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Scheme for Free RS-CFA Training for Women

Insights from Administrative Data & Scoping Interviews

IDinsight



Program Overview and Objectives



Operational since 2011-12, this program provides **free Tally software based training**. **Women who are 12th-pass and aged 16-40 years are eligible.**



Eligible women are required to **apply online**, based on which a shortlist is generated. The duration of the course is **2.5 months or a total of 100 hours**.



The **Directorate of Women Empowerment** provides **financial support** for the program. The training is **implemented through Information Technology Gyan Kendra (ITGKs)** that are licensed by the **Rajasthan Knowledge Corporation Limited (RKCL)**.



Through the training, the program aims to **provide training in using the Tally software for accounting purposes so that women can seek opportunities in commerce and trade**

Methodology



Administrative Data Analysis

This involved **comparing the demographic characteristics of the beneficiary population**, like **geography, age, marital status, education level**, etc., as well as features of scheme delivery like the **distribution of ITGKs**.



Scoping Interviews

To obtain a **general overview of beneficiaries' experience**, we undertook **11 phone-based, qualitative interviews**. This was based on non-probability sampling



Thus, beneficiaries were interviewed from the districts **Karauli, Sikar, Bikaner, Jhunjhunu, and Jalore** based on their performance in pass rates, beneficiary penetration, and center penetration.



In addition, **representation was ensured from social categories** including general, SC, ST, OBC (creamy), and OBC (non-creamy), **marital status** (single, married, and widow), and **age**.





Executive Summary - Free-of-cost RS-CFA Training for Women

This report documents findings and suggestions for the free RS-CFA training for women scheme based on administrative data and qualitative phone interviews with beneficiaries.

An analysis of the scheme's administrative data put forth 3 trends. **First**, the number of **women benefiting through the scheme grew by 26%** between 2019-20 & 2021-22. **Second**, on average, the **pass rate for people who sat for the exam has been high, at 99%**. **Third**, the **proportion of those who pass in the exam of those who enroll was ~90% in 2021-22**.

1. Insights from Administrative Data

- a. **Age profile of beneficiaries has diversified over time:** Women from the 21-26 age group constitute the largest proportion of beneficiaries. **More women from older age groups are being enrolled** which may reflect increased demand, aspirations, and the professional nature of the course.
- b. **Healthy representation of beneficiaries across marital status:** more married women are enrolling as their representation has increased from 15% to 33%. The **proportion of divorced or widowed women has seen healthy growth as well, from 1% to 5%**.
- c. **Social representation targets are largely being met, with some improvement scope:** The scheme guidelines provide 18% and 14% reservation for SCs and STs, respectively. Administrative data indicates that the scheme has largely succeeded in meeting this target with some potential to **include more women from a scheduled tribe background**.
- d. **Growth of course centers over time:** The total number of centers grew by 83%, from 411 to 753 during 2019-2022. While centers grew substantially in Jaipur, Sikar, and Kota, they largely remained the same in Dhaulpur, Jaisalmer, and Jalore. Further, our estimation suggests that 90% of current centers are in district or block headquarters, while only 10% in villages.
- e. **Potential for center growth in specific districts, and villages:** Districts like Dhaulpur, Jaisalmer, Jalore, and Dungarpur (low beneficiary & center penetration), may benefit from an increase in centers (especially in villages).
- f. **District-wide Variation in Exam Appearance Rates:** In 2021-22, all districts had ~100% pass rates. However, there is scope to support students from districts like Jalor, Pali, and Chittorgarh in appearing for the final exam as appearance rates here are low. This may be done through the support of CSOs and monitoring by district-level DWE and RKCL staff.



2. Insights from Scoping Interviews:

a. Awareness and Access

- i. In addition to the certificate, IEC material should also **highlight skill building benefits, potential jobs** that beneficiaries may explore, etc.
- ii. There may be **potential to increase awareness of the course and scheme among rural women**, while also expanding centers in rural areas. Most beneficiaries interviewed were either from urban or semi-urban areas.
- iii. The **financial subsidy provided through the scheme is helping women access the scheme**. 6 (of 11) beneficiaries interviewed indicated that they would not be able to do this course without it.

