

Technology, Bureaucracy and Beneficiaries: Examining Haryana's Post-matric Scholarship Delivery in the Digital Era

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Abstract

The post-matric scholarship (PMS) for Scheduled Caste (SC) and Backward Class (BC) students is a crucial instrument for promoting higher-education participation. Recent reforms under Digital India have introduced direct-benefit transfers (DBT), family-based digital identification (Parivar Pehchan Patra or PPP) and a centralised scholarship portal Har-Chhatravratti. This study critically examines how these technologies, administrative processes and beneficiary experiences intersect in delivering PMS in Haryana. Document analysis of government notices, policy papers, audit reports and scholarly literature reveals that Har-Chhatravratti offers one-time registration, three-tier verification and direct transfers into Aadhaar-seeded bank accounts, thereby reducing duplication and enhancing transparency (Department of Higher Education, Haryana, 2022). However, bureaucratic processes remain onerous; multiple verification levels and stringent documentation requirements have created pendency, leading the state to issue repeated “mercy chances” and deadlines. Notices from 2026 show that many scholarships were returned because students’ bank accounts were not Aadhaar-seeded, prompting colleges to contact such students and update records. Evidence from earlier evaluations indicates persistent beneficiary grievances: high levels of unawareness about schemes, long application forms, language barriers and excessive documentation. The broader e-governance literature highlights that digital platforms such as Antyodaya Saral, PPP and e-Office have improved service delivery but still face inclusivity challenges due to digital literacy gaps. This paper argues that while technology has increased efficiency, the scholarship delivery system remains constrained by bureaucratic inertia and socio-digital divides. Policy recommendations include simplifying procedures, enhancing digital literacy, protecting data privacy and aligning academic and financial timelines.

Keywords: *Scholarship Delivery, Higher Education equity, Digital Governance, Administrative Accountability*

Education significantly influences social mobility in India, yet enrolment gaps persist among historically marginalised communities. According to the All-India Survey on Higher Education (AISHE), the gross enrolment ratio (GER) in higher education rose from 25.2 % in 2016-17 to 27.3 % in 2020-21, but for Post-matric scholarships (PMS) are therefore indispensable for enabling students from SC and BC backgrounds to pursue tertiary education. The scheme, funded jointly by the Union and state governments, reimburses tuition, maintenance and allowances. In

Haryana, PMS for SC and BC students is administered through the centrally-sponsored Har-Chhatravratti portal.

The present study situates PMS delivery in the broader context of *Digital India*. Launched in 2015, Digital India seeks to build digital infrastructure, provide government services on demand and enhance digital literacy. Key innovations include the “JAM Trinity” (Jan Dhan accounts, Aadhaar numbers and mobile connectivity) and DBT, which aims to deposit welfare benefits directly into beneficiaries’ bank accounts, removing intermediaries and

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reducing fraud. By October 2025 the DBT framework had transferred more than ₹47 lakh crore and onboarded 153 scholarship schemes (Ministry of Electronics and Information Technology, Government of India, 2025). Nationally, the Post-Matric Scholarship scheme for ST students reported about five lakh fewer beneficiaries between 2020-21 and 2024-25 despite increased budgets, partly because of mismatches between academic and financial years and delayed data submission by states (Chhettri, 2025). This demonstrates that technology alone cannot resolve administrative bottlenecks.

Haryana has positioned itself as a digital governance laboratory. The state established platforms such as Antyodaya Saral (a one-stop portal for more than 500 public services), e-Office for paperless workflows and the Parivar Pehchan Patra (PPP), a family-based digital ID linking welfare schemes. Scholars argue that Haryana's e-governance model has institutionalised administrative innovation but still faces challenges around digital divide, data governance and accountability (Meena, 2026). The COVID-19 pandemic accelerated the adoption of digital tools; even previously inactive citizens embraced technology for contactless services (Singh and Rana, 2023). This transformation highlights the promise of digital platforms in social protection programmes such as PMS.

Despite these advances, scholarship delivery remains beset with bureaucratic and social challenges. The Department of Higher Education (DHE), which manages Har-Chhatravatti, introduced a three-tier verification chain (institute, university/nodal body and head office) to ensure authenticity (Department of Higher Education, Haryana, 2022). Colleges and universities are mandated to verify applications within specified timelines; failure to do so results in delays, causing litigation and accountability issues.

