IMPACT OF DIGITALISATION ON SCHOLARSHIP SCHEMES IN INDIA

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ABSTRACT:

Digitalization of the government schemes i.e., movement from offline process to online process, was one of the agendas of UPA-II government. However, the digitalization of the govt. schemes came into existence during NDA government in the name of "Digital India". The objectives of Digital India programme are

(1) to make government schemes more accessible to the people in remote areas.

(2) To make the process of the scheme more transparent in public domain.

(3) To reduce paperwork and manual mistakes and,

(4) to make bureaucrats more answerable to the public.

However, this paper shows that digital India programme is not able to succeed in their objectives after 6 years of its implementation. The two most important things required to digitalize the country are - availability of internet facility and ability to use it. The paper critically examines the 'Impact of digitalisation on scholarship schemes' by

(A) Analysing the availability of internet facility according to socio-economic class.

(B) Performance of Central Sector Scheme of Scholarship for College and University Students in online and offline process.

(C) State-wise comparison of households with internet facility and performance of the scheme and

(D) State-wise comparison of person's ability to use computer and performance of the scheme.

The paper also makes some observations such as the availability of internet facility in lower social-economic class households is less than 15 percent. Second, in India, only 22 percent households have internet facility and only 17.5 percent people have ability to operate computer. Besides that, Central sector scheme has performed better in offline process than in online in terms of scholarship utilisation rate. The study concludes that

(1) Availability of Internet is exclusive in nature as it is available to the few upper socio-economic class households.

(2) The co-relation between households with internet facility / ability to operate computer and performance of the scheme in online process is moderate (medium related). However, the co-relation between the households with internet facility and ability to operate computer is high 0.95 percent.

(3) The digitalizing process of scholarship scheme have some serious issues which needs urgent attention.

Keywords: Digital India, Internet Facility, Scholarship Scheme, Computer, Social-Economic Class, Household, etc.

INTRODUCTION:

Six centuries ago, the world of education changed forever with the coming of Printing Press. Six centuries later, we are undergoing another transformation and this time everything is going digital. This second wave of technology has taken education from the paper to the pixel. In an increasingly globalised and digitalized world, it is imperative for India to significantly change the methods of imparting education, to nurture and develop the qualities that lead to a meaningful future for both the individual and society. It allows us to keep pace with the competitive world. The Government is also focusing on greater use of technology as it looks to implement largescale reforms such as Revitalising Infrastructure and Systems in Education

(RISE) scheme, etc. According to a report by the Internet and Mobile Association of India titled

''Internet in India 2017'', the number of internet users in India is expected to reach 500 million by June 2018. However, this only constitutes 37% of the total Indian population which are using the internet facility.

As an immediate measure to stem the spread of Covid-19, most educational institutions have been shut since the end of March 2020. It is still difficult to predict when schools, colleges and universities will reopen. There is only one option left i.e. to shift to digital platforms from the traditional face-to-face mode of classroom learning. Teachers and school administrators are being advised to continue communication with students through virtual lectures or portals like 'Massive Open Online Courses'. However, in the absence of physical classroom, students are undergoing lots of stress. One of the main reason for this stress is that students feel excluded from this digital learning due to lack of resources and proper infrastructure facilities.

'Digital India Campaign' was launched by the Government of India to ensure that government's services be made available to each citizen electronically. During the campaign government promised to improve infrastructure that would supports digital equipment, increase internet connectivity or would make the country digitally empowered in the field of technology. The digitalisation of the education system is not a new phenomenon, most of the education boards and institutes are trying to implement it since 2015. Covid-19 is just acting as a catalyst factor in

adoption of digital learning by most educational institutes in day-to-day learning. The main aim of digital India is to make the implementation process of government schemes and policies more transparent and more accessible to the citizens. Besides that, to make government officials more accountable to the need of the citizen.