b. Scheme Activities

- i. Most beneficiaries interviewed (9 of 11) received the books timely and free. **For grievances during registration, the department has set up a helpline number**. The same may also be used post-registration for other complaints.
- ii. There is scope to **simplify the material's language and structure**. Some beneficiaries (3/11) reported trouble in understanding it.
- iii. In terms of centre-based resources, all interviewed beneficiaries (19 of 19) said there were enough computers and teachers.
- iv. Training of teachers around pedagogy and teaching skills may help to enhance learning as indicated by some beneficiaries (4 of 11).

c. Knowledge gain and employability

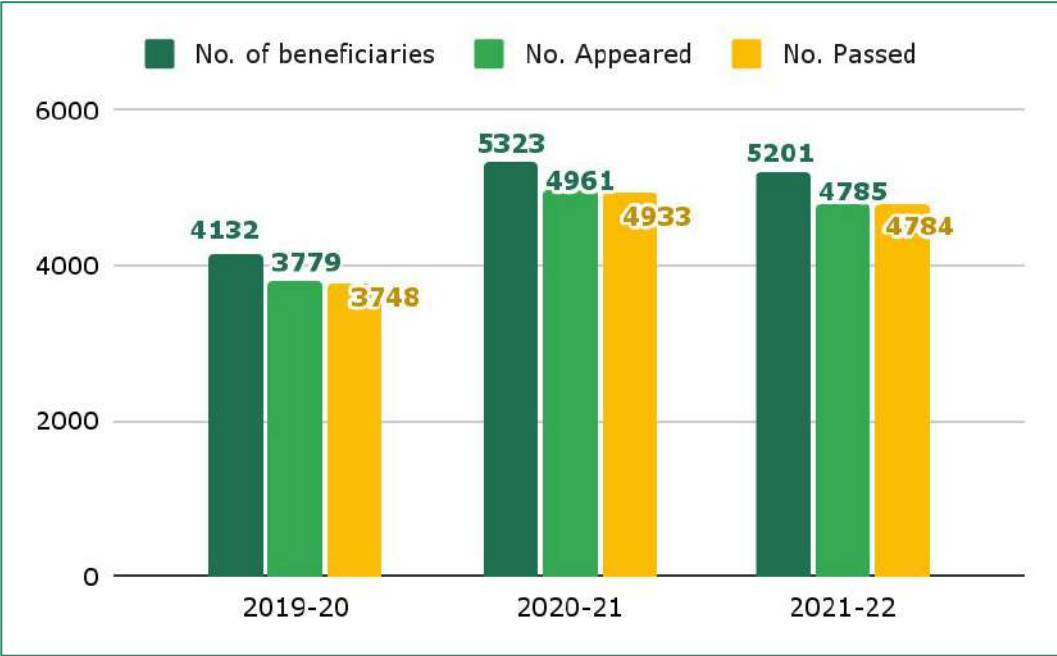
- i. While the scheme may increase employability (by providing a certificate), **orientation sessions may be organized to inform and counsel beneficiaries regarding jobs, applications**, etc.
- ii. In this regard, the department can **identify opportunities to connect beneficiaries with employers, create awareness around platforms (like the work-from-home portal) where they may seek jobs, or link them to job-based government programs**.

d. Digital literacy, women's empowerment, and employment

- i. While the scheme increases digital literacy and use, in relation to the Tally software, enabling beneficiaries to gain employment must be a key focus area now. Only 2 of 11 beneficiaries interviewed were able to get a job after completing the course.
- ii. The **department and RKCL can institute regular feedback mechanisms wherein phone-based surveys may be shared with beneficiaries** at the conclusion, 6 months, and 1 year following the course to collect feedback, whether they were able to find jobs, etc.

Insights from Administrative Data

Enrollment has grown; Potential to expand proportion who appear in the exam



Insights from the Data

The number of women benefiting through the scheme **grew by 26%** between 2019-20 & 2021-22.

