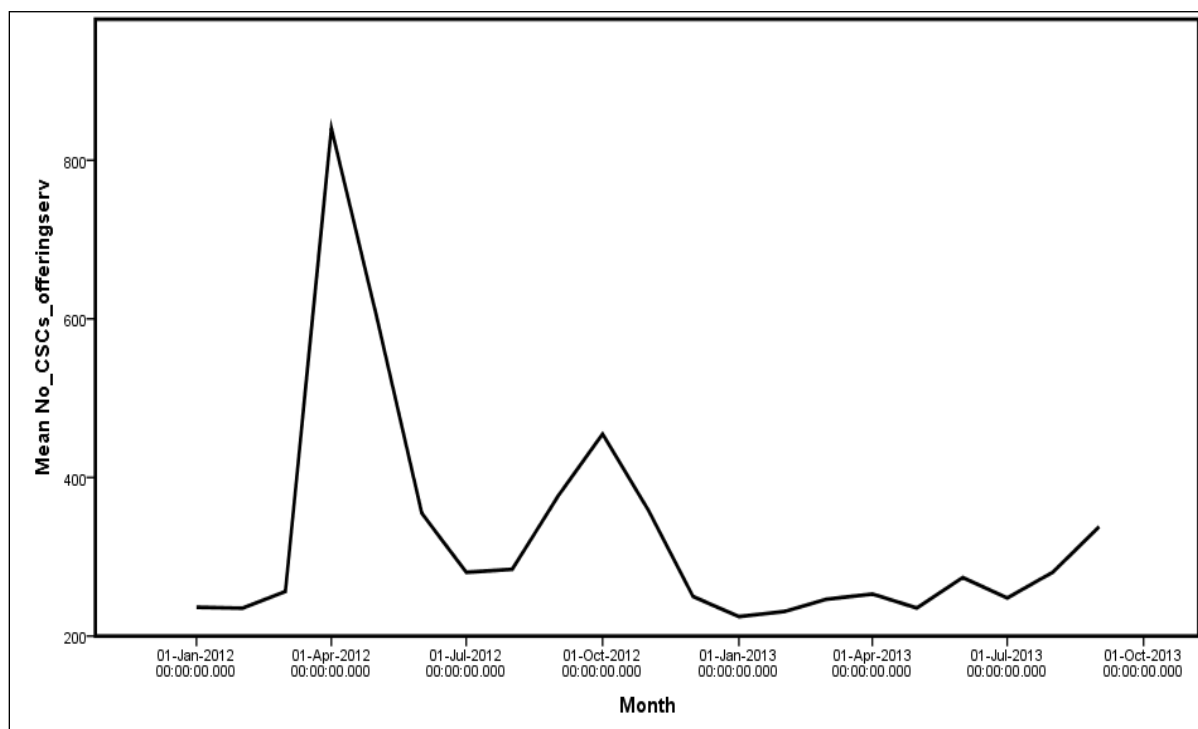


Figure-90: Mean of number of CSCs offering services between 1 Jan and 1 Sep 2013

Figure-90 above portrays the average of number of CSCs offering services across the time period (January 1, 2012 to October 1, 2013).

The average of number of CSCs offering services reached the peak around 1 April 2012 with the mean exceeding 800. After recording crests and troughs, the average number of CSCs offering services stood lower than 400 at the end of the review period. This is a matter of concern that needs to be addressed and resolved.

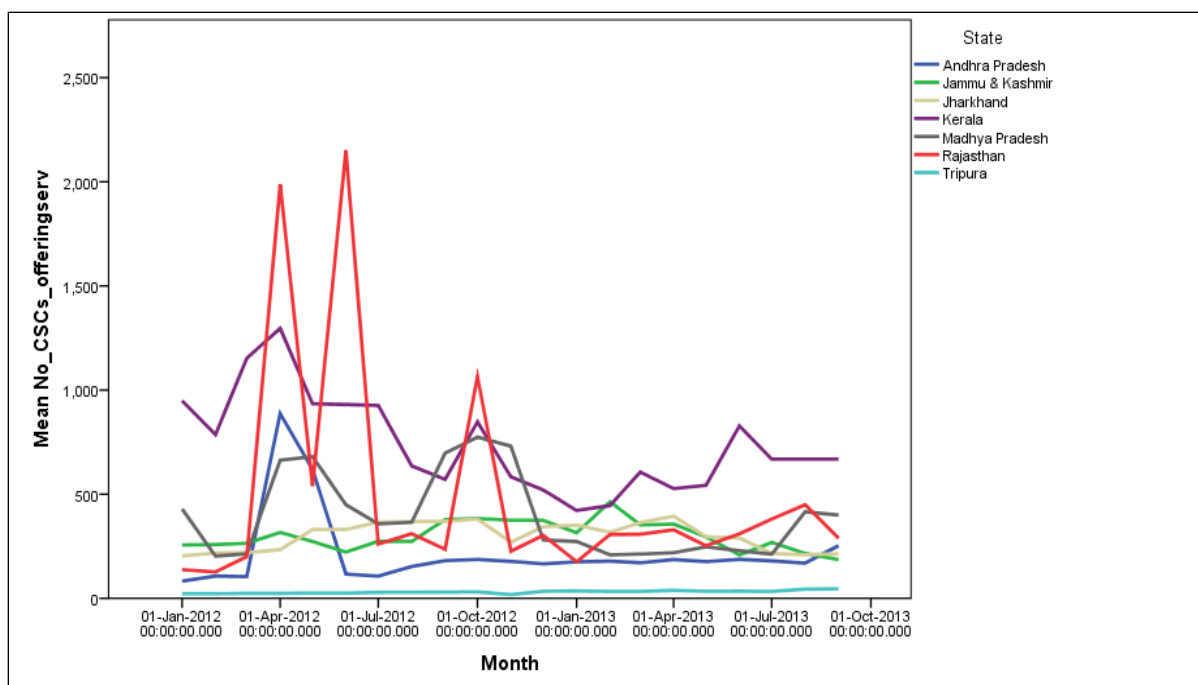


Figure-91: Mean of number of CSCs offering services in various states between 1 Jan 2012 and 1 Sep 2013

Figure-91 points out the average of number of CSCs offering services in various states during the cited review period. RJ registered steep ups and downs. A high mean of about 750 operational CSCs is recorded by KL as of Oct. 2013. The mean no. of CSCs offering services stood between 200 and 500 for most of the other states. The state of TP recorded the lowest mean of number of CSCs offering services during the period under review. Given the large base of CSCs set up in each state (as described in research methodology – sampling plan), a picture of a low mean number of CSCs offering services is a matter of serious concern that warrants resolution on priority.

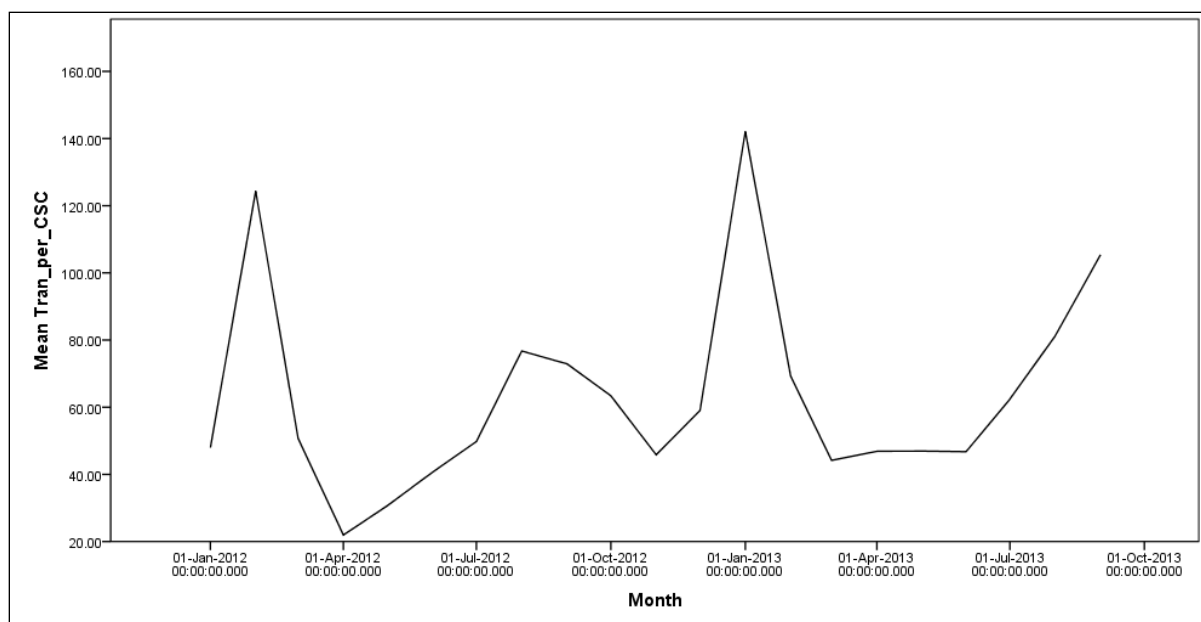


Figure-92: Mean of transactions per CSC across a time frame (1 Jan 2012- 1 Oct 2013)

Figure-92 portrays the average no. of transactions per CSC in the seven states. After intermittent peaks (Jan 2012, Jan 2013) and valleys (April 2012), the mean transactions per CSC stood at a low figure of about 110, at the end of the period under review. Thus, the potential of CSCs as a powerful vehicle for delivery of government and business services is not being exploited optimally.

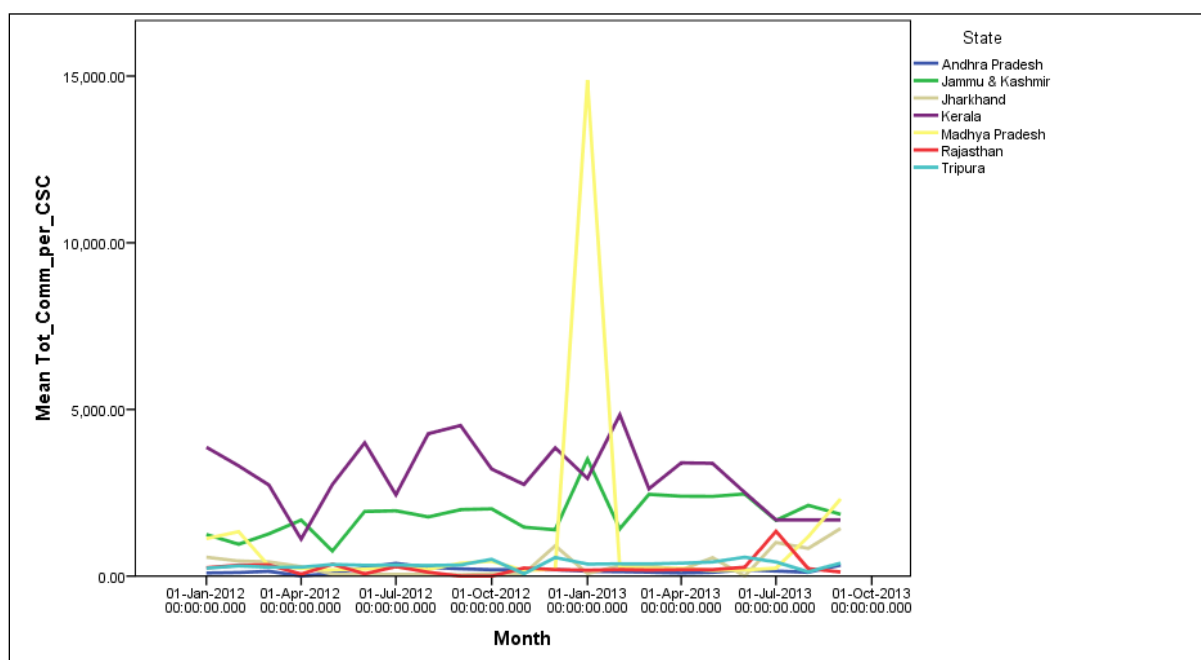


Figure-93: Mean of total commission per CSC in various states between 1 Jan 2012 and 1 Oct 2013

Figure-93 points out the mean of total commission per CSC between 1 January 2012 and 1 October 2013, state wise.

The state of MP recorded the highest mean total commission per CSC, close to Rs.15,000/- around 1 January 2013. As at end of the review period, KL, JK and MP are earning higher mean total commissions per CSC, followed by JH. The earnings of AP, RJ and TP are much lower.