Repeated notices from March 2026 reveal that scholarship amounts were returned to the department due to discrepancies in students' bank accounts or unseeded Aadhaar and institutions were instructed to update such details by mid-March 2026 (Department of Higher Education, Haryana, n.d.). Another notice provided a "mercy chance" for students with incomplete documents and emphasised that after the deadline the portal would close and no further requests would be entertained (Department of Higher Education, Haryana, 2026). These administrative pronouncements illustrate the continued presence of bureaucracy even within digital systems.

Beneficiary experiences further complicate the picture. A 2013 evaluation commissioned by the Ministry of Social Justice and Empowerment found that nearly 70% of surveyed beneficiaries were unaware of scheme details, about one-third considered application forms excessively lengthy, roughly 29% faced language-related difficulties and nearly 62% viewed documentation requirements as burdensome (Ministry of Social Justice and Empowerment, Government of India, 2013). Many beneficiaries also believed that the income eligibility ceiling and minimum marks criteria were restrictive and that the selection process lacked transparency and proper communication (Ministry of Social Justice and Empowerment, Government of India, 2013). A 2018 Comptroller and Auditor General (CAG) audit further highlighted systemic deficiencies in the implementation of the Post-Matric Scholarship Scheme, noting the absence of effective planning and monitoring mechanisms, lack of fixed timelines for application processing, delays ranging from one to six years in scholarship disbursement and accumulation of unutilised funds due to bank mismatches and diversion of allocated resources (Comptroller and Auditor General of India, 2018). Although these findings pre-date

the introduction of the Har-Chhatravratti portal, they reveal persistent administrative, procedural and governance-related weaknesses within scholarship delivery systems.

This paper contributes to the existing literature by offering a contemporary assessment of Post-Matric Scholarship (PMS) delivery mechanisms in Haryana, with particular emphasis on the interaction between technology, bureaucracy and beneficiaries. Through critical analysis of secondary literature, policy documents, audit reports, official notifications and digital governance frameworks, the study addresses four key questions: How has digital technology, including Har-Chhatravratti, PPP and Direct Benefit Transfer (DBT), reshaped scholarship administration? What bureaucratic structures and governance challenges continue despite technological reforms? How do beneficiaries experience the scholarship system and what socio-digital barriers affect access? Finally, what policy interventions can improve efficiency, transparency, inclusivity and accountability in scholarship governance? By addressing these questions, the study seeks to contribute to debates on digital welfare governance and higher education inclusion in Haryana.

Literature Review

Thorat and Newman (2007) argue that institutional systems can reproduce social inequality even within welfare and affirmative action frameworks. They show that structural barriers often arise from procedural practices rather than explicit discrimination. Their theoretical perspective helps interpret scholarship delivery delays as systemic exclusion embedded within institutional processes.

Glocker (2011) studied the effect of student aid on study duration and graduation probability using German Socio-Economic Panel data. The study found that student financial aid can

influence educational continuation and reduce dropout risk. This study is relevant because it strengthens the theoretical link between financial support and academic continuity. For PMS beneficiaries in Haryana, delayed or uncertain scholarship delivery may weaken this support function and create pressure on students from economically weaker families.

Dreze and Sen (2013) emphasise that welfare schemes in India often fail due to weak administrative systems rather than lack of resources. They argue that accountability, transparency and institutional capacity are essential for translating policy into outcomes. This broader governance perspective provides a theoretical foundation for analysing PMS implementation challenges.

Bardach and Patashnik (2016) provide a policy implementation framework explaining why well-designed public programmes often fail at the delivery stage. They argue that fragmentation of responsibilities, lack of coordination and weak monitoring systems create “implementation gaps” that reduce policy effectiveness. According to their framework, even strong welfare policies can fail when frontline institutions lack capacity or clarity of roles. This perspective is important for understanding how scholarship schemes involving multiple administrative levels may experience delays despite clear eligibility rules and funding commitments.

Khera (2017) analysed the use of Aadhaar-based authentication in welfare delivery systems in India. The study found that biometric verification and digital databases were introduced to improve targeting and reduce leakages. However, the research highlights that these systems often produce exclusion errors. Beneficiaries were denied entitlements due to fingerprint mismatches, connectivity failures and errors in linked demographic data. Khera argues that digital governance systems tend to prioritise

technological compliance over human realities, making access dependent on system functionality rather than beneficiary eligibility. The study concludes that digital reforms without strong grievance redress and human oversight risk deepening inequality. This analysis is directly relevant to scholarship delivery systems that rely on digital identity verification and database matching, where minor data inconsistencies can delay or block legitimate student applications.