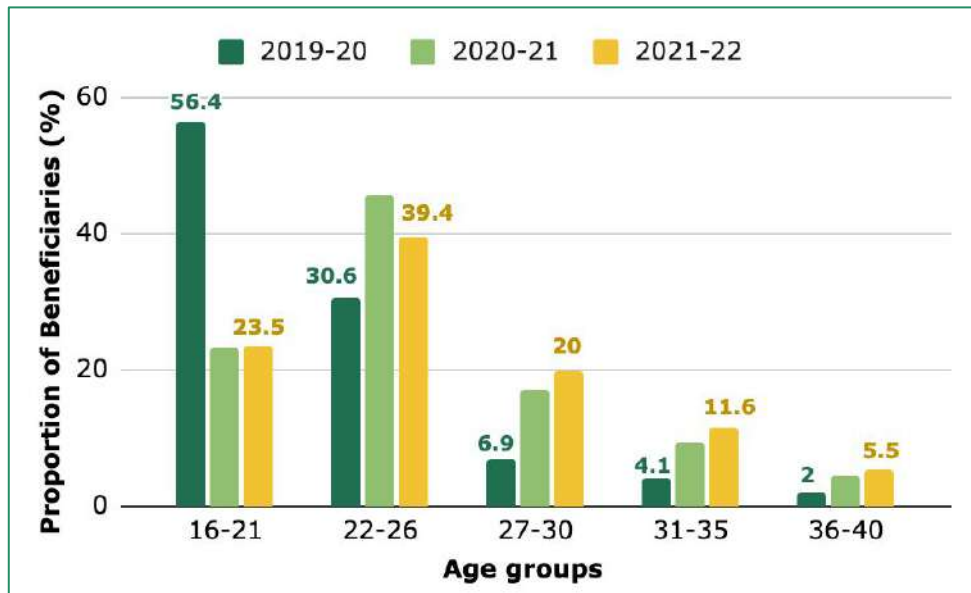
On average, the **pass percentage¹** has been very good, averaging over 99%.

However, there is **scope to close the gap between the number of enrolled beneficiaries and those who appear in the exam**. Nearly 8-9% of enrolled beneficiaries each year are unable to appear in the exam.

In 2021-22, the gap between enrolment and appearance meant an **investment loss of ~7.5 lakh INR** since the **first installment of 1800 INR** is paid to RKCL once the beneficiary reports for classes.

¹ The pass rate is the number of beneficiaries who passed the final exam as a proportion of the those who appeared in the final exam.

Age profile of beneficiaries has diversified over time



The **22-26 age group of women** constitute the **largest proportion of beneficiaries** in the last 3 years.

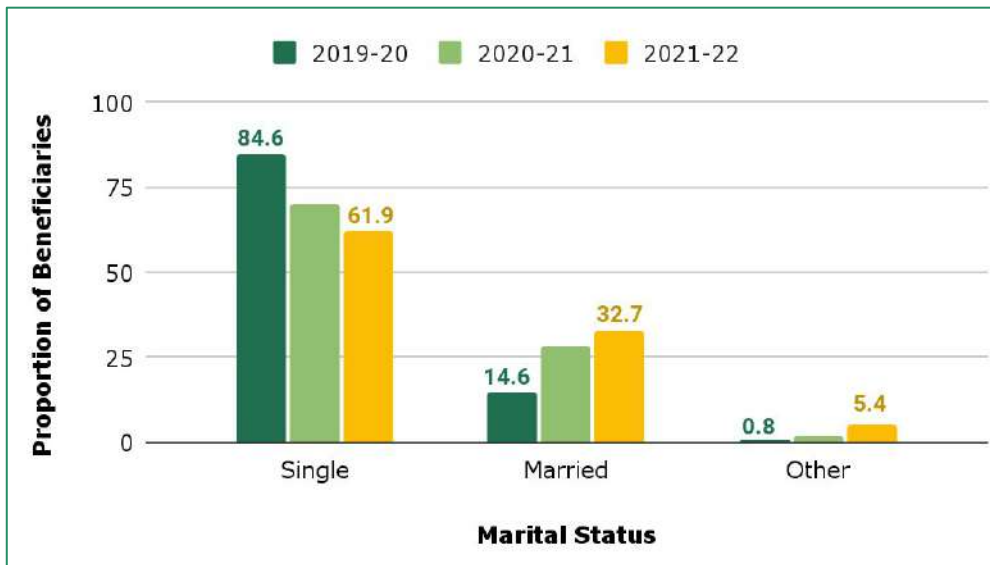


Women aged 15-24 comprise 19.2% of Rajasthan's female population, while those aged 25-39 constitute 23.3%. (Census 2021 estimates)



- The age profile has diversified over time as more women from older age groups are being enrolled.
- Since the **RS-CFA course** is a **profession-specific course**, this may reflect **increased demand and aspirations** among **young and middle-aged women**, in addition to the preference given to graduates, etc.
- **No difference in pass rates** are observed among women of different ages.