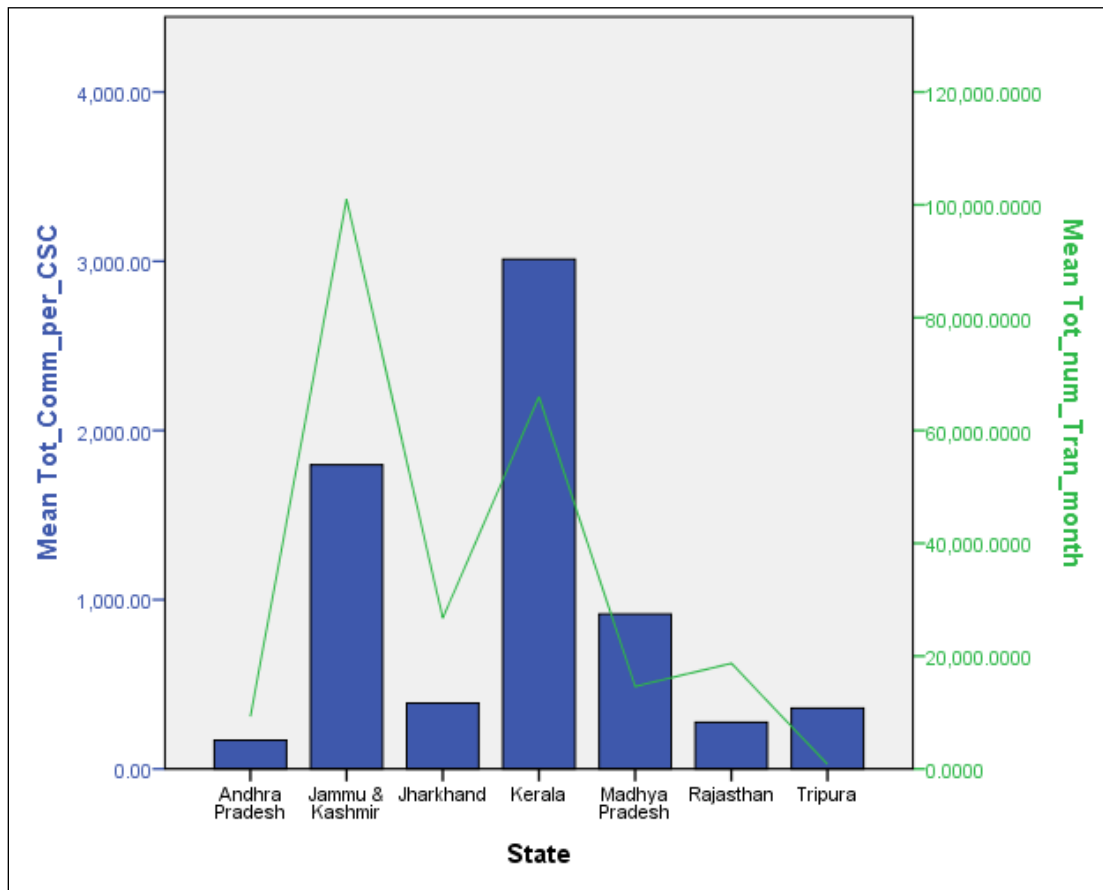


Figure-94: Mean of total commission per CSC and mean of total number of transactions in various states

From Figure-94, plotted state-wise, it is clear that KL recorded the highest mean of total commission per CSC (more than Rs.3,000/-) followed by JK (close to Rs.2,000/-). The mean of total number of transactions was close to 100,000 in JK and about 60,000 in KL. This means that KL is engaging in more profitable (value-added) transactions than JK. This is true of MP too.

The other states have low mean values of total transactions as well as total commission earned per CSC.

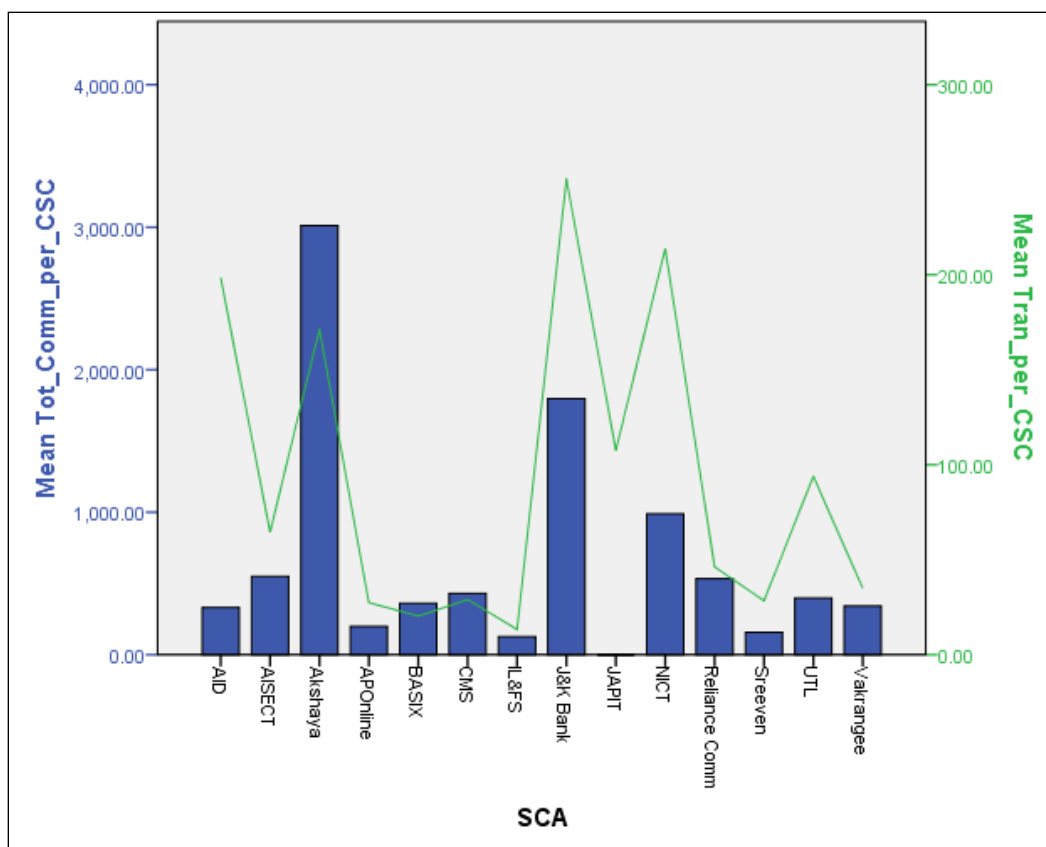


Figure-95: Mean of total commission per CSC and mean of total number of transactions per CSCs across various SCAs

Figure-95 points out the relation between the mean of transactions per CSC and the mean of total commission per CSC, SCA-wise.

While Akshaya (Kerala State IT Mission) recorded the highest mean of total commission per CSC (close to Rs.3,000/-), the highest mean of transactions per CSC (about 250) was recorded by J&K Bank, followed by NICT. Other SCAs are performing at lower levels.

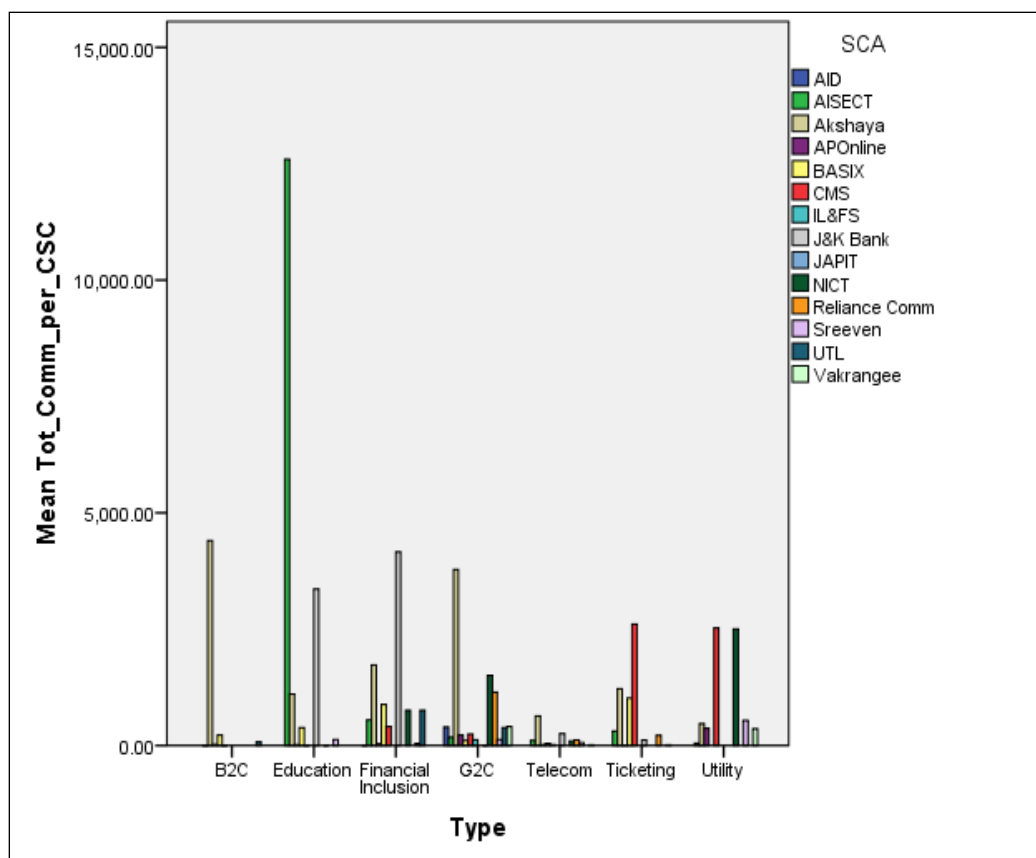


Figure-96: Mean of total commission per CSC from various types of services across various SCAs

Figure-96 represents the mean of total commission earned by the SCAs per CSC from various types of services.

While the education services contributed to the highest level of profitability for AISECT in the entire basket of services, the mean of total commission per CSC for Akshaya (Kerala State IT Mission) is driven by a more balanced basket of services including B2C, education, G2C, telecom, ticketing and utility services. CMS is active in ticketing and utility payments.

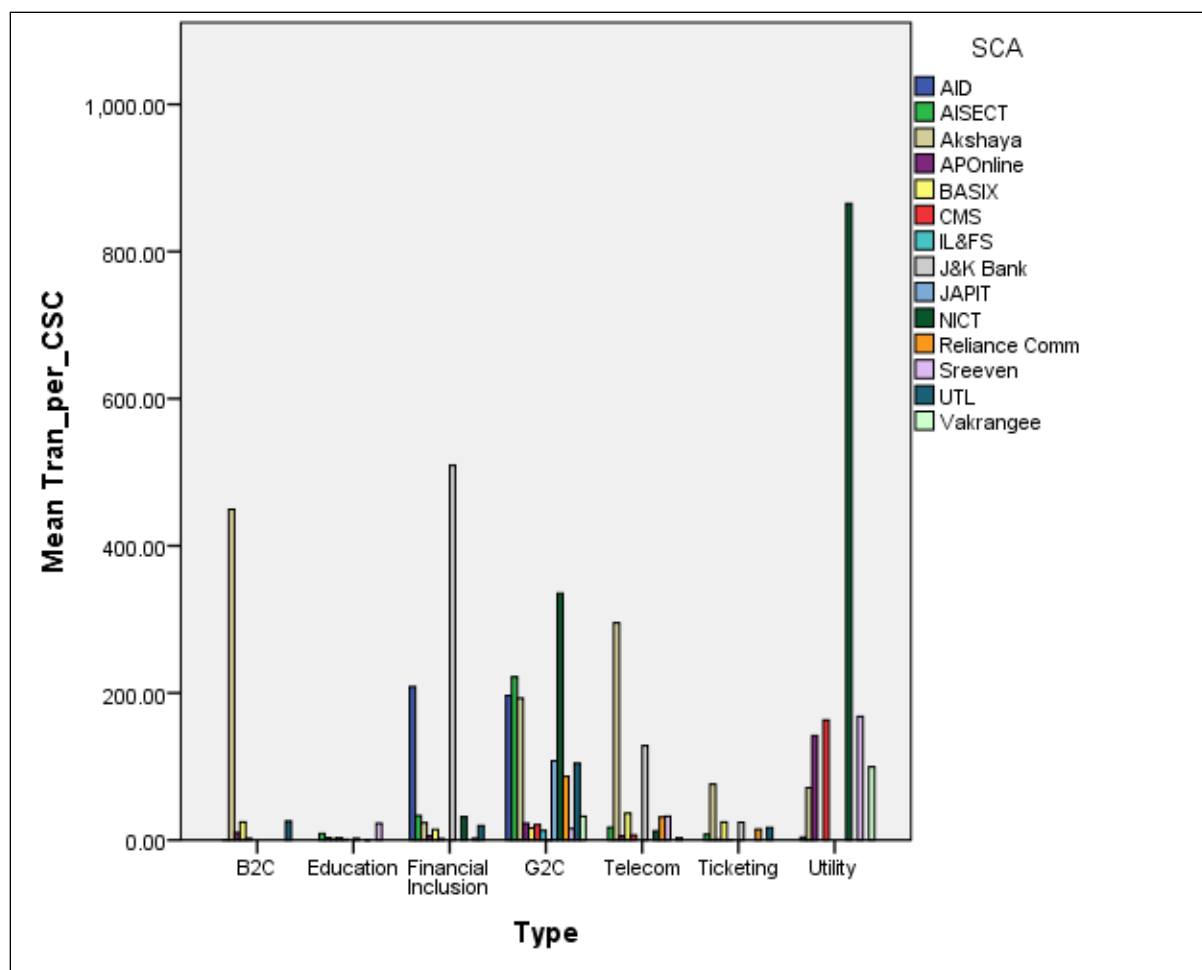


Figure-97: Mean of transactions per CSC from various services across different SCAs

Figure-97 gives the mean of transactions per CSC for various services, SCA-wise. NICT recorded the highest mean of transactions per CSC, more than 800, for utility services. This is followed by FI services offered by J&K Bank.

Compared to other states, a wholesome basket of services comprising B2C, telecom, G2C, ticketing and utility services offered by Kerala State IT Mission contribute overall, to a higher mean of transactions per CSC. This is not the case with other states where SCAs are offering limited services and are recording low mean values of transactions per CSC.