After 2015, as part of the digitalisation campaign - the process of all the central government scholarship schemes became online. The National Scholarship Portal is a dedicated online scholarship portal which enlists multiple scholarships for students across India. It carries a plethora of schemes offered by the Central Government, State Governments, and other government institutions like AICTE, UGC, etc. It is a one-stop portal for all government scholarships that offer multifarious services ranging from online scholarship application to hassle-free disbursal of scholarships.

Secondly, the National Mission on Education through Information and Communication Technology (NMEICT) Scheme meanwhile aims to leverage the potential of ICT for teaching and learning processes. The Mission has two major components - content generation and providing connectivity along with the provision for access devices to the institutions and learners. Under the NMEICT Mission, connectivity to 419 Universities/ University level Institutions and 25000+ colleges and polytechnics in the country has been envisaged to be provided.

The online process for scholarship scheme has been started in 2015 and there is not even a single article in popular media dedicated about its advantage and disadvantage. In India where we have breaking news and articles on "Why Taimur (Kareena Kapoor's Son) is sneezing" or "Will Suhana Khan (Sharukh Khan's Daughter) be the new star of Bollywood". However, we do not have a single prime time debate or single article by popular media channel on "How the online process for the scholarship schemes affects the students". Not even a single line is dedicated by media to spread awareness about "online process of scholarship scheme". This is how the important topics like education, health and employment are side lined in our country, and they are just feeding us the news which has no use in our life.

This paper is about the "Impact of digitalization on scholarship schemes" in India. Besides that, author tries to answer the following questions 1) is online process of scholarship schemes easier

and more accessible to the students? 2) What is the performance of scholarship schemes in online and offline process? 3)Is the online process exclusive and only available to those who have internet facility and better resources and ability to operate those resources?

To answer the above questions, paper tries to 1) first, try to present a detailed analysis of the percentage of the households with internet facility according to their socio-economic class. 2) Second, to assess the performance of the scholarship scheme before and after the process became online. 3) Thirdly, the relation between the utilisation rate of the scheme in online process and household with internet facility is analysed. In the end the relation between the utilisation rate of the scheme and person's ability to operate the computer is analysed. Throughout, the methodology is positive and descriptive. Primarily secondary and published data is used. Three key databases used are (a) Key Indicators of Household Social Consumption of education in India, NSS- 75th Round, (b) Reports by Department of Higher Education, MHRD and (c) Reports by Internet and Mobile Association in India.

ACCESS TO INTERNET FACILITY ACCORDING TO SOCIAL - ECONOMIC CLASS

To understand the exclusivity and inclusivity of Digital India campaign, first, we have to look at the socio-economic class of the households which have access to Internet facility. The report "India Internet 2019" by Internet and Mobile Association of India, shows the percentage of household using internet facility according to their social-economic class. In the report, the social-economic class of the household is defined by New Consumer Classification system (NCCS).