Healthy representation of beneficiaries across marital status



Over time, **more married women are enrolling** and their representation has increased from 15% to 33%.

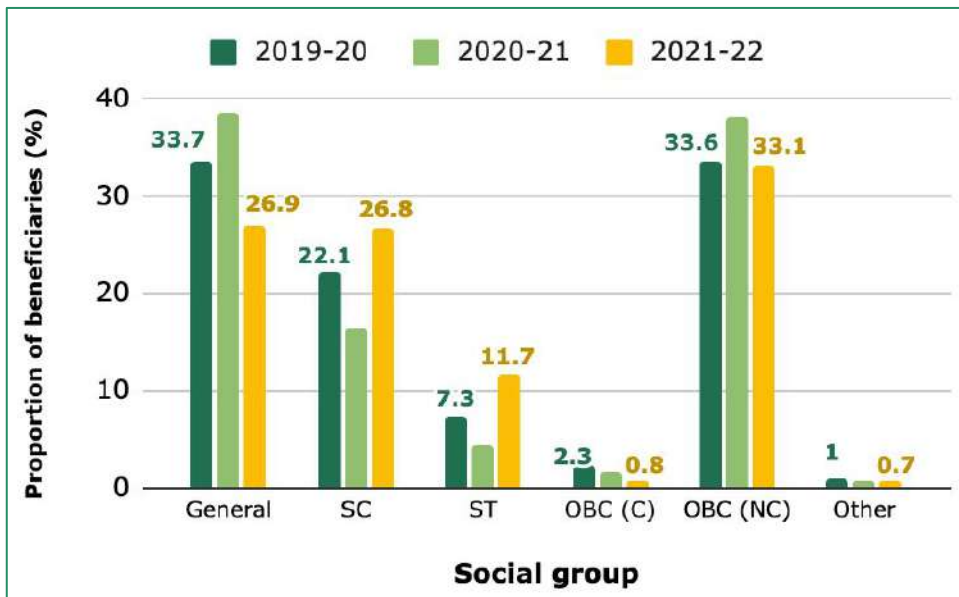


There are 71% currently married, 25% single, 2.3% widowed, and 0.7% divorced or separated women of 15-49 years of age. (NFHS-5)



- The scheme guidelines include that divorced and/or widowed women be given priority in selection. Thus, the **healthy growth (from 1% to 5%) observed in the proportion of divorced, separated, or widowed beneficiaries is commendable.**
- **No difference in pass rates** are observed among women based on their marital status.

Social representation targets largely met; some improvement scope



The proportion of beneficiaries from different social groups is **largely representative of their composition in the overall population and scheme guidelines.**



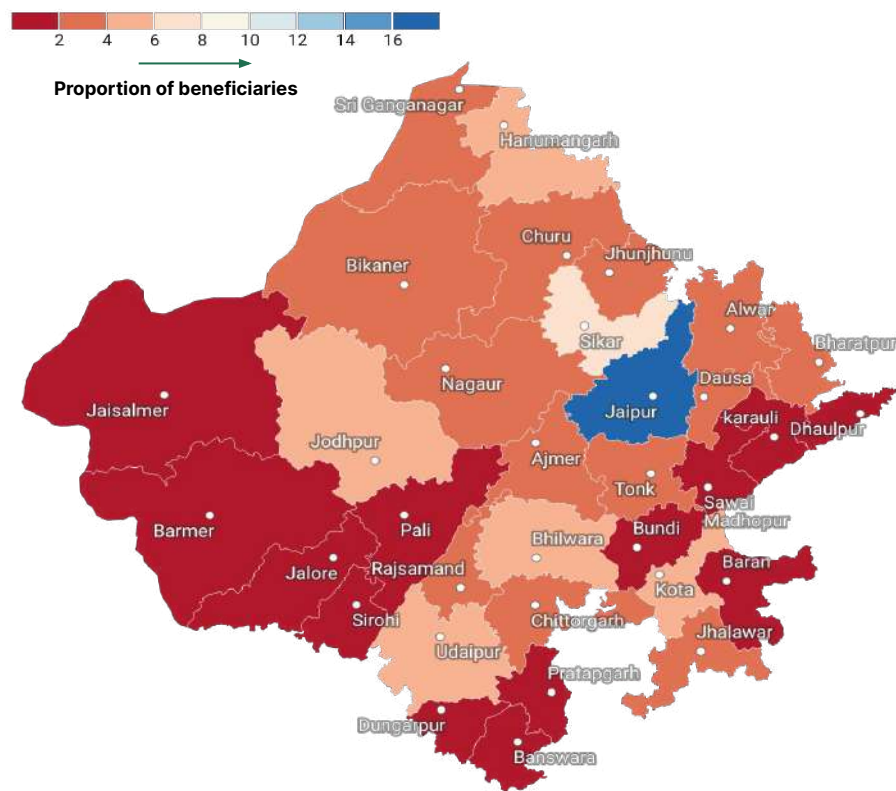
- The scheme guidelines provide 18% and 14% reservation for SCs and STs, respectively. Administrative data indicates that **the scheme has largely succeeded in meeting this target with some potential to include more women from a scheduled tribe background.**
- **No difference in pass rates** were observed among women belonging to the different social groups.