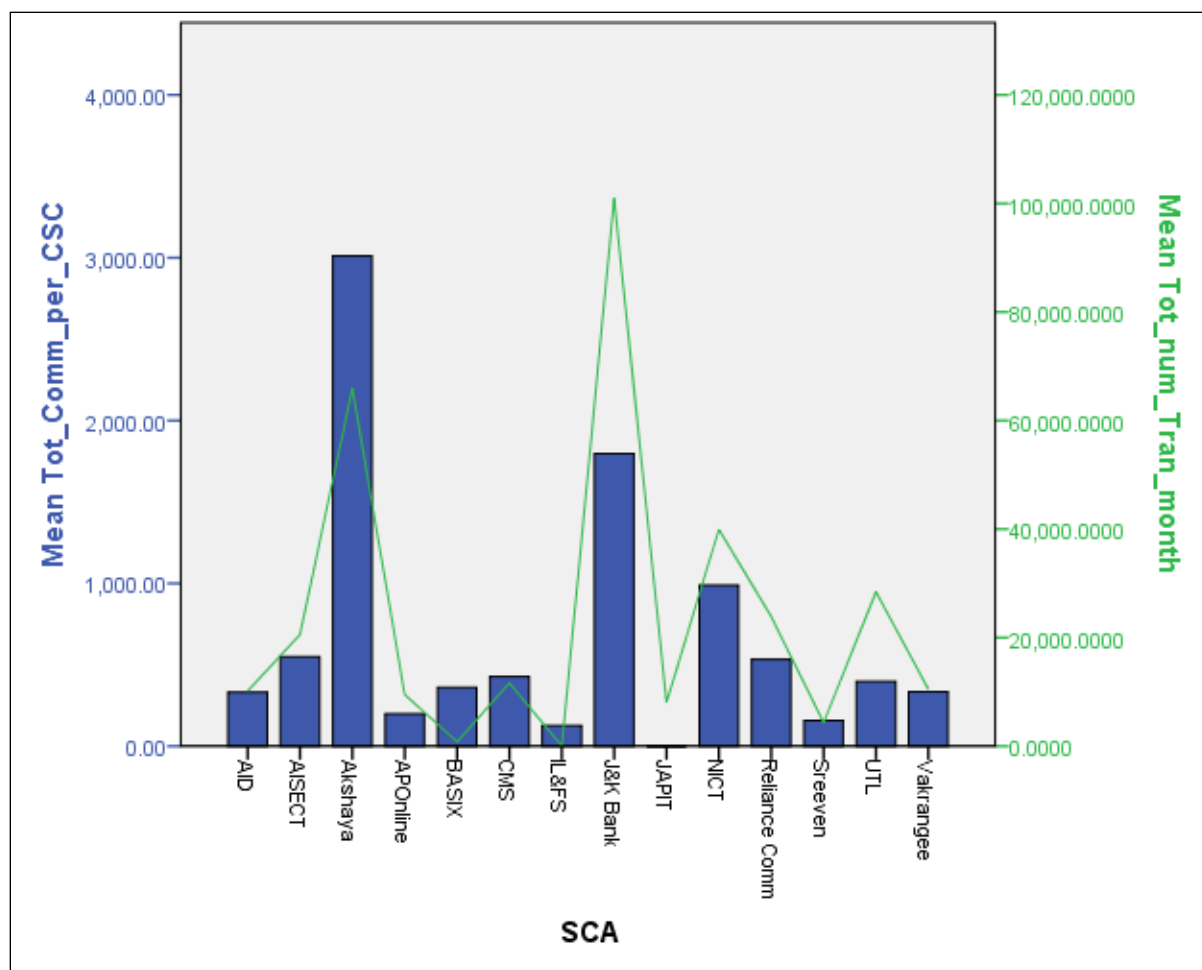


Figure-98: Mean of total commission per CSC and mean of total number of transactions per month across various CSCs

Figure-98 represents the mean of total commission per CSC vis-à-vis the mean of total number of transactions per month across the various SCAs.

While Kerala State IT Mission recorded the highest mean of total commission per CSC, the highest mean of total number of transactions per month (100,000) was recorded by J&K Bank. From the Figure, it is clear that a higher mean of total number of transactions per month contributes to higher incomes, by and large. SCAs recording higher transactions and higher commission are Kerala State IT Mission, J&K Bank and NICT. However, Kerala State IT Mission seems to be engaging in more viable / profitable transactions, as it is earning a higher commission, with a lower volume of transactions.

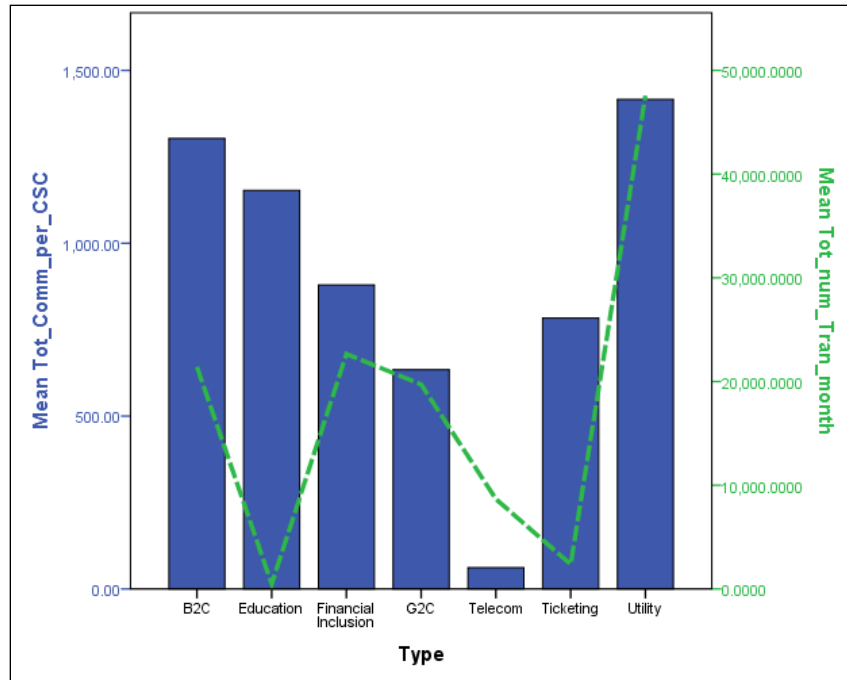


Figure-99: Mean of total commission per CSC and mean of total number of transactions per month for various services

Figure-99 points out mean of total commission per CSC vis-à-vis the mean of total number of transactions per month, according to the type of services offered.

The utility services recorded the highest total number of transactions per month as well as the average total commission per CSC (About Rs.1,500/-). B2C and education services are contributing well to total commission per CSC, albeit on a lower transaction base. FI services contribute to commission better than G2C services, at approximately same transaction base.

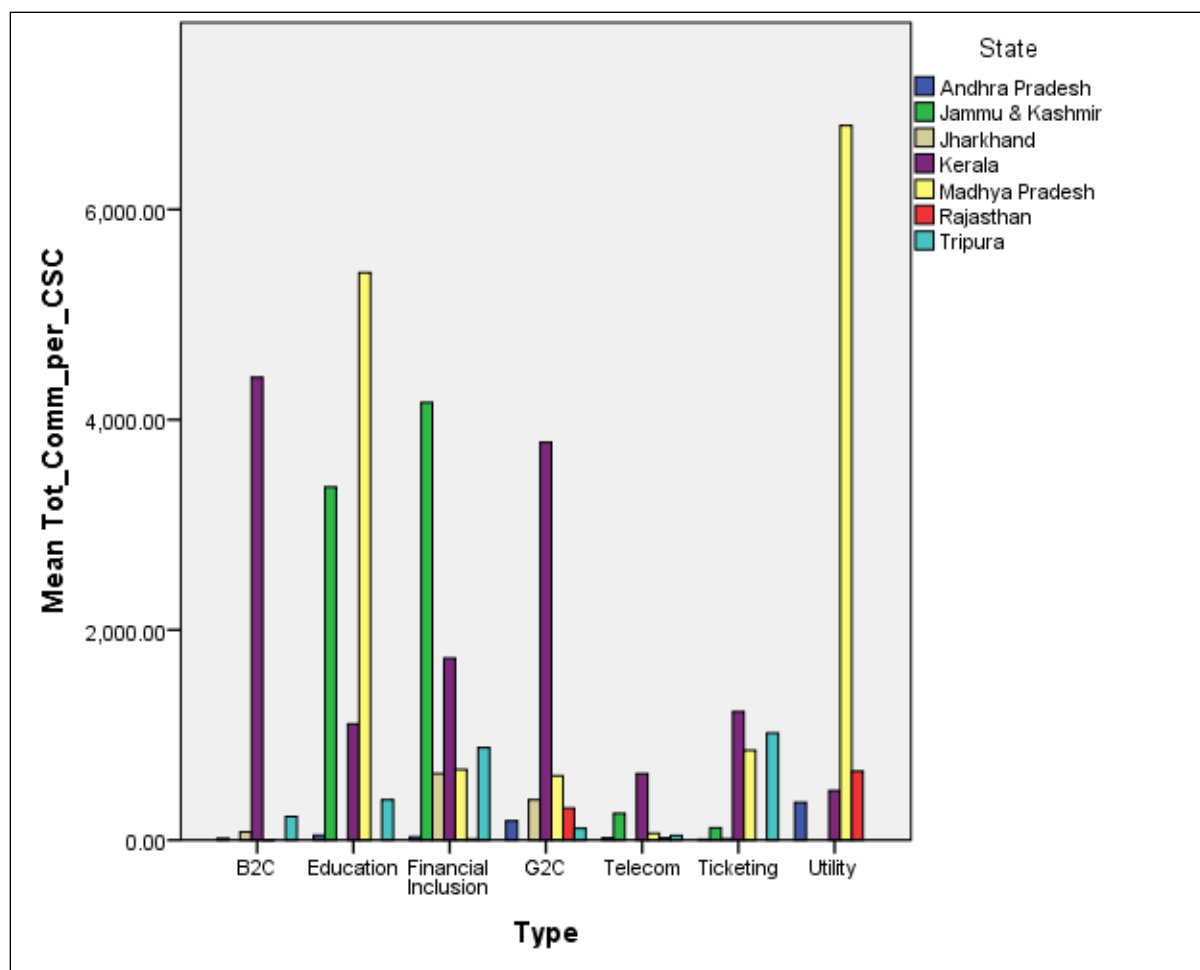


Figure-100: Mean of total commission per CSC vis-à-vis various types of services

Figure-100 points out the mean of total commission per CSC vis-à-vis various types of services offered in the seven states. The utility services contribute the highest to the mean of total commission per CSC followed by education and B2C services.

The graph shows that a bouquet of services contribute to the mean of total commission in the state of KL. The mean total commission per CSC from various services, however, is very low in other states.

From the above analysis, useful insights and suggestions emerge on a host of parameters concerning the VLEs, CSCs and their operations and also the impact of those factors on the income and expenditure levels of CSCs. There are models of CSCs that are successful and are able function profitably, while there is a large chunk of CSCs which need to fine tune their resources and service offerings to become viable and profitable. The success stories from among the surveyed

CSCs (e.g. of KL) can offer useful guidance to those CSCs operating sub-optimally for improvement of the value proposition of the latter.

o0o

APPENDIX-I

COMMON SERVICE CENTRE (CSC) / VILLAGE LEVEL ENTREPRENEUR (VLE) QUESTIONNAIRE

D	D	M	M	2	0	1	3								
(Date of the Survey)								(Questionnaire Serial No.)							
100	Name of the State:														
101	Name of the Nodal Village / Gram Panchayat (where CSC is located):														
102	CSC / VLE Code:														
103	Name of the VLE:														
104	VLE Gender: Male / Female							105	VLE Age (in completed years):						
106	VLE Mobile No.:														
107	VLE e-mail ID:														
110	Date of establishment of CSC:							D	D	M	M	Y	Y	Y	Y
111	Distance of the CSC from the nearest town:														
	Less than 5 Km.s		Less than 10 Km.s		Less than 20 Km.s		Less than 30 Km.s		More than 30 Kms						
112	Distance of the CSC from the nearest post office:														
	Less than 5 Km.s		Less than 10 Km.s		Less than 20 Km.s		Less than 30 Km.s		More than 30 Kms						
113	Distance of the CSC from the District Head Quarters:														
	Less than 5 Km.s		Less than 10 Km.s		Less than 20 Km.s		Less than 30 Km.s		More than 30 Kms						
114	Distance of the CSC from the Block Head Quarters:														
	Less than 5 Km.s		Less than 10 Km.s		Less than 20 Km.s		Less than 30 Km.s		More than 30 Km.s						
115	Distance of the CSC from the nearest bank:														
	Less than 5 Km.s		Less than 10 Km.s		Less than 20 Km.s		Less than 30 Km.s		More than 30 Km.s						
116	No. of villages covered by the CSC (including the village in which the CSC is located):														
	2		3		4		5		6		7		More than 7		
117	Is the CSC prominently visible / noticeable with clear logo, sign boards etc? Yes / No														
118	Is the CSC location easily accessible? Yes / No														
119	Is the CSC an existing cyber café or other shop which was converted into a CSC? Yes / No														
120	Is the region / area where CSC is located generally affected by Left-Wing Extremism (LWE)? Yes / No														
121	CSC Floor Area:														
	Upto 150 sft.		Upto 200 sft.		Upto 300 sft.		More than 300 sft.								
122	Is Internet available at the CSC? Yes / No														
123	If Yes, is it a Leased Line? Yes / No														
124	If Yes, is the Leased Line provided by BSNL? Yes / No														
125	Is a VSAT available at the CSC? Yes / No														
126	Is a Data Card available at the CSC? Yes / No														