NCCS is the new Social-Economic Class (SEC) system adopted by BARC (Broadcast Audience Research Council of India). This NCCS system differentiate households in India based on two variables -
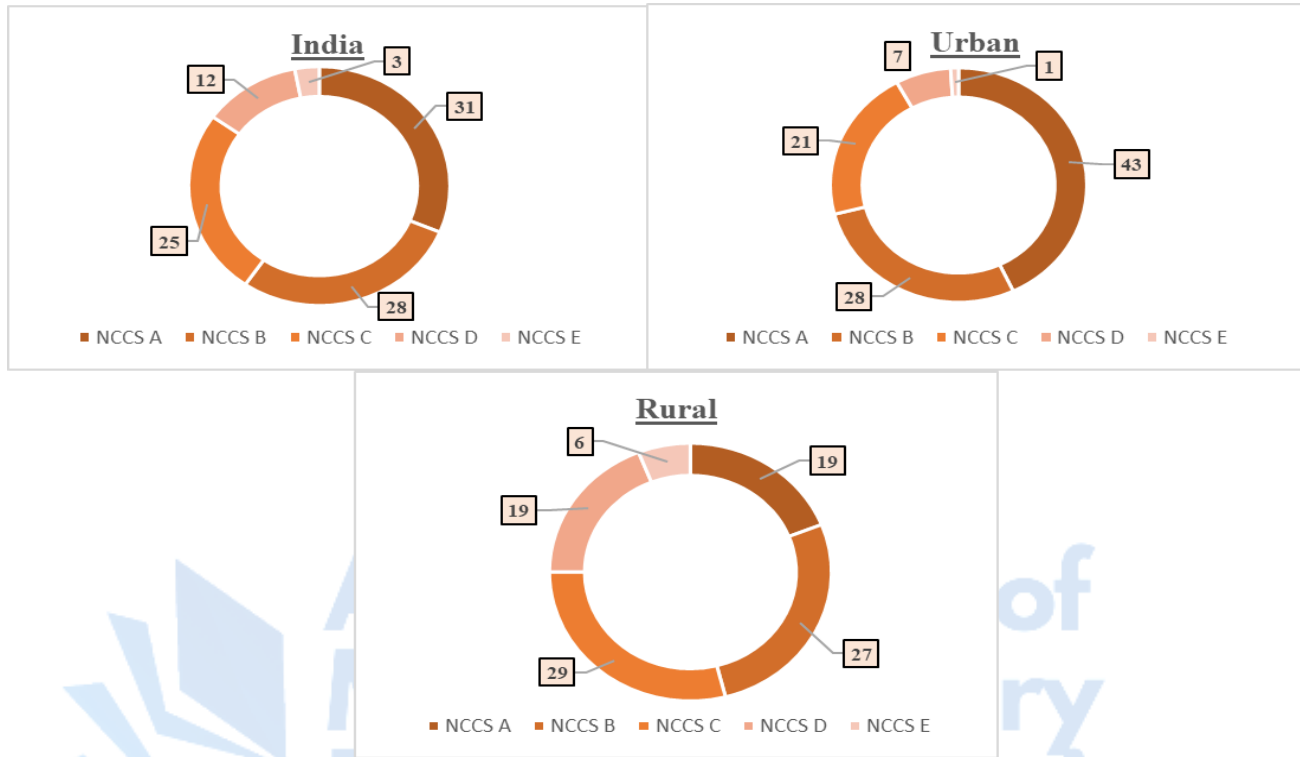
1. Education of Chief Wage Earner.

2. The number of Consumer Durables (from a predefined list) owned by the family. The list has 11 items, ranging from electricity connection to cars and air conditioners; including agricultural land in rural areas.

The classification of the NCCS system is similar for both rural and urban India. It was developed after extensive analysis of various variables that would best define the purchasing power of a household. NCCS system divided into five main categories: NCCS A, NCCS B, NCCS C, NCCS D and NCCS E.

- NCCS A: Is a term used for a household which owned 6,7,8 and 9+ durables out of 11 and Education of the Chief Wage Earner is graduation and above.
- NCCS B: Is a term used for a household which owned 4,5,6 and 7 durables out of 11 and Education of the Chief Wage Earner is Higher Secondary and above.
- NCCS C: Is a term used for a household which owned 3,4,5,6 and 7 durables out of 11 and Education of the Chief Wage Earner is illiterate and above.
- NCCS D: Is a term used for a household which owned 0,1,2,3 and 4 durables out of 11 and Education of the Chief Wage Earner is illiterate and above.
- NCCS E: Is a term used for a household which owned 0,1,2,3 and 4 durables out of 11 and Education of the Chief Wage Earner is between illiterate to graduation or postgraduation in the general degree course.

There are three more categories inside each category. The households under category A and B are richer in resources than the households in category C, D and E. Now, we will look at figure1, which describes the percentage distribution of households using internet facilities in the categories defined by the NCCS system.