Barrow and Rouse (2018) examined the relationship between financial aid and student persistence in higher education. Their research demonstrates that scholarships increase enrolment and retention rates among disadvantaged students. However, they note that predictability of aid is more important than total aid amount. When students cannot rely on timely support, the effectiveness of financial aid decreases. This finding supports the argument that scholarship delivery systems must ensure reliability, not just availability.

Comptroller and Auditor General of India (2018) performance audit of scholarship schemes identified systemic weaknesses in beneficiary verification, documentation processes and monitoring systems. The audit found cases where eligible students were left out due to administrative lapses, while delays occurred in updating and validating beneficiary data. The report emphasises that accountability and record accuracy are central to effective scholarship implementation. These observations reinforce the bureaucratic dimension of the present study.

Centre for Budget and Governance Accountability (2022) conducted a detailed review of the financial management and implementation processes of the Post-Matric Scholarship scheme across states. The report found that delays in fund release were often linked to procedural bottlenecks, delayed utilisation certificates and weak coordination

between departments rather than lack of funds. It highlights that administrative layers added for accountability frequently slow down disbursement, resulting in long waiting periods for students. The report emphasises the need for streamlined workflows and better monitoring systems to ensure timely delivery. This finding is highly relevant to the present study, as it frames scholarship delays as governance failures embedded within bureaucratic processes rather than isolated incidents.

Bhoi and Lakra (2022) studied access to higher education among marginalised communities and found that delays in financial aid disproportionately affect first-generation learners. Their research shows that students without family financial backup are more likely to face dropout risks when scholarships are delayed. The authors argue that welfare schemes must consider socio-economic vulnerability in their design and implementation. This aligns with the present study's focus on how administrative delays impact the most vulnerable beneficiaries.

Karna and Swain (2022) evaluated the effectiveness of student financial aid programmes in India with special reference to the Post-Matric Scholarship Scheme. The study considered PMS as one of India's oldest merit-cum-means based student aid programmes. It highlighted concerns related to accessibility, effectiveness and students' understanding of scholarship procedures. This study is important for the present research because it connects PMS with the broader issue of higher education access and shows that procedural awareness is a key factor in scheme utilisation.

Singh and Mishra (2023) examined digital scholarship systems in Indian higher education. They found that while digital platforms improve tracking and transparency, they also increase procedural complexity. Students must navigate multiple document uploads, verification rules and technical formats,

increasing the chance of rejection due to minor errors. The study highlights a trade-off between efficiency and accessibility, directly relevant to PMS portal-based delivery.

Santosh and Dahiya (2025) assessed students' knowledge regarding the Post-Matric Scholarship Scheme in Haryana. The study selected 240 undergraduate students from Chaudhary Charan Singh Haryana Agricultural University and Guru Jambheshwar University of Science and Technology, Hisar. It found that students had awareness of some basic aspects of the scholarship scheme but lacked full understanding of procedural and administrative details. This study is highly relevant because it provides Haryana-specific evidence regarding beneficiary awareness and supports the present study's focus on student experience within PMS delivery.

Significance of the Study

The present study is significant because it critically examines the intersection of technology, bureaucracy and beneficiary experiences in the implementation of the Post-Matric Scholarship (PMS) scheme in Haryana. In the context of Digital India initiatives, scholarship governance has increasingly shifted toward digital platforms such as Har-Chhatravratti, Direct Benefit Transfer (DBT) and Parivar Pehchan Patra (PPP), which aim to improve transparency, reduce duplication and ensure efficient welfare delivery (Department of Higher Education, Haryana, 2022; Government of India, 2025). However, existing evidence indicates that despite technological reforms, students continue to face challenges related to pendency, Aadhaar-bank mismatches, excessive documentation, digital divide and administrative delays (Comptroller and Auditor General of India, 2018; Department of Higher Education, Haryana, 2026). The study is important because it highlights how digital governance mechanisms can simultaneously promote efficiency while

also creating new forms of exclusion for marginalized students lacking digital literacy, banking access or infrastructural support (Vision of Humanity, 2024). Also, the research contributes to the limited literature on scholarship delivery mechanisms at the state level by focusing specifically on Haryana's higher education institutions and examining the practical realities of policy implementation from both administrative and beneficiary perspectives. The findings of the study may help policymakers, educational administrators and researchers develop more inclusive, transparent and accountable scholarship governance systems that strengthen educational access and social justice for SC and BC students in higher education.