As per NFHS-5, there are 44.1% OBC households, while there are 19.3% SC, 3.8% ST, and 32.1% 'Other' households (including General, SBCs, etc.)

Linkage between beneficiary and center penetration

District-wide beneficiaries as a proportion of total in 2021-22



Top 5 Districts

District	Ben % (21-22)	Females % (2011)
Jaipur	16.8	9.8
Sikar	6.0	3.9
Jodhpur	5.5	5.2
Kota	5.1	2.9
Han. garh	4.7	2.6

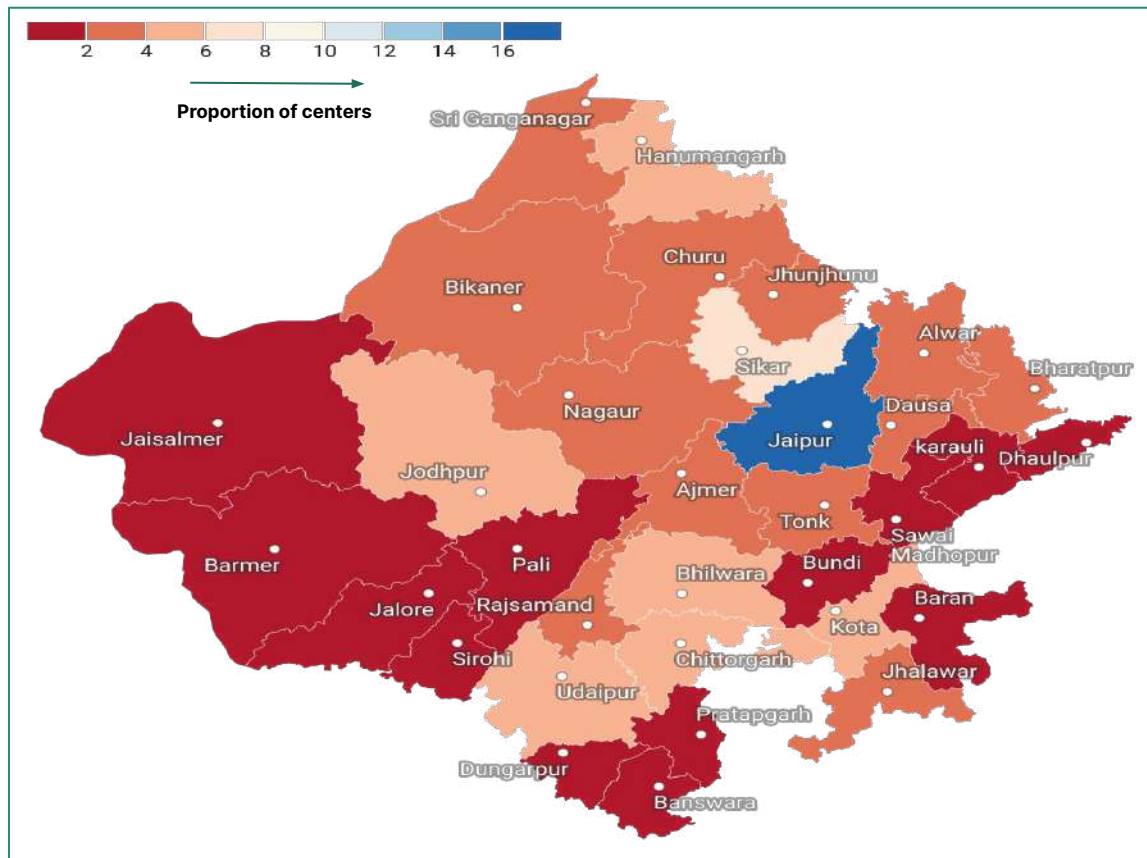
Bottom 5 Districts

District	Ben % (21-22)	Females % (2011)
Dhaulpur	0.3	1.8
Jaisalmer	0.4	1.0
Jalor	0.5	2.6
Dungarpur	0.5	2.1
Sirohi	0.9	1.5



Special focus may be given to the districts with low beneficiary penetration. This includes **Dhaulpur, Jaisalmer, Jalor, Dungarpur, and Sirohi**. In addition, Pratapgarh (1.1%) and Banswara (1.1%) may also be considered.

