

e-Sevai For All A Case Study



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Enabling Social Protection

For most people in Tamil Nadu, the State begins at a small service centre in their neighbourhood. Here, an operator helps facilitate online applications for pensions, ration cards, death certificates; even pay utilities like electricity and water, or recharge mobile plans. These are the e-Sevai centres — a **window into 200+ government and other business to consumer services.**



In 2022, there were 10,000+ centres in Tamil Nadu, directly run or franchised by various Service Centre Agencies (SCAs). But the system was broken.

Indus Action (IA) supported Tamil Nadu's e-Governance Agency (TNeGA), as a research and implementation partner over 3 years to help reform and strengthen the e-Sevai ecosystem. IA's preliminary surveys revealed systemic inefficiency: **6 out of every 10 citizens required at least 2 visits to complete a single service application.** The real damage laid bear in the numbers. An income certificate officially costs Rs 60. However, an applicant in a remote rural district would **spend at least 18 times more** after factoring for photocopies, transportation costs and lost wages across multiple trips. The administrative and financial burden on citizens trying to avail government benefits was punishing.

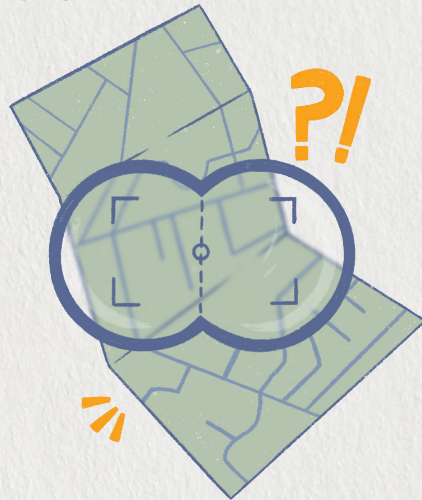
A System Under Strain

Large parts of the state remained **underserved**, leaving many citizens without equal access to government services.

The economic feasibility of this model was in crisis — centres were making little to no profits. While some well-performing centres had their costs subsidised by the SCAs, others remained vulnerable. 64% franchisee operators reported paying out of their own pockets to keep their centres running.



Low profits meant low operator salaries — struggling to survive on paltry incomes, 85% of the operators reported feeling extremely dissatisfied.



Weak monitoring and evaluation systems made it nearly impossible for the State to hold centres accountable for their performance. In 2022, almost 5,000 centres recorded zero transactions.

Operators in SCA-run centres functioned bureaucratically and disconnected from citizens' needs, with **inconsistent training** across the state leading to poor service quality, higher costs, and eroded trust.

Scores of private players tried to plug poor service gaps, without any official credentials, offering inconsistent service catalogues and ad-hoc pricing. Yet, despite being **more expensive, they also were more trusted than the government-sanctioned centres.**

The e-Sevai For All Vision

To sustain this critical node of citizen-State interaction, the e-Sevai For All (EFA) initiative was launched in 2023. EFA allows individual entrepreneurs in the state to start and run their own e-Sevai centre. This network of private centres is regulated and supported by the State with three distinct goals:



Make the system work better for citizens

- increasing delivery to underserved areas
- improving uptake of e-governance services
- reducing overall burden on citizens

Make the centres financially viable

while also expanding small business opportunities for marginalised communities including people with disabilities, destitute widows, transgender individuals



Make the whole system visible to the State enabling effective, data-driven management and accountability across centres

Today in Tenkasi, a man named Chellathurai runs an e-Sevai centre from a room in his own home. He set up his centre so that his neighbours don't have to travel long commutes to access state services anymore. Chellathurai is disabled, but he explains:



My disability has never been a hurdle to helping my community.

Chellathurai and the **18,000+ EFA centre owners** like him are visible faces of a much deeper systemic transformation with interventions at every level, from how citizens experience services to how the state oversees them.

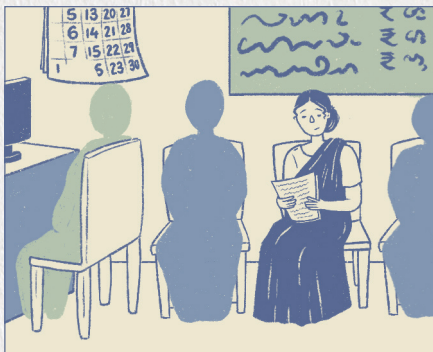
Open to All: Franchisee Model

EFA's were designed to be genuinely **open and accessible** to all, widening access to e-governance services and entrepreneurship. Prioritising **low friction**, Indus Action supported the creation of a **simple four-step online application** with minimal paperwork.