Figure 1: Percentage Distribution of Household using Internet Facility according to the NCCS system:

India
3 · 31 · 28 · 25 · 12
NCCS A · NCCS B · NCCS C · NCCS D · NCCS E

Urban
7 · 1 · 43 · 28 · 21
NCCS A · NCCS B · NCCS C · NCCS D · NCCS E

Rural
6 · 19 · 27 · 29 · 19
NCCS A · NCCS B · NCCS C · NCCS D · NCCS E

Source: Internet and Mobile Association in India

We can see that households in the category NCCS A and B constitutes almost 60 per cent of the households in India, which uses internet facility. In category D and E, less than 15 per cent households are using internet facility. However, in rural India, it constitutes more than 15 per cent of household (it may be occured because the NCCS system use same classification for rural and urban India). The Households from the lower social-economic class are using less internet facility than the households from upper social-economic class. This indicates that digital India is favouring people from the upper class, as they are the ones who are consuming more internet facility than the lower class. The evidences shows that the internet facility in India is exclusive in nature and digitalisation of education policy is affecting the students from deprived sections the most. The government schemes are supposed to be for needy and poor population and they are the ones

excluded from it due to sudden shift towards online processes in the application stage and in disbursing the scholarship amounts.

In the next section, we will analyse the trend of utilization for Central Sector Scheme of Scholarship for College and University Students in offline and online mode. To understand the overall performance of the scheme and the impact on scheme due to digitalization.

PERFORMANCE OF CENTRAL SECTOR SCHEME IN OFFLINE AND ONLINE MODE:

The Central Sector Scheme of Scholarship for College and University Students (CSSSUS scheme) is a means-cum-merit based scholarship. The objective of the scholarship is to provide day-to-day financial assistance to the meritorious student from economically weaker sections. CSSSUS scheme considers students who are in top 20th percentile list of Class XII examinations, of respective education boards, and their family income should be less than rs. 8 lakh. However, the nature of the scholarship itself is 'unequal' as it was also argued by Dinesh Mohan that the present system of scholarship for poor inherently in-equitable as the poor should be meritorious to receive the scholarship and should stay in higher education, while no such condition for the rich.

The CSSSUS scheme was in offline mode until 2014-15 and in 2015-16, it became online. In the offline process of the scholarship (from 2008), the application process, verification process by education board and college was on offline mode. Under the offline mode the student was required to fill application form (in hard copy) available on their respective education board's website (in soft copy). After that students have to send their application form along with other documents to the education board via post or personally. Then education board verify the documents and send the information of selected students (who are eligible for the scholarship and have all documents) to MHRD (Ministry of Human Resource and Development) and then they disburse the scholarship amount to the beneficiary account through Direct Benefit Transfer (DBT).

In the online process, students apply for the scholarship through the National Scholarship Portal (NSP). After that Education Board and Higher Education Institution verify their application on the portal. In the online process, the application gets verified twice (first by education boards and then

by higher education institution) and then MHRD disburses the scholarship amount to the beneficiary account through DBT. In online process, all the paperwork has been eliminated and converted it into pixel.

Figure 2: Year-wise number of students received the scholarship from 2012-19 for the fresh applicant
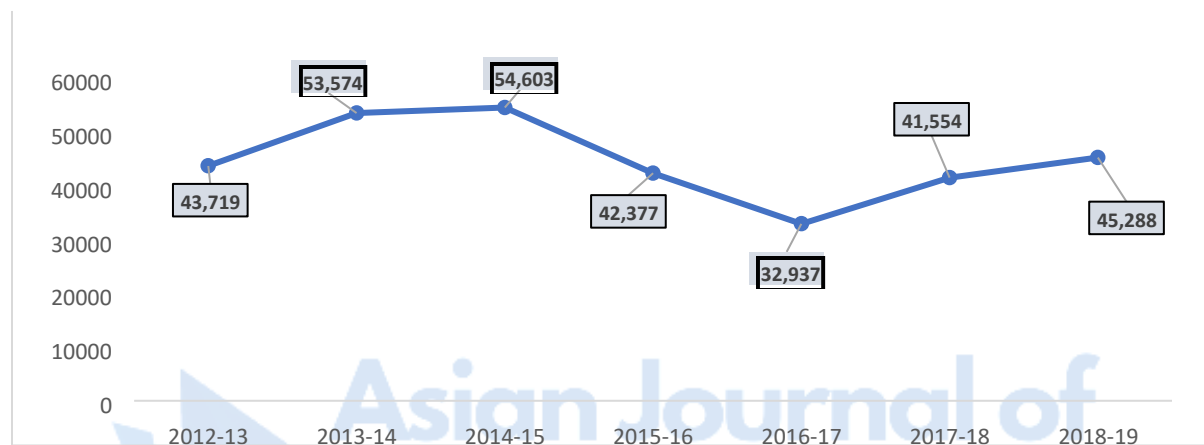
Source: Department of Higher Education, MHRD