District-wide centers as a proportion of total in 2021-22



Potential for center growth in specific districts, and villages

Top 5 Districts (21-22)

District	ITGKs (19-20)	ITGKs (21-22)	ITGK % (21-22)
Jaipur	86	128	17
Sikar	22	45	6
Jodhpur	34	43	5.7
Kota	14	38	5
Han. garh	10	35	4.6



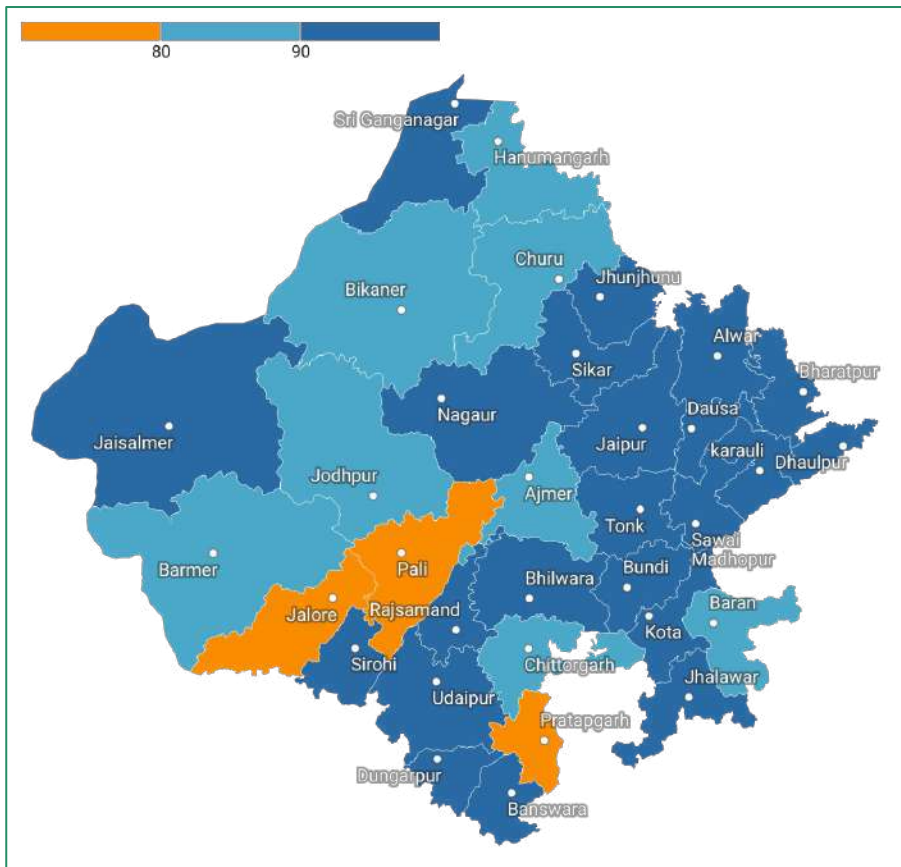
Bottom 5 Districts (21-22)

District	ITGKs (19-20)	ITGKs (21-22)	ITGK % (21-22)
Dhaulpur	2	2	0.3
Jaisalmer	2	3	0.4
Jalore	4	4	0.5
Dungarpur	3	4	0.5
Sirohi	4	7	0.9

- The total **number of centers grew by 83%**, from 411 to 753 during 2019-2022. While **centers grew substantially in Jaipur, Sikar, and Kota**, they **largely remained the same in Dhaulpur, Jaisalmer, and Jalore**.
- Further, our estimation suggests that **90% of current centers are in district or block headquarters**, while **only 10% in villages**.