127	Is there any other wired connection (other than leased line)? Yes / No																																																								
128	Is there any other wireless connection (other than VSAT and Data Card)? Yes / No																																																								
129	Speed of Internet connection: <div>Upto 256 Kbps</div> <div>Upto 512 Kbps</div> <div>Upto 1 Mbps</div> <div>More than 1 Mbps</div>																																																								
130	How much time does the SCA Call Centre / Help Desk generally take to fix problems or provide solutions? <div>Upto 24 Hrs.</div> <div>Upto 72 Hrs.</div> <div>Upto 1 week</div> <div>Upto 1 month</div> <div>More than 1 month</div>																																																								
135	<p>Which are the <u>FIVE GOVERNMENT SERVICES USED MOST WIDELY / FREQUENTLY</u> at the CSC? <i>(Please select FIVE only)</i></p> <table border="1"> <thead> <tr> <th>Type of Service</th> <th>Average Price Charged per Transaction (Rs.)</th> </tr> </thead> <tbody> <tr><td>13501 <input type="checkbox"/> UIDAI Services</td><td><input type="checkbox"/></td></tr> <tr><td>13502 <input type="checkbox"/> Revenue Services</td><td><input type="checkbox"/></td></tr> <tr><td>13503 <input type="checkbox"/> Registration Services</td><td><input type="checkbox"/></td></tr> <tr><td>13504 <input type="checkbox"/> Municipality Services</td><td><input type="checkbox"/></td></tr> <tr><td>13505 <input type="checkbox"/> Police Services</td><td><input type="checkbox"/></td></tr> <tr><td>13506 <input type="checkbox"/> Food / Civil Supplies Services</td><td><input type="checkbox"/></td></tr> <tr><td>13507 <input type="checkbox"/> Transport (Dept.) 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Services</td><td><input type="checkbox"/></td></tr> <tr><td>13520 <input type="checkbox"/> Mining & Geology Services</td><td><input type="checkbox"/></td></tr> <tr><td>13521 <input type="checkbox"/> Housing (Dept./Board) Services</td><td><input type="checkbox"/></td></tr> <tr><td>13522 <input type="checkbox"/> Financial Inclusion Services</td><td><input type="checkbox"/></td></tr> <tr><td>13523 <input type="checkbox"/> Electoral Services</td><td><input type="checkbox"/></td></tr> <tr><td>13524 <input type="checkbox"/> Public Grievance Services</td><td><input type="checkbox"/></td></tr> <tr><td>13525 <input type="checkbox"/> Others</td><td><input type="checkbox"/></td></tr> </tbody> </table>					Type of Service	Average Price Charged per Transaction (Rs.)	13501 <input type="checkbox"/> UIDAI Services	<input type="checkbox"/>	13502 <input type="checkbox"/> Revenue Services	<input type="checkbox"/>	13503 <input type="checkbox"/> Registration Services	<input type="checkbox"/>	13504 <input type="checkbox"/> Municipality Services	<input type="checkbox"/>	13505 <input type="checkbox"/> Police Services	<input type="checkbox"/>	13506 <input type="checkbox"/> Food / Civil Supplies Services	<input type="checkbox"/>	13507 <input type="checkbox"/> Transport (Dept.) 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13525 <input type="checkbox"/> Others	<input type="checkbox"/>																																																								

137	Which are the <u>FIVE OTHER SERVICES USED MOST WIDELY / FREQUENTLY</u> at the CSC? (Please select FIVE only)	
	<u>Type of Service</u>	<u>Average Price Charged per Transaction (Rs.)</u>
13701	<input type="checkbox"/> Commercial Services / Selling Products & Services	<input type="checkbox"/>
13702	<input type="checkbox"/> Data Collection Services	<input type="checkbox"/>
13703	<input type="checkbox"/> Entertainment Services	<input type="checkbox"/>
13704	<input type="checkbox"/> Financial / Insurance Services	<input type="checkbox"/>
13705	<input type="checkbox"/> DTP / Photo-copying Services	<input type="checkbox"/>
13706	<input type="checkbox"/> Internet / E-mail / Chat services (Web- surfing, Exam results etc.)	<input type="checkbox"/>
13707	<input type="checkbox"/> Travel related (Train / Bus ticket booking) Services	<input type="checkbox"/>
13708	<input type="checkbox"/> Bill Payment Services	<input type="checkbox"/>
13709	<input type="checkbox"/> IT / Computer related Services	<input type="checkbox"/>
13710	<input type="checkbox"/> Telecom Services (Mobile recharge, SIMs, Ringtones etc.)	<input type="checkbox"/>
13711	<input type="checkbox"/> Training Services (Tuition classes etc.)	<input type="checkbox"/>
13712	<input type="checkbox"/> Misc. Services (Digital Photography, Bio- data Preparation, Matrimonials, Disseminating Information etc.)	<input type="checkbox"/>
13713	<input type="checkbox"/> Others	<input type="checkbox"/>
140	Which are the <u>FIVE MOST PROFITABLE GOVT. SERVICES</u> at the CSC? (Please select FIVE only)	
	<u>Type of Service</u>	<u>Average Price Charged per Transaction (Rs.)</u>
14001	<input type="checkbox"/> UIDAI Services	<input type="checkbox"/>
14002	<input type="checkbox"/> Revenue Services	<input type="checkbox"/>
14003	<input type="checkbox"/> Registration Services	<input type="checkbox"/>
14004	<input type="checkbox"/> Municipality Services	<input type="checkbox"/>
14005	<input type="checkbox"/> Police Services	<input type="checkbox"/>
14006	<input type="checkbox"/> Food / Civil Supplies Services	<input type="checkbox"/>
14007	<input type="checkbox"/> Transport (Dept.) Services	<input type="checkbox"/>
14008	<input type="checkbox"/> Education / Student related Services	<input type="checkbox"/>
14009	<input type="checkbox"/> Electricity Department Services	<input type="checkbox"/>
14010	<input type="checkbox"/> Healthcare / Family Welfare Services	<input type="checkbox"/>
14011	<input type="checkbox"/> Agriculture Services	<input type="checkbox"/>
14012	<input type="checkbox"/> Animal Husbandry / Veterinary Services	<input type="checkbox"/>
14013	<input type="checkbox"/> Social Welfare Services	<input type="checkbox"/>
14014	<input type="checkbox"/> Panchayat Raj / Rural Dev. Services	<input type="checkbox"/>

	14015	<input type="checkbox"/> Labor / Employment related Services	<input type="checkbox"/>
	14016	<input type="checkbox"/> Forest Department Services	<input type="checkbox"/>
	14017	<input type="checkbox"/> Public Works Dept. Services	<input type="checkbox"/>
	14018	<input type="checkbox"/> Industries & Commerce Services	<input type="checkbox"/>
	14019	<input type="checkbox"/> Infor. & Comm. Tech. (ICT) Dept. Services	<input type="checkbox"/>
	14020	<input type="checkbox"/> Mining & Geology Services	<input type="checkbox"/>
	14021	<input type="checkbox"/> Housing (Dept./Board) Services	<input type="checkbox"/>
	14022	<input type="checkbox"/> Financial Inclusion Services	<input type="checkbox"/>
	14023	<input type="checkbox"/> Electoral Services	<input type="checkbox"/>
	14024	<input type="checkbox"/> Public Grievance Services	<input type="checkbox"/>
	14025	<input type="checkbox"/> Others	<input type="checkbox"/>
145	Which are the <u>FIVE MOST PROFITABLE OTHER SERVICES</u> at the CSC? (<i>Please select FIVE only</i>)		
		<u>Type of Service</u>	<u>Average Price Charged per Transaction (Rs.)</u>
	14501	<input type="checkbox"/> Commercial Services / Selling Products & Services	<input type="checkbox"/>
	14502	<input type="checkbox"/> Data Collection Services	<input type="checkbox"/>
	14503	<input type="checkbox"/> Entertainment Services	<input type="checkbox"/>
	14504	<input type="checkbox"/> Financial / Insurance Services	<input type="checkbox"/>
	14505	<input type="checkbox"/> DTP / Photo-copying Services	<input type="checkbox"/>
	14506	<input type="checkbox"/> Internet / E-mail / Chat services (Web- surfing, Exam results etc.)	<input type="checkbox"/>
	14507	<input type="checkbox"/> Travel related (Train / Bus ticket booking) Services	<input type="checkbox"/>
	14508	<input type="checkbox"/> Bill Payment Services	<input type="checkbox"/>
	14509	<input type="checkbox"/> IT / Computer related Services	<input type="checkbox"/>
	14510	<input type="checkbox"/> Telecom Services (Mobile recharge, SIMs, Ringtones etc.)	<input type="checkbox"/>
	14511	<input type="checkbox"/> Training Services (Tuition classes etc.)	<input type="checkbox"/>
	14512	<input type="checkbox"/> Misc. Services (Digital Photography, Bio- data Preparation, Matrimonials, Disseminating Information etc.)	<input type="checkbox"/>
	14513	<input type="checkbox"/> Others	<input type="checkbox"/>
150	Does the CSC have electricity / power supply? Yes / No		
151	Is electricity available for at least 6 hours in a day? Yes / No		
152	Is electricity supply available only at odd hours (e.g. midnight, early morning etc.)? Yes / No		
153	Does the VLE adjust the working hours of the CSC to match with availability of power supply? Yes / No		
154	Is there power backup? Yes / No		

If Yes,				
155	Is there a Generator? Yes / No			
156	Uninterruptible Power Supply (UPS) / Inverter:			
	No UPS	Separate UPS for each unit	Common UPS for all units	
157	If power backup is a single/common unit for all eqpt., what is the capacity of the unit?			
	Upto 1 KVA	Upto 2 KVA	Upto 5 KVA	More than 5 KVA
158	Can all units operate simultaneously on the power backup when there is power failure? Yes / No			
159	Is there solar power at the CSC? Yes / No			

VILLAGE LEVEL ENTREPRENEUR (VLE) DETAILS

171	Is VLE the sole bread winner for the family? Yes / No				
172	Number of people dependent on VLE:				
173	Is CSC the only source of income for the VLE? Yes / No				
174	Highest Educational Qualification of VLE:				
	Below Matric / HSC / 10 th	Matric / HSC / 10 th Pass	Under-graduate	Graduate	Post Graduate
175	Does the VLE have prior knowledge / experience of working on computers? Yes / No				
180	What was the VLE doing before setting up the CSC?	<input type="checkbox"/> Unemployed <input type="checkbox"/> Self-employed, including farming / allied activities <input type="checkbox"/> Permanent Job <input type="checkbox"/> Temporary / Contract Job <input type="checkbox"/> Business <input type="checkbox"/> Retired <input type="checkbox"/> House wife / Homemaker			
181	What was the average monthly income of the VLE before setting up CSC?				
	Upto Rs.3,000/-	Upto Rs.5,000/-	Upto Rs.7,500/-	Upto Rs.10,000/-	More than Rs.10,000/-
182	What was the amount invested by the VLE in the CSC infrastructure?				
	Upto Rs.10,000/-	Upto Rs.20,000/-	Upto Rs.50,000/-	Upto Rs.1,00,000/-	More than Rs.1,00,000/-
183	What is the total amount (fee etc.) paid to the SCA by the VLE to set up the CSC?				
	Upto Rs.10,000/-	Upto Rs.20,000/-	Upto Rs.50,000/-	Upto Rs.1,00,000/-	More than Rs.1,00,000/-
184	Source of funds for the VLE for setting up CSC:	<input type="checkbox"/> Credit Scheme <input type="checkbox"/> Own savings <input type="checkbox"/> Family Members / Friends / Relatives <input type="checkbox"/> Money Lender <input type="checkbox"/> SCA <input type="checkbox"/> Cooperative Society / Banks / Financial Institutions <input type="checkbox"/> (Other) Govt. Schemes <input type="checkbox"/> Other sources			
185	If a loan was taken, what was the rate of interest? _____ % p.a.				

190	Apart from signing agreement with SCA, how many permissions, licenses, approvals, authorizations etc. did the VLE have to take from relevant authorities to start the CSC?				
	Upto 3	Upto 6	Upto 10	More than 10	
191	Which are the agencies from whom the above permissions etc. had to be sought:				
	19101 <input type="checkbox"/> Local Political Leadership 19102 <input type="checkbox"/> District Administration / Revenue Officials 19103 <input type="checkbox"/> Village Panchayat 19104 <input type="checkbox"/> Police Dept. 19105 <input type="checkbox"/> Electricity Dept. 19106 <input type="checkbox"/> Telephone Dept. / Agency 19107 <input type="checkbox"/> Internet Service Provider 19108 <input type="checkbox"/> Other Service Providers 19109 <input type="checkbox"/> Others				
192	Did the SCA help the VLE in the above? Yes / No				
193	How long did it take to set up the CSC after applying to the SCA?				
	Upto 1 month	Upto 2 months	Upto 3 months	Upto 6 months	More than 6 months
194	Was the VLE trained on CSC operations? Yes / No				
195	What was the nature of this training?	<input type="checkbox"/> Induction training (at the beginning of setting up CSC) <input type="checkbox"/> Later training (when new services are launched) <input type="checkbox"/> Both			
196	What is the level of satisfaction of the VLE with the trainings provided?				
	Highly Satisfied	Some what satisfied	Neither satisfied nor dissatisfied	Some what dissatisfied	Highly Dissatisfied
197	Relationship of VLE with SCA: Franchisee / Employee				
198	Who sits in the CSC and operates it every day?				
	Self	Family Member(s)	Friend(s)	Outsourced	Employee(s)
199	If not self, are the employees / operators engaged by the VLE trained on CSC operations? Yes / No				
200	How many counters are there in the CSC?				
	1	2	3	More than 3	
201	Does the CSC allow citizens to access / use the computers by themselves? Yes / No				
202	How many operators are there in the CSC? (this may include the VLE too)				
	1	2	3	More than 3	
203	How many times does the SCA visit VLE?				
	Never	Frequently	Occasionally	Only when there is a problem	Only when there is a promotional campaign
204	How many times does the VLE visit the SCA?				
	Never	Frequently	Occasionally	Only when there is a problem	Only when there is a promotional campaign
205	Did the SCA provide advertsing material like posters, leaflets, displays, flyers, stickers, signs, notices etc.?				
	Yes / No				

210	Does the <u>SCA</u> undertake promotional campaigns for popularizing the CSC services? Yes / No
211	If Yes, what is the nature of these campaigns? 21101 <input type="checkbox"/> Engaging with local leaders, officials and functionaries 21102 <input type="checkbox"/> Announcements / Displays / Posters in the village 21103 <input type="checkbox"/> Announcements in the village (weekly) shandies, local fairs, religious festivals etc. 21104 <input type="checkbox"/> Publishing in local print and electronic media 21105 <input type="checkbox"/> Organizing special awareness campaigns, plays, shows etc. 21106 <input type="checkbox"/> Others
215	Does the <u>VLE</u> undertake promotional campaigns for popularizing the CSC services? Yes / No
216	If Yes, what is the nature of these campaigns? 21601 <input type="checkbox"/> Engaging with local leaders, officials and functionaries 21602 <input type="checkbox"/> Announcements / Displays / Posters in the village 21603 <input type="checkbox"/> Announcements in the village (weekly) shandies, local fairs, religious festivals etc. 21604 <input type="checkbox"/> Publishing in local print and electronic media 21605 <input type="checkbox"/> Special awareness campaigns, plays, shows etc. 21606 <input type="checkbox"/> Others
217	What are the services that SCA provides to the VLE? 21701 <input type="checkbox"/> Providing loan / seed capital to set up CSC 21702 <input type="checkbox"/> Providing help in obtaining loan 21703 <input type="checkbox"/> Providing surety / guarantee for loan taken 21704 <input type="checkbox"/> Providing physical infrastructure like space, computers etc. 21705 <input type="checkbox"/> Providing help in equipment maintenance, trouble shooting etc. 21706 <input type="checkbox"/> Providing help in obtaining / maintaining internet connection 21707 <input type="checkbox"/> Providing help in obtaining permissions, approvals etc. 21708 <input type="checkbox"/> Providing pre-printed stationery 21709 <input type="checkbox"/> Providing training 21710 <input type="checkbox"/> Providing help in promotional campaigns 21711 <input type="checkbox"/> Providing / identifying manpower for running the CSC 21712 <input type="checkbox"/> Providing help in accounting of transactions, cash management etc. 21713 <input type="checkbox"/> Others

