Insights from a Survey of Common Service Centres (CSCs) in Chhattisgarh

CSCs are local service kiosks that deliver public utility services, social welfare schemes and other essential services to citizens in rural parts of India.

Haqdarshikas submit applications at CSCs on a case-to-case basis

Who is a Haqdarshika?

Haqdarshikas are agents typically hired by HESPL to provide citizens information about government programs and schemes and support their applications using a smartphone app.

We surveyed 115 CSC operators to understand the following:

- Do Haqdarshikas visit CSCs to submit applications? What proportion of the applications received by CSCs is submitted by Haqdarshikas?
- What activities do CSC operators undertake to promote schemes and documents? What form of training do they receive for their work?

Male: 89% of CSC operators
Female: 11% of CSC operators
Median age: 30 years

What form of training do CSC operators receive?

13% received training to process scheme applications
18.3% were trained to process document applications
18.3% received training to process both schemes and documents
Popular channels that CSC operators use to promote applications for schemes and government documents

<table>
<thead>
<tr>
<th>Popular channel</th>
<th>For schemes</th>
<th>For documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organising camps</td>
<td>53.9%</td>
<td>54%</td>
</tr>
<tr>
<td>Attending group meetings (VO/CLF/SHG)</td>
<td>46%</td>
<td>53%</td>
</tr>
<tr>
<td>Door-to-door campaigns</td>
<td>34.2%</td>
<td>31.9%</td>
</tr>
<tr>
<td>Engaging with community leaders</td>
<td>18.4%</td>
<td>16.6%</td>
</tr>
<tr>
<td>Speaking to the Kotwar* (*village watchman/Gram Panchayat employee)</td>
<td>13.1%</td>
<td>13.8%</td>
</tr>
</tbody>
</table>

Most popular schemes at CSCs

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Applications received</th>
<th>Average time for receiving scheme benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pradhan Mantri Jan Arogya Yojana</td>
<td>83%</td>
<td>Within 30 Days</td>
</tr>
<tr>
<td>Pradhan Mantri Jan-Satyagrah Yojana</td>
<td>17%</td>
<td>Within 30 Days</td>
</tr>
<tr>
<td>Pradhan Mantri Suraksha Bima Yojana</td>
<td>15%</td>
<td>Within 7 Days</td>
</tr>
</tbody>
</table>

Most popular government documents requested at CSCs

<table>
<thead>
<tr>
<th>Document</th>
<th>Applications received</th>
<th>Average time for receiving government documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>PAN cards</td>
<td>74%</td>
<td>Within 7 Days</td>
</tr>
<tr>
<td>Building and Other Construction Workers (BOCW) Mazdoor card</td>
<td>54%</td>
<td>Within 7 Days</td>
</tr>
<tr>
<td>Caste Certificates</td>
<td>42%</td>
<td>Within 30 Days</td>
</tr>
</tbody>
</table>
Distribution of applicants that submitted applications for PAN Cards and PMJDY at CSCs

**PAN Cards**
Applications submitted by others (Self, family etc.)
23.1%

Applications submitted by Haqdarshikas
76.9%

**PMJDY**
Applications submitted by Haqdarshikas
7.9%

Applications submitted by others (self, family etc.)
92.1%

Monthly distribution of scheme applications submitted by Haqdarshikas (as % of total applications received)

- **60%** Nonihal Scholarship Scheme
- **35%** Theka Shramik, Gharelu Kamgaar Mahila Evam Hammal Shramik Ke Baccho Hetu Chhatrvruti Yojana
- **36%** Pradhan Mantri Grameen Awas Yojana
- **31%** Swachh Bharat Mission: Gramin
- **10%** Weather-based crop insurance
- **40%** Aadhaar seeding to bank account
- **45%** Safai Karmakar Prasooti Sahayata Yojana

Haqdarshikas seem to play an important role in generating demand for less popular schemes especially state-specific schemes, which, nevertheless, bring important benefits to families across all major welfare dimensions, including education, health, shelter, and livelihoods.
<table>
<thead>
<tr>
<th>Challenge</th>
<th>Schemes</th>
<th>Documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Server connectivity</td>
<td>92.3%</td>
<td>83.5%</td>
</tr>
<tr>
<td>Internet Issues</td>
<td>56 %</td>
<td>49.4%</td>
</tr>
<tr>
<td>Complicated website layout</td>
<td>30.8%</td>
<td>29.1%</td>
</tr>
<tr>
<td>Lengthy application process</td>
<td>14.3%</td>
<td>24.1%</td>
</tr>
<tr>
<td>Incorrect documents</td>
<td>16.5%</td>
<td>16.5%</td>
</tr>
<tr>
<td>Applicants not eligible</td>
<td>6.6%</td>
<td>11.39%</td>
</tr>
<tr>
<td>Low demand for schemes and documents</td>
<td>8.8%</td>
<td>5.1%</td>
</tr>
</tbody>
</table>

Haqdarshikas can help address some of these challenges by creating public awareness for government schemes and documents, and providing support to citizens to minimize enrollment errors.

This factsheet was prepared by LEAD at Krea University’s Sampurna Basu and Abinaya Rengarajan, with support from Diksha Singh. The CSC survey was conducted as part of an impact evaluation of the Haqdarshak program in Chhattisgarh. The project is supported by the Bill & Melinda Gates Foundation. The findings and conclusions in this brief are those of the authors and do not necessarily represent the views of the Bill & Melinda Gates Foundation. Learn more about the study [here](#).