- Importantly, the data indicates that districts with **greater share of centers are also home to a greater share of beneficiaries**
- Thus, districts like **Dhaulpur, Jaisalmer, Jalore, and Dungarpur (low beneficiary & center penetration)**, may benefit from an increase in **centers** (especially in villages).

District-wide Variation in Exam Appearance Rates



Top 5 Districts

District	% app. (21-22) ¹
Bundi	100
Dausa	100
Dhaulpur	100
Madhopur	100
Tonk	98.9

Bottom 5 Districts

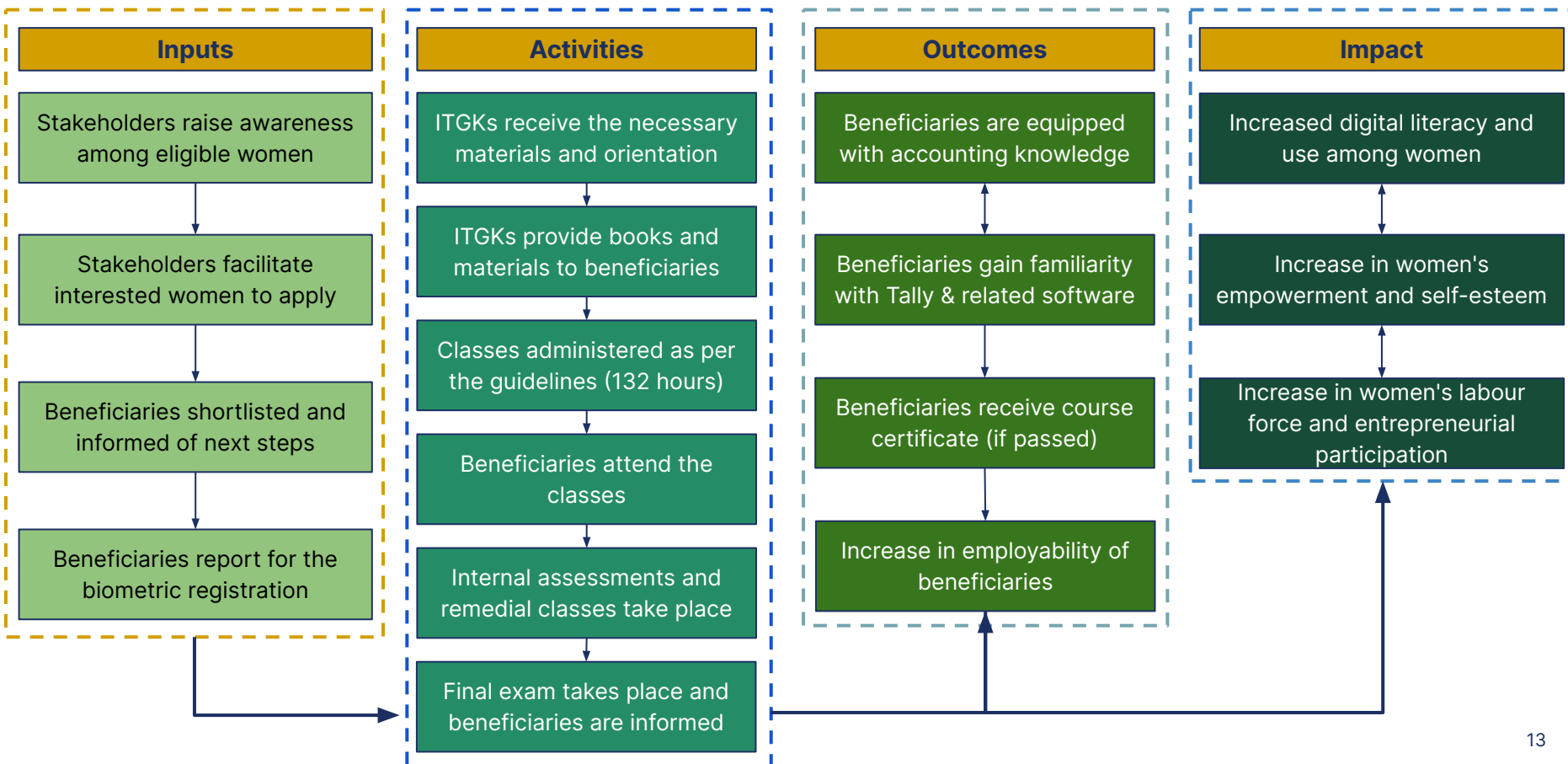
District	% app. (21-22)
Jalor	71.4
Pratapgarh	76.4
Pali	77.8
Baran	81.4
Chittor	82.1