220	For how many days in a year (approx.) is the CSC closed due to extreme weather / climatic conditions? _____ days
221	For how many days in a year (approx.) is the CSC <u>closed for reasons other than</u> extreme weather / climatic conditions? _____ days
231	Average monthly income of the VLE from CSC operations (from all services, online and offline) without considering government (revenue) support: Upto Rs.3,000/- Upto Rs.5,000/- Upto Rs.10,000/- Upto Rs.20,000/- More than Rs.20,000/-
232	<u>Out of the above amount</u> , average monthly income of the VLE from <u>offline operations only</u> : Upto Rs.3,000/- Upto Rs.5,000/- Upto Rs.10,000/- Upto Rs.20,000/- More than Rs.20,000/-

241	Average monthly revenue support to the VLE given by the SDA/SCA: Rs. _____				
242	Operating expenses of the CSC <u>per month:</u>				
	24201	<input type="checkbox"/>	Rent	Rs.	_____
	24202	<input type="checkbox"/>	Electricity	Rs.	_____
	24203	<input type="checkbox"/>	Employee salaries	Rs.	_____
	24204	<input type="checkbox"/>	Computer consumables	Rs.	_____
	24205	<input type="checkbox"/>	Telephone charges	Rs.	_____
	24206	<input type="checkbox"/>	Internet charges	Rs.	_____
	24207	<input type="checkbox"/>	Power backup charges	Rs.	_____
	24208	<input type="checkbox"/>	Maintenance – IT eqpt.	Rs.	_____
	24209	<input type="checkbox"/>	Maintenance – Non-IT	Rs.	_____
	24210	<input type="checkbox"/>	Maintenance – Solar power eqpt. (if any)	Rs.	_____
	24211	<input type="checkbox"/>	Insurance premia for CSC assets	Rs.	_____
	24212	<input type="checkbox"/>	Payment to SCA	Rs.	_____
	24213	<input type="checkbox"/>	Interest payment on Bank Loan availed for CSC	Rs.	_____
	24214	<input type="checkbox"/>	Any other	Rs.	_____
250	Average monthly income of the VLE <u>from other businesses or activities</u> (i.e. other than CSC)				
	<div>Upto Rs.3,000/-</div> <div>Upto Rs.5,000/-</div> <div>Upto Rs.10,000/-</div> <div>Upto Rs.20,000/-</div> <div>More than Rs.20,000/-</div>				
251	As per the VLE, what are the main reasons for poor usage of the CSC services?				
	25101	<input type="checkbox"/>	Uneven / Hilly terrain		
	25102	<input type="checkbox"/>	Hostile / extreme climatic conditions		
	25103	<input type="checkbox"/>	Left-wing extremism		
	25104	<input type="checkbox"/>	Frequent Political Unrest / Disturbances / Bandhs etc.		
	25105	<input type="checkbox"/>	Electrical / power related problems		
	25106	<input type="checkbox"/>	Equipment related problems		
	25107	<input type="checkbox"/>	Internet related problems		
	25108	<input type="checkbox"/>	Inadequate cooperation / support from district administration / village panchayat		
	25109	<input type="checkbox"/>	Inadequate cooperation / support from the SCA		
	25110	<input type="checkbox"/>	Long distance of CSC from neighboring villages		
	25111	<input type="checkbox"/>	High service charges		
	25112	<input type="checkbox"/>	Limited number of services		
	25113	<input type="checkbox"/>	Low relevance of currently available services to the users		
	25114	<input type="checkbox"/>	Lack of awareness among users		
	25115	<input type="checkbox"/>	Longer time taken for delivery / completion of services		
	25116	<input type="checkbox"/>	Others		

260	As per the VLE, what services are to be offered / expanded for better viability of CSCs?
26001	<input type="checkbox"/> UIDAI Services
26002	<input type="checkbox"/> Revenue Services
26003	<input type="checkbox"/> Registration Services
26004	<input type="checkbox"/> Municipality Services
26005	<input type="checkbox"/> Police Services
26006	<input type="checkbox"/> Food / Civil Supplies Services
26007	<input type="checkbox"/> Transport (Dept.) Services
26008	<input type="checkbox"/> Education / Student related Services
26009	<input type="checkbox"/> Electricity Department Services
26010	<input type="checkbox"/> Healthcare / Family Welfare Services
26011	<input type="checkbox"/> Agriculture Services
26012	<input type="checkbox"/> Animal Husbandry / Veterinary Services
26013	<input type="checkbox"/> Social Welfare Services
26014	<input type="checkbox"/> Panchayat Raj / Rural Dev. Services
26015	<input type="checkbox"/> Labor / Employment related Services
26016	<input type="checkbox"/> Forest Department Services
26017	<input type="checkbox"/> Public Works Department Services
26018	<input type="checkbox"/> Industries & Commerce Services
26019	<input type="checkbox"/> Info. & Comm. Tech. (ICT) Dept. Services
26020	<input type="checkbox"/> Mining & Geology Services
26021	<input type="checkbox"/> Housing (Dept./Board) Services
26022	<input type="checkbox"/> Financial Inclusion Services
26023	<input type="checkbox"/> Electoral Services
26024	<input type="checkbox"/> Public Grievance Services
26025	<input type="checkbox"/> Commercial Services / Selling Products & Services
26026	<input type="checkbox"/> Data Collection Services
26027	<input type="checkbox"/> Entertainment Services
26028	<input type="checkbox"/> Financial / Insurance Services
26029	<input type="checkbox"/> DTP / Photo-copying Services
26030	<input type="checkbox"/> Internet / E-mail / Chat services (Web-surfing, Exam results etc.)
26031	<input type="checkbox"/> Travel related (Train / Bus ticket booking) Services
26032	<input type="checkbox"/> Bill Payment Services
26033	<input type="checkbox"/> IT / Computer related Services
26034	<input type="checkbox"/> Telecom Services (Mobile recharge, SIMs, Ringtones etc.)
26035	<input type="checkbox"/> Training Services (Tuition classes etc.)

	26036 <input type="checkbox"/> Miscellaneous Services (Digital Photography, Bio-data Preparation, Matrimonials, Disseminating Information etc.) 26037 <input type="checkbox"/> Other Services
265	As per the VLE, what are the other key factors for better viability of CSCs? 26521 <input type="checkbox"/> Reduction in service charges 26522 <input type="checkbox"/> Higher share of revenue in services 26523 <input type="checkbox"/> Closing down traditional modes of delivery of services 26524 <input type="checkbox"/> Subsidy in operational costs (incurred on maintenance, electricity, internet connection etc.) 26525 <input type="checkbox"/> Reduced interest on loans / Better and easier credit facilities 26526 <input type="checkbox"/> Higher revenue support from SDA / SCA 26527 <input type="checkbox"/> Lower deposit requirements with the SCA 26528 <input type="checkbox"/> More freedom in offering products and services 26529 <input type="checkbox"/> Additional share of income for VLEs involved in the marketing of services 26530 <input type="checkbox"/> Better internet connectivity 26531 <input type="checkbox"/> Others
270	Does the VLE receive its share of revenue from the SCA on time? Yes / No
271	Does the VLE think that the usage of CSC services will pick up (further) in future? Yes / No
272	Would the VLE like to continue with the CSC business in the future? Yes / No
273	Does the VLE think that the CSC business has brought him / her more respect among the family members and villagers? Yes / No

(End of Questionnaire)

APPENDIX-II CITIZEN QUESTIONNAIRE

QUESTIONNAIRE FOR CITIZENS (USERS / NON-USERS OF CSC SERVICES)

D	D	M	M	2	0	1	3									
(Date of the Survey)								(Questionnaire Serial No.)								
300	Name of the State:															
301	CSC / VLE Code:															
302	Name of the Citizen:															
303	Is the citizen the Village Head? Yes / No															
304	Is the citizen representing any local institution like school etc.? Yes / No															
305	Gender: Male / Female										306	Age (Years):				
307	Citizen's literacy status: Literate / Illiterate															
308	Citizen's occupation:															
	Student	Unemployed	Self-employed, including farming / allied activities				Employed	Business	Retired	House wife / Homemaker						
309	Have you used any of the CSC's services? Yes / No															
320	If user, what are the types of Government services you use the most?															
	32001 <input type="checkbox"/> UIDAI Services															
	32002 <input type="checkbox"/> Revenue Services															
	32003 <input type="checkbox"/> Registration Services															
	32004 <input type="checkbox"/> Municipality Services															
	32005 <input type="checkbox"/> Police Services															
	32006 <input type="checkbox"/> Food / Civil Supplies Services															
	32007 <input type="checkbox"/> Transport (Dept.) Services															
	32008 <input type="checkbox"/> Education / Student related Services															
	32009 <input type="checkbox"/> Electricity Department Services															
	32010 <input type="checkbox"/> Healthcare / Family Welfare Services															
	32011 <input type="checkbox"/> Agriculture Services															
	32012 <input type="checkbox"/> Animal Husbandry / Veterinary Services															
	32013 <input type="checkbox"/> Social Welfare Services															
	32014 <input type="checkbox"/> Panchayat Raj / Rural Dev. Services															
	32015 <input type="checkbox"/> Labor / Employment related Services															
	32016 <input type="checkbox"/> Forest Department Services															
	32017 <input type="checkbox"/> Public Works Department Services															
	32018 <input type="checkbox"/> Industries & Commerce Services															
	32019 <input type="checkbox"/> Info. & Comm. Tech. (ICT) Dept. Services															
	32020 <input type="checkbox"/> Mining & Geology Services															
	32021 <input type="checkbox"/> Housing (Dept./Board) Services															
	32022 <input type="checkbox"/> Financial Inclusion Services															
	32023 <input type="checkbox"/> Electoral Services															
	32024 <input type="checkbox"/> Public Grievance Services															
	32025 <input type="checkbox"/> Other Services															
325	If user, what are the types of other services you use the most?															

	32501 <input type="checkbox"/> Commercial Services / Selling Products & Services 32502 <input type="checkbox"/> Data Collection Services 32503 <input type="checkbox"/> Entertainment Services 32504 <input type="checkbox"/> Financial / Insurance Services 32505 <input type="checkbox"/> DTP / Photo-copying Services 32506 <input type="checkbox"/> Internet / E-mail / Chat services (Web-surfing, Exam results etc.) 32507 <input type="checkbox"/> Travel related (Train / Bus ticket booking) Services 32508 <input type="checkbox"/> Bill Payment Services 32509 <input type="checkbox"/> IT / Computer related Services 32510 <input type="checkbox"/> Telecom Services (Mobile recharge, SIMs, Ringtones etc.) 32511 <input type="checkbox"/> Training Services (Tuition classes etc.) 32512 <input type="checkbox"/> Miscellaneous Services (Digital Photography, Bio-data Preparation, Matrimonials, etc.) 32513 <input type="checkbox"/> Other Services
330	If user, how frequently do you use the services of CSC? <input type="checkbox"/> Not even once a month <input type="checkbox"/> Once a month <input type="checkbox"/> More than once a month <input type="checkbox"/> Once a week <input type="checkbox"/> More than once a week <input type="checkbox"/> Daily
340	Why are you using the CSC services? 34001 <input type="checkbox"/> Central location of CSC 34002 <input type="checkbox"/> Integrated service delivery (one-stop shop) 34003 <input type="checkbox"/> Reasonable service charges 34004 <input type="checkbox"/> Better convenience 34005 <input type="checkbox"/> Less corruption 34006 <input type="checkbox"/> Better service quality 34007 <input type="checkbox"/> Reduction in time for service delivery 34008 <input type="checkbox"/> Reduced travel time 34009 <input type="checkbox"/> Better reliability 34010 <input type="checkbox"/> Quicker service 34011 <input type="checkbox"/> There is no other (easier) alternative 34012 <input type="checkbox"/> Other reasons
350	If Non-user, are you aware of the CSC and its services? Yes / No
351	Does any of your family members use any of the CSC services? <div style="display: flex; justify-content: space-between;"> Yes No Don't know </div>
360	If you and/or your family members are aware of the CSC but are not using any of the services of the CSC, what are the main reasons? 36001 <input type="checkbox"/> Services available are not relevant 36002 <input type="checkbox"/> Negative feedback about the CSC (safety of money paid, reliability etc.) 36003 <input type="checkbox"/> Negative feedback about VLE (knowledge, behaviour etc.) 36004 <input type="checkbox"/> Negative feedback about cost of services 36005 <input type="checkbox"/> Satisfied with traditional mode 36006 <input type="checkbox"/> CSC is too far from home 36007 <input type="checkbox"/> Other reasons

(End of Questionnaire)

APPENDIX-III: SDA QUESTIONNAIRE

STATE DESIGNATED AGENCY (SDA) QUESTIONNAIRE

D	D	M	M	2	0	1	3								
(Date of the Survey)								(Questionnaire Serial No.)							