Now, if we look at figure 2 the number of students received scholarship is in increasing trend from 2012-13 to 2014-15. We can see that in 2015-16, the number of beneficiaries declined, it is the same year when the scheme switched from offline to online mode. This trend of declining continued until 2016-17. The number of beneficiaries increased in 2017-18 and 2018-19 but did not reached the level of 2014-15.

So, it shows that the online process of the scholarship resulted in the decline of beneficiaries of the scholarship scheme. The primary data analysis suggests that's the reason for the decline in the number of student for the scholarship are lack of awareness among the students about the scheme, online process, the technical issues faced by many education boards on National Scholarship Portal (NSP) and Public Financial Management System (PFMS). Besides this, staff of many state education boards and colleges are not computer friendly enough to understand the online process of scholarship scheme, which however results in delay in verification of application forms, and ultimately applications gets rejected.

The negative impact of digitalisation of scholarship scheme is not only because of lack of availability of Internet facility but it occurs more due to the lack of infrastructure for the online process, unskilled or semi-skilled staff, unawareness about the online process among students and higher education institutions. Besides that, lack of proper technical support during the application process on the scholarship portal affects the performance of the scheme. Due to the technical problems on the scholarship portal, many students are not able to apply successfully.

In the next section, to understand the impact of internet facility on scholarship scheme's utilisation rate, we will analyse the state-wise percentage of households with internet facility and the utilisation rate of the CSSSUS scheme in the respective state.

IMPACT OF INTERNET FACILITY ON THE UTILISATION RATE OF THE SCHOLARSHIP SCHEMES.

To digitalise the process of scholarship scheme first we need to ensure the internet facility, bank accounts with net service and a functioning grievance cell. So, to understand the impact of digitalisation on scholarship scheme first, we are analysing the percentage of households with internet facility and the utilisation rate (from 2015-16 to 2019-20) of CSSSUS scheme. The central government and most state governments made their scholarship process online in 2015.

Now, if we look at table 1, we observe that all- India average of Internet facility in Indian households is only 22 per cent, which means that more than three-fourth (3/4th) Indian households do not have internet facility. It is hard to imagine with this low internet facilities that we can digitalise our education system. On the other hand the all- India average of utilisation rate of the CSSSUS scheme is 51 per cent, which means the half of the seats available for the scholarship schemes gets utilised. By utilisation rate we mean the number of seats utilised in comparison to the number of seats available in each state. It helps us to understand the performance of the state.