Indus Action, along with another legal consultancy, also drafted the Franchisee Agreement, outlining state support and franchisee compliance. To ensure consistent service quality, Indus Action developed the induction modules used to train over 13,000 operators, and supported the rollout of the LMS. The training covered e-Sevai services, technical skills, and citizen-centric delivery. A follow-up survey found that many operators had integrated these learnings into daily operations, improving citizen experience.

Improving Citizen Experience

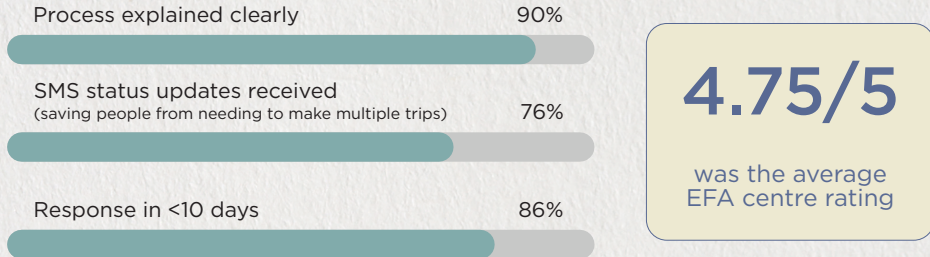
In 2025, Ms Sentamilselvi, a resident of Perambalur, wanted to get a nativity certificate. She visited the EFA centre in her neighbourhood where she sat in a clean waiting area until her operator was ready for her.



THE EFA INTERVENTION

When it was her turn, the operator explained every step of the process to her clearly, and she left having filed her application the same day. A few days later, she returned to collect her certificate.

When IA surveyed citizens across all 38 districts, Ms Sentamilselvi's experience turned out to be the norm, not the exception.



At the best performing centres, **60% of visitors completed their task in under an hour, and 24% reported no wait time at all.**

It took the unglamorous, slow work of making a system navigable to achieve. **Compliance expectations** were drafted to put the **citizen's experience first**. Every step of their journey was carefully thought through and provided for.

This starts at the entrance: **consistent branding** and **signage** make centres readily recognisable, while boards displaying **rate cards and operating hours** ensure that people can immediately find what they need. Inside, minimum **standards for physical space and internet speeds** ease wait times, and mandatory **printers and scanners** mean citizens no longer need to go elsewhere to photocopy required documents.

A persistent challenge has been the lack of awareness about what services can be accessed through e-Sevai and their required documentation. **By giving entrepreneurs a stake in the success of their centre, the system unlocked genuine local ownership of the problem.** In Pudukottai, one operator sets up LED displays at weddings to advertise services. In Dindigul, another uses Facebook. In Chengalpattu, an operator has built social media groups with social workers and panchayat members to spread awareness about application requirements.

Managing the System



Visibility is crucial to ensure such a vast network of individual operators is running successfully. Since the inception of EFA, Indus Action has worked with TNeGA to build mechanisms for monitoring and evaluation of all EFA centres. **Third party audits** detailing the extent to which centres are compliant and a **monthly transaction analysis** are used to track centre performance. IA drafted performance indicators, along with triggers for show-cause notices based on non-compliance or low transaction rates. Together, these mechanisms give both the state and the centres a clear picture of performance, making **accountability a two-way process**.

At the district level, e-District Managers (eDMs) are responsible for managing e-governance issues and overseeing EFA centres, acting as the bridge between centres and the TNeGA. But their roles were loosely defined. IA worked with TNeGA to clearly articulate eDM roles and responsibilities, train them, incorporate their voices into surveys, and bring them into decision-making processes. Progress is beginning to show — 75% of EFA owners rated the support they received from their eDM a **4 out of 5**, and 33% reported interacting with their eDM at least once a week.

Way Forward

Financial sustainability can now be prioritised as EFA's foundational systems are in place. Three levers will achieve this:

- **Regulate competition:** use GIS to allow new centres only in underserved areas, avoiding market saturation and preserving earnings and access.
- **Increase transactions:** run the IA-designed awareness campaign (social and traditional media), equip operators to market themselves, and expand the service catalogue to drive footfall.
- **Review pricing:** adopt differentiated fees based on service complexity so revenue rises while enabling subsidised rates for vulnerable groups.

Strengthening grievance redressal is the second priority. IA's call-centre analysis identified common complaints, handler loads, and operator behaviour; next steps are a functional portal, clear processes, and escalation pathways. Reforms also require a stronger eDM role with inspection protocols, KPIs/KRIs, and appraisal guidelines — foundational work is complete and awaits implementation.

Finally, **a unified digital platform** to integrate applications, operator training, third-party audits, grievance redressal, GIS, and dashboards would transform EFA from a set of interventions into a seamlessly managed system.





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