100	State:	AP	JH	JK	KL	MP	RJ	TP
101	SDA: <input type="checkbox"/> J & K e-Gov Agency <input type="checkbox"/> Tripura State Computerization Agency <input type="checkbox"/> MP State Electronic Devices Corporation Ltd. <input type="checkbox"/> RajComp Info. Services Ltd.	<input type="checkbox"/> Kerala State Information Technology Mission <input type="checkbox"/> Directorate of Electronically Deliverable Services, AP <input type="checkbox"/> Jharkhand Agency for Promotion of IT						
102	Name of the official representing SDA:							
103	Designation:							
104	Mobile No.:							
105	E-mail ID:							
120	Who identifies the VLE, largely?	<input type="checkbox"/> SDA <input type="checkbox"/> SCA <input type="checkbox"/> VLE (self) – Approaches SCA <input type="checkbox"/> Local Political Leadership <input type="checkbox"/> District Administration <input type="checkbox"/> Village Head <input type="checkbox"/> Gram Panchayat <input type="checkbox"/> Religious / Community Head <input type="checkbox"/> Others						
121	Who selects the location of the CSC, largely?	<input type="checkbox"/> SDA <input type="checkbox"/> SCA <input type="checkbox"/> VLE <input type="checkbox"/> Local Political Leadership <input type="checkbox"/> District Administration <input type="checkbox"/> Village Head <input type="checkbox"/> Gram Panchayat <input type="checkbox"/> Religious / Community Head <input type="checkbox"/> Others						
122	Do the SCAs carry out any market survey before deciding on a CSC location? <div style="display: flex; justify-content: space-between; padding: 0 10px;"> No To a minimal extent To some extent To a large extent Fully </div>							

123	Do the SCAs / VLEs enlist community participation for setting up / operating the CSC?				
	No	To a minimal extent	To some extent	To a large extent	Fully
125	VLE Code of <u>the best performing CSC</u> in the state in terms of income generated. <i>(If there are many, mention any one of them)</i>				
126	When was this CSC set up?				D D M M Y Y Y Y
128	VLE Code of the <u>most poorly performing CSC</u> in the state in terms of income generated. <i>(If there are many, mention any one of them)</i>				
129	When was this CSC set up?				D D M M Y Y Y Y
135	What percentage of CSCs in the state is affected by Left-Wing Extremism (LWE)? _____ %				
136	Of the total CSCs in the state, what percentage DOES NOT have electricity supply? _____ %				
137	Of the total CSCs in the state, what percentage DOES NOT have power backup? _____ %				
138	Of the total CSCs in the state that have power backup, what percentage is SOLAR based? _____ %				
139	Of the total CSCs in the state, how many have Internet connection?	<input type="checkbox"/> Very few <input type="checkbox"/> Upto 25% <input type="checkbox"/> Upto 50% <input type="checkbox"/> Upto 75% <input type="checkbox"/> More than 75% <input type="checkbox"/> 100%			
145	Type of Internet connection available at the CSCs:	14501 <input type="checkbox"/> Leased Line _____ % 14502 <input type="checkbox"/> VSAT _____ % 14503 <input type="checkbox"/> Data Card _____ % 14504 <input type="checkbox"/> Wired (Other) _____ % 14505 <input type="checkbox"/> Wireless (Other) _____ %			
150	Speed of Internet connection available at the CSCs:	15001 <input type="checkbox"/> Up to 256 Kbps _____ % 15002 <input type="checkbox"/> Up to 512 Kbps _____ % 15003 <input type="checkbox"/> Up to 1 Mbps _____ % 15004 <input type="checkbox"/> More than 1 Mbps _____ %			
155	Who decides on the mode / type of Internet connection at the CSC?	<input type="checkbox"/> SCA <input type="checkbox"/> VLE <input type="checkbox"/> Both <input type="checkbox"/> Service Provider			
160	What determines the choice of Internet	16001 <input type="checkbox"/> Initial investment			

	connection at the CSC?	16002 <input type="checkbox"/> Recurring (operational) cost
		16003 <input type="checkbox"/> Previous experience of SCA
		16004 <input type="checkbox"/> Limitation of choices / service providers
		16005 <input type="checkbox"/> Other factors
165	What should typically be the amount invested by a VLE in setting up the CSC? Upto Rs.25,000/- Upto Rs.50,000/- Upto Rs.75,000/- Upto Rs.1,00,000/-	
166	What is the typical amount actually invested by a VLE in setting up the CSC? Upto Rs.25,000/- Upto Rs.50,000/- Upto Rs.75,000/- Upto Rs.1,00,000/- More than Rs.1,00,000/-	
170	How many CSCs does the SDA visit every <u>year</u> , on an average?	<input type="checkbox"/> Upto 10% <input type="checkbox"/> Upto 25% <input type="checkbox"/> Upto 50% <input type="checkbox"/> Upto 75% <input type="checkbox"/> Upto 100% <input type="checkbox"/> Only when there is a problem reported <input type="checkbox"/> Only when requested by the SCAs / VLEs <input type="checkbox"/> Only when there is a promotional campaign <input type="checkbox"/> Never / No such need till now
175	Which are the agencies from whom licenses, permissions, approvals etc. are required to set up the CSC	17501 <input type="checkbox"/> SDA 17502 <input type="checkbox"/> SCA 17503 <input type="checkbox"/> Local Political Leadership 17504 <input type="checkbox"/> District Administration / Revenue Officials 17505 <input type="checkbox"/> Village Panchayat 17506 <input type="checkbox"/> Police Dept. 17507 <input type="checkbox"/> Electricity Dept. 17508 <input type="checkbox"/> Telephone Dept. / Agency 17509 <input type="checkbox"/> Internet Service Provider 17510 <input type="checkbox"/> Other Service Providers / Agencies 17511 <input type="checkbox"/> Others
180	Do the SCAs help the VLEs in the above? Yes / No	
200	Do the SCAs provide advertsing material like posters, leaflets, displays, flyers, stickers, signs, notices etc. to the CSC? Yes / No	
201	Does the <u>SDA</u> undertake promotional campaigns for popularizing the CSC services? Yes / No	
210	If Yes, what is the nature of these campaigns?	21001 <input type="checkbox"/> Engaging with local leaders, officials and functionaries at the district / village level

	21002	<input type="checkbox"/>	Announcements / Displays / Posters in the districts / villages	
	21003	<input type="checkbox"/>	Announcements in the village (weekly) shandies, local fairs, religious festivals etc.	
	21004	<input type="checkbox"/>	Publishing in local print and electronic media	
	21005	<input type="checkbox"/>	Organizing special awareness campaigns, plays, shows etc. in the districts / villages	
	21006	<input type="checkbox"/>	Others	
	Do the SCAs undertake promotional campaigns for popularizing the CSC services? Yes / No			
	If Yes, what is the nature of these campaigns?			
	21601	<input type="checkbox"/>	Engaging with local leaders, officials and functionaries	
	21602	<input type="checkbox"/>	Announcements / Displays / Posters in the village	
	21603	<input type="checkbox"/>	Announcements in the village (weekly) shandies, local fairs, religious festivals etc.	
	21604	<input type="checkbox"/>	Publishing in local print and electronic media	
	21605	<input type="checkbox"/>	Organizing special awareness campaigns, plays, shows etc.	
	21606	<input type="checkbox"/>	Others	
	Do the VLEs undertake promotional campaigns for popularizing the CSC services? Yes / No			
	If Yes, what is the nature of these campaigns?			
	22101	<input type="checkbox"/>	Engaging with local leaders, officials and functionaries	
	22102	<input type="checkbox"/>	Announcements / Displays / Posters in the village	
	22103	<input type="checkbox"/>	Announcements in the village (weekly) shandies, local fairs, religious festivals etc.	
	22104	<input type="checkbox"/>	Publishing in local print and electronic media	
	22105	<input type="checkbox"/>	Special awareness campaigns, plays, shows etc.	
22106	<input type="checkbox"/>	Others		
What are the services that SCAs are NOT PROVIDING to the VLEs?				
22501	<input type="checkbox"/>	Providing loan / seed capital to set up the CSC		
22502	<input type="checkbox"/>	Providing help in obtaining loan		
22503	<input type="checkbox"/>	Providing surety / guarantee for the loan taken		
22504	<input type="checkbox"/>	Providing physical infrastructure like space, computers etc.		
22505	<input type="checkbox"/>	Providing help in equipment maintenance, trouble shooting etc.		
22506	<input type="checkbox"/>	Providing help in obtaining / maintaining internet connection		
22507	<input type="checkbox"/>	Providing help in obtaining permissions, approvals etc.		
22508	<input type="checkbox"/>	Providing pre-printed stationery		
22509	<input type="checkbox"/>	Providing training		
22510	<input type="checkbox"/>	Providing help in promotional campaigns		
22511	<input type="checkbox"/>	Providing / identifying manpower for running the CSC		
22512	<input type="checkbox"/>	Providing help in accounting of transactions, cash management etc.		
22513	<input type="checkbox"/>	Others		
Average monthly income of a typical well-performing VLE in the state from CSC operations (from all services, online and offline) without considering government (revenue) support:				
Upto Rs.3,000/-	Upto Rs.5,000/-	Upto Rs.10,000/-	Upto Rs.20,000/-	More than Rs.20,000/-

241	Average monthly income of an <u>average-performing</u> VLE in the state from CSC operations (from all services, online and offline) without considering government (revenue) support:				
	Upto Rs.3,000/-	Upto Rs.5,000/-	Upto Rs.10,000/-	Upto Rs.20,000/-	More than Rs.20,000/-
242	Average monthly income of a typical <u>poorly-performing</u> VLE in the state from CSC operations (from all services, online and offline) without considering government (revenue) support:				
	Upto Rs.3,000/-	Upto Rs.5,000/-	Upto Rs.10,000/-	Upto Rs.20,000/-	More than Rs.20,000/-
250	Which CSCs are generally performing better?				
	Earlier Kiosks / Shops / Cyber Cafes converted as CSCs		Newly set up CSCs	No such pattern	Can't Say / No such data
255	At what level of monthly income (given the current nature and extent of services) is a CSC typically viable, without considering government (revenue) support?				
	At least Rs.3,000/-	At least Rs.5,000/-	At least Rs.10,000/-	At least Rs.15,000/-	At least Rs.20,000/-
260	Is any revenue support extended to CSCs / VLEs in the state?		<input type="checkbox"/> None <input type="checkbox"/> Yes, to poorly performing CSCs only <input type="checkbox"/> Yes, to all CSCs (irrespective of performance)		
261	Average monthly revenue support to the VLE:		Rs. _____		
270	What is the performance profile of CSCs?		27001 <input type="checkbox"/> Highly profitable _____ % 27002 <input type="checkbox"/> Profitable _____ % 27003 <input type="checkbox"/> Breaking even _____ % 27004 <input type="checkbox"/> Surviving with revenue support _____ % 27005 <input type="checkbox"/> Not at all sustainable _____ %		
280	What are the <u>FIVE MAIN REASONS</u> for the <u>POOR</u> performance of some of the CSCs? (<i>Select 5 only</i>)				
	28001 <input type="checkbox"/> Uneven / Hilly terrain 28002 <input type="checkbox"/> Hostile / extreme climatic conditions 28003 <input type="checkbox"/> Left-wing extremism 28004 <input type="checkbox"/> Frequent Political Unrest / Disturbances / Bandhs etc. 28005 <input type="checkbox"/> Electrical / power related problems 28006 <input type="checkbox"/> Equipment related problems 28007 <input type="checkbox"/> Internet related problems 28008 <input type="checkbox"/> Inadequate cooperation / support from district administration / village panchayat 28009 <input type="checkbox"/> SCA related problems issues 28010 <input type="checkbox"/> VLE related problems / issues 28011 <input type="checkbox"/> Long distance of CSCs from neighboring villages				

- 28012 ☐ High service charges
- 28013 ☐ Low integration of government services into the CSC Scheme
- 28014 ☐ Limited number of services on offer
- 28015 ☐ Low relevance of currently available services to the users
- 28016 ☐ Lack of awareness among users
- 28017 ☐ Longer time taken for delivery / completion of services
- 28018 ☐ Others

If the poor performance of some of the CSCs is due to VLE related problems, what are the FIVE MAIN CAUSES? (Select 5 only)

- 28501 ☐ Unhealthy competition / practices among the VLEs in the area
- 28502 ☐ VLEs / Operators not present in the CSCs most of the time
- 28503 ☐ VLEs have outsourced the operations
- 28504 ☐ VLEs no longer interested in the CSC business
- 28505 ☐ Poor knowledge of the VLEs / Operators about CSC operations
- 28506 ☐ Poor public relations of VLEs / Operators
- 28507 ☐ VLEs do not undertake any promotional campaigns
- 28508 ☐ Lack of understanding of CSC Scheme model / ethos by the VLEs
- 28509 ☐ VLEs not able to upgrade / maintain the infrastructure in good working condition
- 28509 ☐ VLEs' financial problems
- 28510 ☐ Others

What are the FIVE MAIN DEFICIENCIES of the SCAs that are affecting the performance of CSCs? (Select 5 only)

- 29001 ☐ Poor business abilities
- 29002 ☐ Poor rapport with district administration
- 29003 ☐ Poor rapport / coordination with government departments
- 29004 ☐ Poor rapport with service providers
- 29005 ☐ Inadequate infrastructural / IT support to CSCs
- 29006 ☐ Inadequate / unsatisfactory training provided to VLEs
- 29007 ☐ Low revenue share by the SCA, with the VLE
- 29008 ☐ High security deposit taken by the SCA
- 29009 ☐ High non-refundable license fee etc. charged by SCA
- 29010 ☐ CSCs operating in franchisee mode
- 29011 ☐ CSCs operating with employees / operators of SCA
- 29012 ☐ Tie up with only a few service providers
- 29013 ☐ Not visiting the CSCs frequently to understand / solve their problems
- 29014 ☐ High penalty / charges being levied by SCAs on the VLEs
- 29015 ☐ Poor cash management
- 29016 ☐ Others