Table 1*: State-wise percentage of households with internet facility and Utilisation rate (from 2015-16 to 2019-20) of CSSSUS scheme:

Sr. No.	State	Utilisation Rate of Scholarship	Internet Facility
1	Andhra Pradesh	81.36	17.1
2	Assam	11.44	16.6
3	Bihar	1.84	12.1
4	Chattisgarh	80.91	12.9
5	Gujarat	49.56	25.1
6	Haryana	85.39	30.9
7	Himachal Pradesh	5.80	33.5
8	J&K	41.05	21.8
9	Jharkhand	0.00	12.4
10	Karnataka	88.42	21.4
11	Kerala	77.08	43.9
12	Madhya Pradesh	85.21	13.5
13	Odisha	41.25	10.9
14	Punjab	48.17	35
15	Rajasthan	36.72	17.1
16	Tamil Nadu	43.37	27.1
17	Telangana	82.87	25
18	Uttarakhand	56.05	35.6
19	Uttar Pradesh	34.97	13
20	West Bengal	54.37	14.9
	All India	50.29	21.99

Limitation: other 8 states are excluded because of the lack of availability of data

Source: 1. Department of Higher Education, MHRD and

        2.Key Indicators of Household Social Consumption of education in India, NSS- 75th Round

To analyse state-wise relationship between Internet facility in Indian households and utilisation rate of scholarship scheme, we have identified best performing, average performing and lowest performing states in terms of internet facility and utilisation rate.

- **Best Performing States**: The best performing states are those states whose percentage is more than the average. States, which have more than 22 per cent, such households, which have internet facility, will be under this category. In terms of utilisation rate, those households, which have more than 50 per cent utilisation rate, will fall in this category.

- **Average Performing States**: These are those states whose performance is equal or little less than all-India average. States, which have between 22 to 15 percent such households, which have internet facility, will fall under this category. For utilisation rate, those households, which have 50 to 25 percent utilisation rate, will fall in this category.

- **Lowest Performing States**: These are the states whose performance is among the lowest. States, which have less than 15 per cent such households, which have internet facility, will come in this category. In terms of utilisation rate, those households, which have less than 25 per cent utilisation rate, will fall under this category.

Table 2: Performance of States -Household with Internet Facility

Best Performing States (above 22 per cent)	Average Performing States (b/w 22 to 15 percent)	Lowest Performing States (below 15 per cent)

Gujarat, Haryana, Himachal Pradesh, Kerala, Punjab, Tamil Nadu, Telangana and Uttarakhand	Jammu & Kashmir, Karnataka, Andhra Pradesh, Rajasthan and Assam	West Bengal, Madhya Pradesh, Uttar Pradesh, Chhattisgarh, Jharkhand, Bihar and Odisha

Table 3: Performance of states- Utilisation of Scholarship Schemes

Best Performing States (above 50 per cent)	Average Performing States (b/w 50 to 25 percent)	Lowest Performing States (below 25 per cent)
Andhra Pradesh, Chhattisgarh, Haryana, Karnataka, Kerala, Madhya Pradesh, Telangana, Uttarakhand and	Gujarat, Jammu & Kashmir, Odisha, Punjab, Rajasthan, Tamil Nadu and Uttar Pradesh	Assam, Bihar, Himachal Pradesh and Jharkhand
West Bengal		

If we look at table 2 and 3 we will find that that best performing states in terms of internet facility and utilisation rate of scholarship together are- Haryana, Kerala, Telangana and Uttarakhand. The

average performing states are- Jammu & Kashmir and Rajasthan. In the end, lowest performing states are- Bihar and Jharkhand.

The correlation between the percentage of households with internet facility and the utilisation rate is 0.22 per cent, which means they are moderately co-related. Therefore, the availability of Internet facility in the states also determines the utilisation rate for scholarship scheme to a certain extent in some states.

Internet facility factor in itself is not the only determining factor in the higher utilisation rate of the scholarship scheme in the state, particularly in the online mode. However, the other factors like infrastructure facility, computer literacy, awareness about the scheme, grievance management cell play a major role in that.

In the next section, we will analyse the relationship between people's (5 years and above) ability to operate computer and the utilisation rate of the scholarship scheme. This will help us to understand the impact of people's ability to operate computer on the scholarship scheme.

INDIA'S ABILITY TO OPERATE THE COMPUTER.