- In 2021-22, **all districts had ~100% pass rates**. However, there is scope to **support students** from districts like **Jalor, Pali, and Chittorgarh** in appearing for the final exam as appearance rates here are low.
- This may be done through the **support of CSOs and monitoring by district-level DWE and RKCL staff**.

1: The column "% app. (21-22)" indicates the number of those who appeared in the final exam as a proportion of those who enrolled for the course.

Scheme's Pathway to Impact



Findings from Scoping Interviews

Insights on Scheme Inputs



Inputs

Stakeholders raise awareness among eligible women

Stakeholders facilitate interested women to apply

Beneficiaries shortlisted and informed of next steps

Beneficiaries report for the biometric registration

What is the status and what could be better?



Scheme awareness is generally good. In addition to the benefit of a certificate, beneficiaries indicated that **IEC material should focus on potential jobs and other opportunities** that they may explore.



There may be potential to increase awareness of the course and scheme among rural women, while also expanding centers in rural areas. Most beneficiaries interviewed were either from urban or semi-urban areas. Our estimation indicates that 90% are currently in the district or block headquarters and only 10% in villages.



- **The financial subsidy provided through the scheme is helping women access the scheme.** 6 (of 11) beneficiaries interviewed indicated that they would not be able to do this course without it.
- **There is scope to further expand the pool of women who can avail the course for free.**

Insights on Scheme Activities



Activities

ITGKs receive the necessary materials and orientation

ITGKs provide books and materials to beneficiaries

Classes administered as per the guidelines (132 hours)

Beneficiaries attend the classes

Internal assessments and remedial classes take place

Final exam takes place and beneficiaries are informed

What is the status and what could be better?



Most beneficiaries interviewed (9 of 11) **received the books on time and for free**. For grievances during registration, the department has set up a **helpline number**. The same may also be used **post-registration for other complaints**.



There is **scope to simplify the language and structure of the material**, as some beneficiaries (3 of 11) reported difficulty in understanding the content.



In terms of centre-based resources, all interviewed beneficiaries (11 of 11) said **there were enough computers and teachers at centers** for their learning.



However, **training of teachers around pedagogy and teaching skills** may help to enhance learning as some beneficiaries (4 of 11) indicated.

Insights on Scheme Outcomes



Outcomes

Beneficiaries are equipped with computer knowledge



Beneficiaries gain familiarity in working with a computer



Beneficiaries receive course certificate (if passed)



Increase in employability of beneficiaries



What is the status and what could be better?

There may be potential to explore how learning may be enhanced and sustained. Some beneficiaries (8/11) reported that they **may still require support to apply learnings** from the course (although this may be **partly driven by COVID-induced disruptions** to classes, etc).



While the scheme may increase employability (by providing a certificate), **orientation sessions may be organised to inform and counsel beneficiaries regarding jobs, applications**, etc.



In this regard, the department can **identify opportunities to connect beneficiaries with employers, create awareness around platforms (like the work-from-home portal)** where they may seek jobs, or **link them to job-based government programs**.

Insights on Scheme Impact



Impact

Increased digital (Tally) literacy and use among women



Increase in women's empowerment and self-esteem



Increase in women's labour force and entrepreneurial participation



What is the status and what could be better?

While the scheme **increases digital literacy and use, in relation to the Tally software, enabling beneficiaries to gain employment must be a key focus area now**. Only 2 of 11 beneficiaries interviewed were able to get a job after completing the course.



To enable better monitoring and evaluation, the department and RKCL can **institute feedback mechanisms** wherein **short, phone-based surveys** may be shared with beneficiaries at the **conclusion, 6 months, and 1 year following the course** to **collect feedback, whether they were able to find jobs, etc.**