	What services are to be offered / expanded for better viability of CSCs?
	29501 <input type="checkbox"/> UIDAI Services
	29502 <input type="checkbox"/> Revenue Services
	29503 <input type="checkbox"/> Registration Services
	29504 <input type="checkbox"/> Police Services
	29505 <input type="checkbox"/> Food / Civil Supplies Services
	29506 <input type="checkbox"/> Transport (Dept.) Services
	29507 <input type="checkbox"/> Education / Student related Services
	29508 <input type="checkbox"/> Electricity Department Services
	29509 <input type="checkbox"/> Healthcare / Family Welfare Services
	29510 <input type="checkbox"/> Agriculture Services
	29511 <input type="checkbox"/> Animal Husbandry / Veterinary Services
	29512 <input type="checkbox"/> Social Welfare Services
	29513 <input type="checkbox"/> Panchayat Raj / Rural Dev. Services
	29514 <input type="checkbox"/> Labor / Employment related Services
	29515 <input type="checkbox"/> Forest Department Services
	29516 <input type="checkbox"/> Public Works Department Services
	29517 <input type="checkbox"/> Electoral Services
	29518 <input type="checkbox"/> Public Grievance Services
	29519 <input type="checkbox"/> Commercial Services / Selling Products & Services
	29520 <input type="checkbox"/> Data Collection Services
	29521 <input type="checkbox"/> Entertainment Services
	29522 <input type="checkbox"/> Financial / Insurance Services
	29523 <input type="checkbox"/> DTP / Photo-copying Services
	29524 <input type="checkbox"/> Internet / E-mail / Chat services
	29525 <input type="checkbox"/> Travel related (Train / Bus booking) Services
	29526 <input type="checkbox"/> Bill Payment Services
	29527 <input type="checkbox"/> IT / Computer related Services
	29528 <input type="checkbox"/> Telecom Services
	29529 <input type="checkbox"/> Training Services
	29530 <input type="checkbox"/> Miscellaneous Services (Digital Photography, Bio-data Preparation, Matrimonials, Disseminating Information etc.)
	29531 <input type="checkbox"/> Other Services
	What are the other key factors for better viability of CSCs?
	30001 <input type="checkbox"/> Merger of unviable CSCs with viable ones
	30002 <input type="checkbox"/> Higher share of revenue in services
	30003 <input type="checkbox"/> Closing down traditional modes of delivery of services

	30004 <input type="checkbox"/> Availability of credit on easier terms 30005 <input type="checkbox"/> Subsidy in operational costs (incurred on maintenance, electricity, internet connection etc.) 30006 <input type="checkbox"/> Reduced interest on loans / Better and easier credit facilities 30007 <input type="checkbox"/> Higher revenue support from the Govt. 30008 <input type="checkbox"/> More freedom to CSCs / VLEs in choosing / offering products and services 30009 <input type="checkbox"/> Better internet connectivity 30010 <input type="checkbox"/> Others
310	Is the <u>SCA</u> / Are the <u>SCAs</u> in the state really aware about the CSC Scheme and its ethos (business model, role of VLE, rural entrepreneurship, community participation, marketing of services, customer handling etc.)? <div> No To a minimal extent To some extent To a large extent Fully </div>
315	What percentage of <u>VLEs</u> in the state is aware about the CSC Scheme and its ethos (business model, role of VLE, rural entrepreneurship, community participation, marketing of services, customer handling etc.)? <div> Upto 25% Upto 50% Upto 75% Upto 100% </div>
320	What does the SDA feel about the revenue sharing mechanism for government services? <div> Fair and equitable to all parties Beneficial to SCAs Beneficial to VLEs Not beneficial to Any party Can't say / No such data </div>
325	What is the level of satisfaction of the SDA with the SCA(s)? <div> Highly satisfied Some what satisfied Neither satisfied nor dissatisfied Some what dissatisfied Highly Dissatisfied </div>
330	What is the level of satisfaction of the SDA with SWAN implementation in the state? <div> Highly satisfied Some what satisfied Neither satisfied nor dissatisfied Some what dissatisfied Highly Dissatisfied </div>
335	What is the level of satisfaction of the SDA on the last mile connectivity? <div> Highly satisfied Some what satisfied Neither satisfied nor dissatisfied Some what dissatisfied Highly Dissatisfied </div>
338	Given the nature and extent of services being offered, what is the ideal internet speed at the CSCs for efficient performance? <div> 1 Mbps 2 Mbps 4 Mbps 8 Mbps More than 8 Mbps </div>
340	What is the level of satisfaction of the SDA on the interest and willingness of the state government departments to integrate their services into the CSC Scheme? <div> Highly satisfied Some what satisfied Neither satisfied nor dissatisfied Some what dissatisfied Highly Dissatisfied </div>
345	What is the level of satisfaction of the SDA on the financial support to the CSC Scheme by the state government? <div> Highly satisfied Some what satisfied Neither satisfied nor dissatisfied Some what dissatisfied Highly Dissatisfied </div>

(End of Questionnaire)

APPENDIX-IV: SDA QUESTIONNAIRE (Qualitative)

STATE DESIGNATED AGENCY (SDA) QUESTIONNAIRE (QUALITATIVE)

D	D	M	M	2	0	1	3								
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(Date of the Survey)

(Questionnaire Serial No.)

100	State:	AP	JH	JK	KL	MP	RJ	TP
101	SDA: <input type="checkbox"/> J & K e-Gov Agency <input type="checkbox"/> Tripura State Computerization Agency <input type="checkbox"/> MP State Electronic Devices Corporation Ltd. <input type="checkbox"/> RajComp Info. Services Ltd.	<input type="checkbox"/> Kerala State Information Technology Mission <input type="checkbox"/> Directorate of Electronically Deliverable Services, AP <input type="checkbox"/> Jharkhand Agency for Promotion of IT						
102	Name of the official representing SDA:							
103	Designation:							
104	Mobile No.:							
105	E-mail ID:							
110	Is there any particular norm followed for classifying CSCs as performing or non-performing? If Yes, what is it? If No, how does the SDA evaluate the performance of CSCs? <div style="height: 80px; border: 1px solid black;"></div>							
115	What are the key factors helping the CSC Scheme in the state?							

120	What are the key factors hindering the CSC Scheme in the state?

125	What factors contribute to the financial sustainability of a CSC / VLE?
130	How supportive are the authorities at the STATE level (e.g. various departments) for the CSC Scheme?
135	How supportive are the various authorities at the DISTRICT level for the CSC Scheme?
140	How far is left-wing extremism affecting the implementation of the CSC Scheme and the sustainability of CSCs?

145	Which are the popular CSC services and which are not? And why?
150	What are the views of the SDA on the price points at which the CSC services are offered?
155	What are the views of the SDA on the revenue-sharing arrangements between SCA and VLEs?

160	What should be the ideal business model for the sustainability, viability and profitability of CSCs/VLEs?
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165	What specific aspects of SCAs are helping the sustainability and profitability of CSCs?
170	What specific aspects of SCAs are hampering the sustainability and profitability of CSCs?
175	What specific aspects of VLEs are helping the sustainability and profitability of CSCs?
180	What specific aspects of VLEs are hampering the sustainability and profitability of CSCs?

185	<p>By what mechanism / model can greater convergence of services of various departments be achieved at the CSCs?</p>
190	<p>How is the Bharat Broadband (National Optical Fibre Network) proposed to be leveraged for enhancement / integration of greater number of public services?</p>
195	<p>What are the administrative issues affecting the CSCs?</p>
200	<p>How cost effective has the CSC project been in terms of return on investment (or) in terms of cost per transaction?</p>

205	What is the approval and certification process of SDA for CSCs?
210	How does the SDA monitor the CSCs?
215	What is the role of the District eGovernance Society / District teams in the CSC Scheme?
220	How does the SDA address grievances of the VLEs?

225	How far has the CSC project succeeded in achieving its purpose and objectives?
230	How sustainable is the CSC project over long periods of time?
235	Any other observation / recommendation?

(End of Questionnaire)

APPENDIX-V:

SERVICE CENTRE AGENCY (SCA) QUESTIONNAIRE

D	D	M	M	2	0	1	3								
(Date of the Survey)								(Questionnaire Serial No.)							
100	State:							AP	JH	JK	KL	MP	RJ	TP	
101	SCA: <input type="checkbox"/> APOne <input type="checkbox"/> Sreeven Infocom Ltd. <input type="checkbox"/> NICT <input type="checkbox"/> AISECT <input type="checkbox"/> The J&K Bank Ltd. <input type="checkbox"/> Basix India Ltd.							<input type="checkbox"/> CMS Computers Ltd. <input type="checkbox"/> Vakranjee Softwares Ltd. <input type="checkbox"/> Reliance Communications Ltd. <input type="checkbox"/> Kerala State IT Mission <input type="checkbox"/> United Telecoms Ltd.							
102	Name of the official representing SCA:														
103	Designation:														
104	Mobile No.:														
105	E-mail ID:														
106	Does the SCA have prior experience of setting up CSCs in other states? Yes / No														
110	No. of CSCs (of the SCA) in the state:							11001 <input type="checkbox"/> Urban: _____ 11002 <input type="checkbox"/> Rural: _____ 11003 <input type="checkbox"/> Total: _____							
115	Who is running the CSCs?							11501 <input type="checkbox"/> Employees run CSCs: _____ % 11502 <input type="checkbox"/> Franchisees run CSCs: _____ %							
120	Who identifies the VLE, largely?							<input type="checkbox"/> SDA <input type="checkbox"/> SCA <input type="checkbox"/> VLE (self) – Approaches SCA <input type="checkbox"/> Local Political Leadership <input type="checkbox"/> District Administration <input type="checkbox"/> Village Head <input type="checkbox"/> Gram Panchayat <input type="checkbox"/> Religious / Community Head <input type="checkbox"/> Others							
121	Who selects the location of the CSC, largely?							<input type="checkbox"/> SDA <input type="checkbox"/> SCA <input type="checkbox"/> VLE <input type="checkbox"/> Local Political Leadership <input type="checkbox"/> District Administration							

		<input type="checkbox"/> Village Head <input type="checkbox"/> Gram Panchayat <input type="checkbox"/> Religious / Community Head <input type="checkbox"/> Others
122	Does the SCA carry out any market survey before deciding on a CSC location? Yes / No	
123	Does the SCA enlist community participation for setting up / operating the CSC? Yes / No	
125	VLE Code of the best performing CSC in terms of income generated. (If there are many, mention any one of them)	
126	When was this CSC set up?	D D M M Y Y Y Y
128	VLE Code of the most poorly performing CSC in terms of income generated. (If there are many, mention any one of them)	
129	When was this CSC set up?	D D M M Y Y Y Y
135	What percentage of CSCs under the SCA is affected by Left-Wing Extremism (LWE)? _____ %	
136	Of the total CSCs, what percentage DOES NOT have electricity supply? _____ %	
137	Of the total CSCs, what percentage DOES NOT have power backup? _____ %	
138	Of the total CSCs that have power backup, what percentage is SOLAR based? _____ %	
139	Of the total CSCs, how many have Internet connection?	<input type="checkbox"/> Very few <input type="checkbox"/> Upto 25% <input type="checkbox"/> Upto 50% <input type="checkbox"/> Upto 75% <input type="checkbox"/> More than 75% <input type="checkbox"/> 100%
145	Type of Internet connection available at the CSCs:	14501 <input type="checkbox"/> Leased Line _____ % 14502 <input type="checkbox"/> VSAT _____ % 14503 <input type="checkbox"/> Data Card _____ % 14504 <input type="checkbox"/> Wired (Other) _____ % 14505 <input type="checkbox"/> Wireless (Other) _____ %
150	Speed of Internet connection available at the CSCs:	15001 <input type="checkbox"/> Up to 256 Kbps _____ % 15002 <input type="checkbox"/> Up to 512 Kbps _____ % 15003 <input type="checkbox"/> Up to 1 Mbps _____ % 15004 <input type="checkbox"/> More than 1 Mbps _____ %

153	Given the nature and extent of services being offered, what is the ideal internet speed at the CSCs for efficient performance?				
	1 Mbps	2 Mbps	4 Mbps	8 Mbps	More than 8 Mbps
155	Who decides on the mode / type of Internet connection at the CSC?		<input type="checkbox"/> SCA <input type="checkbox"/> VLE <input type="checkbox"/> Both <input type="checkbox"/> Service Provider		
160	What determines the choice of Internet connection at the CSC?		16001 <input type="checkbox"/> Initial investment 16002 <input type="checkbox"/> Recurring (operational) cost 16003 <input type="checkbox"/> Previous experience of SCA 16005 <input type="checkbox"/> Availability with service provider(s) 16006 <input type="checkbox"/> Other factors		
165	What is the amount typically invested by the VLE in the CSC infrastructure?				
	Upto Rs.10,000/-	Upto Rs.20,000/-	Upto Rs.50,000/-	Upto Rs.1,00,000/-	More than Rs.1,00,000/-
166	What is the amount typically paid by the VLE (to the SCA) to set up the CSC?				
	Upto Rs.10,000/-	Upto Rs.20,000/-	Upto Rs.50,000/-	Upto Rs.1,00,000/-	More than Rs.1,00,000/-
175	Which are the agencies from whom licenses, permissions, approvals etc. are required to set up the SC:				
	17501 <input type="checkbox"/> SDA 17502 <input type="checkbox"/> Local Political Leadership 17503 <input type="checkbox"/> District Administration / Revenue Officials 17504 <input type="checkbox"/> Village Panchayat 17505 <input type="checkbox"/> Police Dept. 17506 <input type="checkbox"/> Electricity Dept. 17507 <input type="checkbox"/> Telephone Dept. / Agency 17508 <input type="checkbox"/> Internet Service Provider 17509 <input type="checkbox"/> Other Service Providers / Agencies 17510 <input type="checkbox"/> Others				
180	Does the SCA help the VLE in the above? Yes / No				
190	How long does it normally take to set up the CSC after applying to the SCA?				
	Upto 1 month	Upto 2 months	Upto 3 months	Upto 6 months	More than 6 months
195	With how many NLSPs (National Level Service Providers) does the SCA have tie-up?				
	<input type="checkbox"/> Upto 5		<input type="checkbox"/> Upto 10		<input type="checkbox"/> More than 10