India's ability to operate computer for 5 years and above is only 17.5 per cent i.e. not even onefourth of India's population can operate computer. However, the ability to use computer indeed affects the utilisation rate of the scholarship scheme. In our previous section, we have highlighted that internet facility is not the only factor for a lower utilisation rate of scholarship but factor like computer literacy is also responsible in determining the utilisation rate of scholarship scheme in the online process.

Table 4: State-wise percentage of people (5years and above) in a state who can operate computer and Utilisation rate of CSSSUS scheme in India.

Sr. No.	State	Utilisation Rate of Scholarship	Ability to operate computer
1	Andhra Pradesh	93.85	14.4
2	Assam	2.45	10

3	Bihar	0.00	8
4	Chattisgarh	94.74	10.8
5	Gujarat	73.88	22.2
6	Haryana	88.25	24.3
7	Himachal Pradesh	20.17	24.6
8	J&K	25.52	12.6
9	Jharkhand	0.00	8.2
10	Karnataka	97.85	19.3
11	Kerala	84.64	41.5
12	Madhya Pradesh	92.95	9.6
13	Odisha	72.26	8.5
14	Punjab	47.21	26.6
15	Rajasthan	34.11	14.2
16	Tamil Nadu	34.77	27.4
17	Telangana	95.80	19.8
18	Uttarakhand	87.50	25.3
19	Uttar Pradesh	28.10	9.7
20	West Bengal	84.68	13
	All India	57.94	17.5

*Limitation: other 8 states are excluded because of lack of availability of data

Source: 1. Department of Higher Education, MHRD and

2.Key Indicators of Household Social Consumption of education in India, NSS- 75th Round

In the Evaluation study of CSSSUS scheme many administrators in state education boards and colleges (Delhi, Rajasthan, Jharkhand and Assam) have complained that- the portal of the scholarship scheme is not at all user friendly and they are also not computer friendly enough to operate the NSP portal due to which they face problems. Besides that, during the field visit in

Rajasthan (Ajmer), Assam (Guwahati) and Jharkhand (Ranchi) author finds out that many professors are have to do the work of scholarship because administrators lack the ability to operate the computer.

The correlation between the person's ability to operate computer and utilisation of the scholarship scheme is 0.30. It is higher than the correlation between households with internet facility and the utilisation rate of the scholarship scheme. Besides that, it states that the ability to operate computer have a moderate effect on the utilisation rate of scholarship schemes.

Now, look at the best, average and lowest-performing states with the ability to operate computer:

Table 5: Performance of States- the ability to use computer

Best Performing States (Above 18 per cent)	The average Performing States (b/w 18 to 10 percent)	Lowest Performing States (below 10 per cent)
Gujarat, Haryana, Himachal Pradesh, Karnataka, Kerala, Punjab, Tamil Nadu, Telangana and Uttarakhand	Andhra Pradesh, Assam, Chhattisgarh, Jammu & Kashmir, Rajasthan and West Bengal	Bihar, Jharkhand, Madhya Pradesh, Odisha and Uttar Pradesh

If we look at table 3 and 5 the common state the best-performing states in terms of ability to operate computer and utilisation rate of scholarship is- Haryana, Karnataka, Kerala, Telangana and Uttarakhand. The average performing states are- Jammu & Kashmir and Rajasthan. Finally, the lowest performing states are- Bihar and Jharkhand.

The ability to operate computer and availability of internet facility moderately affect the utilisation rate of the scholarship scheme. However, the states like Bihar and Jharkhand who have 0 per cent utilisation rate is lowest in both the factors (availability of Internet facility and ability to use the computer). The states like Haryana, Karnataka, Kerala, Telangana and Uttarakhand are best performing states in terms of utilisation rate, percentage of households with internet facility and person's ability to operate the computer.

Now, look at the correlation among the percentage of households with internet facility, the percentage of population with the ability to use computer and Utilisation rate of the scholarship scheme in the online process.