200	Does the SCA provide advertsing material like posters, leaflets, displays, flyers, stickers, signs, notices etc. to the CSC? Yes / No	
201	Does the <u>SCA</u> undertake promotional campaigns for popularizing the CSC services? Yes / No	
210	If Yes, what is the nature of these campaigns? 21001 <input type="checkbox"/> Engaging with local leaders, officials and functionaries 21002 <input type="checkbox"/> Announcements / Displays / Posters in the village 21003 <input type="checkbox"/> Announcements in the village (weekly) shandies, local fairs, religious festivals etc. 21004 <input type="checkbox"/> Publishing in local print and electronic media 21005 <input type="checkbox"/> Organizing special awareness campaigns, plays, shows etc. 21006 <input type="checkbox"/> Others	
215	Does the <u>VLE</u> undertake promotional campaigns for popularizing the CSC services? Yes / No	
220	If Yes, what is the nature of these campaigns? 22001 <input type="checkbox"/> Engaging with local leaders, officials and functionaries 22002 <input type="checkbox"/> Announcements / Displays / Posters in the village 22003 <input type="checkbox"/> Announcements in the village (weekly) shandies, local fairs, religious festivals etc. 22004 <input type="checkbox"/> Publishing in local print and electronic media 22005 <input type="checkbox"/> Special awareness campaigns, plays, shows etc. 22006 <input type="checkbox"/> Others	
225	What are the services that SCA provides to the VLE? 22501 <input type="checkbox"/> Providing loan / seed capital to set up CSC 22502 <input type="checkbox"/> Providing help in obtaining loan 22503 <input type="checkbox"/> Providing surety / guarantee for loan taken 22504 <input type="checkbox"/> Providing physical infrastructure like space, computers etc. 22505 <input type="checkbox"/> Providing help in equipment maintenance, trouble shooting etc. 22506 <input type="checkbox"/> Providing help in obtaining / maintaining internet connection 22507 <input type="checkbox"/> Providing help in obtaining permissions, approvals etc. 22508 <input type="checkbox"/> Providing pre-printed stationery 22509 <input type="checkbox"/> Providing training 22510 <input type="checkbox"/> Providing help in promotional campaigns 22511 <input type="checkbox"/> Providing / identifying manpower for running the CSC 22512 <input type="checkbox"/> Providing help in accounting of transactions, cash management etc. 22513 <input type="checkbox"/> Others	
231	At what percentage of the CSCs is the infrastructure / equipment <u>supplied</u> by the SCA?	<input type="checkbox"/> None <input type="checkbox"/> Very small % <input type="checkbox"/> Upto 25% <input type="checkbox"/> Upto 50% <input type="checkbox"/> Upto 75% <input type="checkbox"/> More than 75% <input type="checkbox"/> 100%

232	At what percentage of CSCs is the infrastructure / equipment <u>maintained</u> by the SCA?		<input type="checkbox"/> None <input type="checkbox"/> Very small <input type="checkbox"/> Upto 25% <input type="checkbox"/> Upto 50% <input type="checkbox"/> Upto 75% <input type="checkbox"/> More than 75% <input type="checkbox"/> 100%		
235	How much time does the SCA Call Centre / Help Desk generally take to fix problems or provide solutions?				
	Upto 24 Hrs.	Upto 72 Hrs.	Upto 1 week	Upto 1 month	More than 1 month
240	Average monthly income of a <u>well-performing</u> VLE from CSC operations (from all services, online and offline) without considering government (revenue) support:				
	Upto Rs.3,000/-	Upto Rs.5,000/-	Upto Rs.10,000/-	Upto Rs.20,000/-	More than Rs.20,000/-
241	Average monthly income of an <u>average-performing</u> VLE from CSC operations (from all services, online and offline), without considering government (revenue) support:				
	Upto Rs.3,000/-	Upto Rs.5,000/-	Upto Rs.10,000/-	Upto Rs.20,000/-	More than Rs.20,000/-
242	Average monthly income of a <u>poorly-performing</u> VLE from CSC operations (from all services, online and offline) without considering government (revenue) support:				
	Upto Rs.3,000/-	Upto Rs.5,000/-	Upto Rs.10,000/-	Upto Rs.20,000/-	More than Rs.20,000/-
250	Is any revenue support extended to CSCs / VLEs?		<input type="checkbox"/> None <input type="checkbox"/> Yes, to poorly performing CSCs only <input type="checkbox"/> Yes, to all CSCs (irrespective of performance)		
251	Average monthly revenue support to the VLE: Rs. _____				
255	How many CSCs does the SCA visit <u>every month</u> , on an average?		<input type="checkbox"/> Upto 10% <input type="checkbox"/> Upto 25% <input type="checkbox"/> Upto 50% <input type="checkbox"/> Upto 75% <input type="checkbox"/> Upto 100% <input type="checkbox"/> Only when there is a problem reported <input type="checkbox"/> Only when requested by the SCAs / CSCs <input type="checkbox"/> Only when there is a promotional campaign <input type="checkbox"/> Never / No such need till now		
257	What is the performance profile of CSCs?		25701 <input type="checkbox"/> Highly profitable _____ % 25702 <input type="checkbox"/> Profitable _____ % 25703 <input type="checkbox"/> Breaking even _____ %		

		25704 <input type="checkbox"/> Surviving with revenue support _____ %
		25705 <input type="checkbox"/> Not at all sustainable _____ %
260	What are the <u>FIVE MAIN REASONS</u> for the <u>POOR</u> performance of some of the CSCs? (<i>Select 5 only</i>)	
	26001 <input type="checkbox"/> Uneven / Hilly terrain 26002 <input type="checkbox"/> Hostile / extreme climatic conditions 26003 <input type="checkbox"/> Left-wing extremism 26004 <input type="checkbox"/> Frequent Political Unrest / Disturbances / Bandhs etc. 26005 <input type="checkbox"/> Electrical / power related problems 26006 <input type="checkbox"/> Equipment related problems 26007 <input type="checkbox"/> Internet related problems 26008 <input type="checkbox"/> Inadequate cooperation / support from district administration / village panchayat 26009 <input type="checkbox"/> VLE related problems / issues 26010 <input type="checkbox"/> Long distance of CSC from neighboring villages 26011 <input type="checkbox"/> High service charges 26012 <input type="checkbox"/> Low integration of government services into the CSC Scheme 26013 <input type="checkbox"/> Limited number of services on offer 26014 <input type="checkbox"/> Low relevance of currently available services to the users 26015 <input type="checkbox"/> Lack of awareness among users 26016 <input type="checkbox"/> Longer time taken for delivery / completion of services 26017 <input type="checkbox"/> Others	
265	If the poor performance of some of the CSCs is due to VLE related problems, what are the <u>FIVE MAIN CAUSES?</u> (<i>Select 5 only</i>)	
	26501 <input type="checkbox"/> Unhealthy competition / practices among the VLEs in the area 26502 <input type="checkbox"/> VLE / Operators not present in the CSC most of the time 26503 <input type="checkbox"/> VLE has outsourced the operations 26504 <input type="checkbox"/> VLE no longer interested in CSC business 26505 <input type="checkbox"/> Poor knowledge of the VLE / Operators about CSC operations 26506 <input type="checkbox"/> Poor public relations of VLE / Operators 26507 <input type="checkbox"/> VLE does not undertake any promotional campaigns 26508 <input type="checkbox"/> Lack of understanding of CSC Scheme model / ethos by the VLE 26509 <input type="checkbox"/> VLE not able to upgrade / maintain the infrastructure in good working condition 26509 <input type="checkbox"/> VLE's financial problems 26510 <input type="checkbox"/> Others	
270	What services are to be offered / expanded for better viability of CSCs?	
	27001 <input type="checkbox"/> UIDAI Services	

- 27002 ☐ Revenue Services
- 27003 ☐ Registration Services
- 27004 ☐ Police Services
- 27005 ☐ Food / Civil Supplies Services
- 27006 ☐ Transport (Dept.) Services
- 27007 ☐ Education / Student related Services
- 27008 ☐ Electricity Department Services
- 27009 ☐ Healthcare / Family Welfare Services
- 27010 ☐ Agriculture Services
- 27011 ☐ Animal Husbandry / Veterinary Services
- 27012 ☐ Social Welfare Services
- 27013 ☐ Panchayat Raj / Rural Dev. Services
- 27014 ☐ Labor / Employment related Services
- 27015 ☐ Forest Department Services
- 27016 ☐ Public Works Department Services
- 27017 ☐ Electoral Services
- 27018 ☐ Public Grievance Services
- 27019 ☐ Commercial Services / Selling Products & Services
- 27020 ☐ Data Collection Services
- 27021 ☐ Entertainment Services
- 27022 ☐ Financial / Insurance Services
- 27023 ☐ DTP / Photo-copying Services
- 27024 ☐ Internet / E-mail / Chat services
- 27025 ☐ Travel related (Train / Bus booking) Services
- 27026 ☐ Bill Payment Services
- 27027 ☐ IT / Computer related Services
- 27028 ☐ Telecom Services
- 27029 ☐ Training Services
- 27030 ☐ Miscellaneous Services (Digital Photography, Bio-data Preparation, Matrimonials, Disseminating Information etc.)
- 27031 ☐ Other Services

What are the other key factors for better viability of CSCs?

- 26501 ☐ Higher share of revenue in services
- 26502 ☐ Closing down traditional modes of delivery of services
- 26503 ☐ Availability of credit on easier terms
- 26504 ☐ Subsidy in operational costs (incurred on maintenance, electricity, internet connection etc.)

	26505 <input type="checkbox"/> Reduced interest on loans / Better and easier credit facilities 26506 <input type="checkbox"/> Higher revenue support from the Govt. / SDA 26507 <input type="checkbox"/> More freedom in offering products and services 26508 <input type="checkbox"/> Better internet connectivity 26509 <input type="checkbox"/> Others		
280	Are all the state government departments aware of the CSC Scheme?		
	Yes	No	Can't Say / Don't Know
285	Are all the government departments generally willing to integrate their services into the CSC Scheme?		
	Yes / No		
	Yes	No	Can't Say / Don't Know

290	What is the level of satisfaction of the SCA with the SDA with regard to coordination with state government departments?				
	Highly satisfied	Some what satisfied	Neither satisfied nor dissatisfied	Some what dissatisfied	Highly Dissatisfied
295	What is the overall level of satisfaction of the SCA with the SDA?				
	Highly satisfied	Some what satisfied	Neither satisfied nor dissatisfied	Some what dissatisfied	Highly Dissatisfied

(End of Questionnaire)

APPENDIX-VI:

SERVICE CENTRE AGENCY (SCA) QUESTIONNAIRE (QUALITATIVE)

D	D	M	M	2	0	1	3
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(Date of the Survey)

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(Questionnaire Serial No.)

100	State:	AP	JH	JK	KL	MP	RJ	TP
101	SCA: <input type="checkbox"/> APOne <input type="checkbox"/> Sreeven Infocom Ltd. <input type="checkbox"/> NICT <input type="checkbox"/> AISECT <input type="checkbox"/> The J&K Bank Ltd. <input type="checkbox"/> Basix India Ltd.	<input type="checkbox"/> CMS Computers Ltd. <input type="checkbox"/> Vakranjee Softwares Ltd. <input type="checkbox"/> Reliance Communications Ltd. <input type="checkbox"/> Kerala State IT Mission <input type="checkbox"/> United Telecoms Ltd.						
102	Name of the official representing SCA:							
103	Designation:							
104	Mobile No.:							
105	E-mail ID:							

110	Is there any particular norm followed for classifying CSCs as performing or non-performing? If Yes, what is it? If No, how does the SCA evaluate the performance of CSCs?
115	What are the key factors helping the CSC Scheme in the state?

120	What are the key factors hindering the CSC Scheme in the state?
125	What factors contribute to the financial sustainability of a CSC / VLE?
128	How supportive is the SDA for the CSC Scheme?
130	How supportive are the authorities at the STATE level (e.g. various departments) for the CSC Scheme?

135	How supportive are the various authorities at the DISTRICT level for the CSC Scheme?
138	How supportive are the various authorities at the VILLAGE / GRAM PANCHAYAT level for the CSC Scheme?
140	How far is left-wing extremism affecting the implementation of the CSC Scheme and the sustainability of CSCs?
145	Which are the popular CSC services and which are not? And why?

150	What are the views of the SCA on the price points at which G2C services are offered at the CSC?
152	What are the views of the SCA on the price points at which B2C services are offered at the CSC?
155	What are the views of the SCA on the revenue-sharing arrangements with the VLEs?
158	What are the views of the SCA on the revenue-support to the VLEs by the Govt./SDA?

160	What should be the ideal business model for the sustainability, viability and profitability of CSCs/VLEs?
165	What specific aspects of VLEs are helping the sustainability and profitability of CSCs?
170	What specific aspects of VLEs are hampering the sustainability and profitability of CSCs?
175	Is there any competition for CSCs from any other source offering similar services?

180	What are the factors helping / hindering the replicability of the CSC Scheme in the state?
185	By what mechanism / model can greater convergence of services of various departments be achieved at the CSCs?
190	How is the Bharat Broadband (National Optocal Fibre Network) proposed to be leveraged for enhancement / integration of greater number of public services?
195	What are the administrative issues affecting the CSCs?

200	<p>How cost effective has the CSC project been in terms of return on investment (or) in terms of cost per transaction?</p>
205	<p>What is the approval and certification process of SCA for CSCs?</p>
210	<p>How does the SCA monitor the CSCs?</p>
215	<p>What is the role of the District eGovernance Society / District teams in the CSC Scheme?</p>

220	How does the SCA address grievances of the VLEs?
225	How far has the CSC project succeeded in achieving its purpose and objectives?
230	How sustainable is the CSC project over long periods of time?
235	Any other observation / recommendation?

(End of Questionnaire)