Table 6: Correlation Table

Co-relation Percentage		
b/w Households with internet facility and Utilisation rate	b/w person's ability to operate computer and utilisation rate	b/w Households with internet facility and the person's ability to operate the computer
0.22	0.30	0.95

The relation between the households with internet facility and the people with the ability to operate a computer is highly co-related, it is an almost positive one (perfectly co-related). It means that in India, total households with internet facility determines the person's ability to operate the computer. However, the relation between the households with internet facility and utilisation rate is moderately co-related. Same goes for the relation between the person's ability to operate computer and utilisation rate which is also moderately co-related. It means that households with internet facility and the ability of person to operate computer have a moderate impact on the utilisation rate of scholarship schemes. The other factors like portal performance, grievance cells, awareness of the scheme and bureaucracy also have some impact on the utilisation rate of the schemes but due to lack resources and data limitation, we are not able to analyse that.

CONCLUSION:

Digitalisation of the schemes and policies is primarily introduced for the deprived sections, who have to suffer a lot in order to take the benefits of the schemes and policies made for them. Under this digitalisation campaign, mechanisms like DBT, online application process, etc are introduced to help the deprived sections directly. The policies related to digitalisation of the schemes should also consider factors like availability of internet facility and digital literacy.

However, according to the report "India Internet 2019" by Internet and Mobile Association of India, only 37 per cent of India's population is internet user. Before making the country fully digitalized policymakers should ensure the availability of internet facility to all and digital literacy among the population. Digital India programme was implemented with the objectives to make the policies and scheme more accessible and easier to the deprived population, to make the process of any government policy and scheme transparent, also make bureaucrat and administrator more accountable to the public domain. However, these objectives are not get fulfilled because for those whom government want to make policy accessible are the ones becoming more alienated from the process due to inaccessibility of internet facility and ability to operate computer.

The policy makers in India usually follows trickle-down approach. However, this approach is not favourable as the people above in hierarchy already enjoys the advantageous position and trickle down policies maintains status quo and poor become more vulnerable. It is recommended that now policymakers in India should use the bottom-up approach while framing policies to ensure better results for the poor out of these policies.

If we look at the above analysis, availability of internet facility in NCCS D and E category is very low, only 15 percent of households in NCCS D and E category are using internet facility.

However, availability of internet facility in households in NCCS A, B and C category is more than 60 percent. This shows that internet facility is exclusive in India and available to those who are located at higher levels in the socio-economic hierarchy.

In second section of the paper author analyse the performance of the CSSSUS scheme in offline and online mode. It clearly shows that there is increasing trend in number of students receiving

scholarship for fresh applicant from 2012-13 to 2014-15. However, it declined when the process become online in 2015-16. The number of applicant received scholarship in 2014-15 is more than in 2018-19. The performance of the scheme in online mode declined. The reasons for the decline in performance of the scheme in online process are lack of accessibility to Internet facility, portal is less user friendly, lack of workforce with the ability to operate computer and so on.

The all- India percentage ability of people to operate computer is only 17.5 percent, which is very less and indeed affect the performance of online schemes. Besides that, the co-relation between utilisation rate of the scheme and person's ability to operate computer is 0.30 percent. They both also moderately co-related but with above analysis we can clearly state that internet facility is exclusive in India and available to some sections of society. So, the step to digitalize the process of the schemes, made these schemes less accessible to the students from deprived sections. But, before changing the process of the schemes from offline to online, the government first have to make sure the people have resources and ability to change with the process.

The digitalisation of government scheme is a more transparent and liable process. However, lack of resources like internet facility and proper medium like cell phone or computer to use that facility make these schemes less available to deprived sections. Besides that ability to use computer is also a big constraint in availing the scheme (whose process is now online). The following steps policy maker should take in order to increase the utilisation rate of online schemes (1) they should focus on the resources available to citizens before making any changes in the scheme. (2) They should spread awareness among the citizens about the schemes available for them. (3) The process of availing the scheme should be smooth and not difficult. (4) Always use bottom-up approach in their policy decisions so that benefits directly reach to the poorest.

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