Objectives of the Study

The present study has the following objectives:

- To examine the role of digital governance mechanisms such as Har-Chhatravratti, DBT and PPP in the implementation of the Post-Matric Scholarship (PMS) Scheme in Haryana.
- To analyse the bureaucratic challenges, beneficiary experiences and implementation gaps affecting the transparency, efficiency and inclusivity of PMS delivery in higher education institutions of Haryana.

Methodology

The study adopts a qualitative research design based on document analysis and secondary data review to examine the implementation of the Post-Matric Scholarship (PMS) Scheme in Haryana. This approach is appropriate as the study aims to understand processes, institutional interactions and implementation gaps in scholarship delivery rather than to measure variables quantitatively. The analysis draws on purposively selected secondary sources, including centrally sponsored PM guidelines for Scheduled Caste (SC), Scheduled Tribes (ST) and Backward Class

(BC) students available on the Har-Chhatravatti portal; official notices and circulars issued by the Directorate of Higher Education (DHE), Haryana; a peer-reviewed studies on student awareness of the scheme in Haryana's universities; and media reports documenting scholarship delays and administrative actions. These sources collectively provide insights into the legal framework, digital infrastructure, administrative procedures and beneficiary experiences associated with the scheme. The data is analysed using thematic analysis, wherein information is systematically coded and organised into key themes such as technological processes, bureaucratic structures and beneficiary-level impacts, enabling a comprehensive understanding of scholarship delivery mechanisms. The study focuses on Haryana, with particular attention to higher education institutions where PMS beneficiaries are enrolled.

Haryana is selected because of:

- Its centralized scholarship delivery system (Har-Chhatravatti)
- Large volume of PMS applications
- Documented evidence of administrative and digital verification challenges

Findings of the Study

The study examined the implementation of the Post-Matric Scholarship (PMS) Scheme in Haryana with special reference to technology, bureaucracy and beneficiary experiences. The findings reveal that although digital governance mechanisms have improved transparency and administrative efficiency, several bureaucratic and socio-digital challenges continue to affect effective scholarship delivery.

- **Digital Governance Improved Transparency and Monitoring:** The introduction of the Har-Chhatravatti portal significantly transformed scholarship administration in Haryana. The portal enabled centralized online

application submission, one-time registration, digital verification and Direct Benefit Transfer (DBT)-based disbursement mechanisms (Department of Higher Education, Haryana, 2022). Integration with Aadhaar and Parivar Pehchan Patra (PPP) reduced duplication and improved beneficiary authentication. The study found that digital governance mechanisms strengthened monitoring capacity and reduced intermediary involvement in scholarship delivery.

- **Multi-Level Verification Caused Administrative Delays:** Despite technological reforms, bureaucratic procedures remained highly complex and time-consuming. The three-tier verification process involving institutions, nodal bodies and departmental authorities frequently resulted in pendency and delayed scholarship disbursement (Department of Higher Education, Haryana, 2026). Official notices repeatedly extended deadlines for verification and correction of applications, indicating persistent administrative bottlenecks and weak coordination among stakeholders.
- **Aadhaar and Banking Issues Affected Scholarship Disbursement:** The findings showed that Aadhaar-seeded bank accounts became a major requirement under DBT-based scholarship delivery. However, several students experienced payment failures due to dormant accounts, incorrect NPCI mapping, Aadhaar-bank mismatches and inaccurate demographic details (Department of Higher Education, Haryana, 2022). Departmental notices confirmed that a substantial number of scholarship payments were returned because of banking and verification discrepancies

(Department of Higher Education, Haryana, 2026)

- **Digital Divide Continued to Exclude Vulnerable Students:** The study found that unequal access to digital infrastructure remained a major barrier for beneficiaries, particularly students from rural and economically weaker backgrounds. Many students depended on cyber cafés and Common Service Centres (CSCs) for online applications. Poor internet connectivity, electricity interruptions and low digital literacy often created difficulties during application submission and document uploading (Vision of Humanity, 2024). These findings indicate that technological systems may unintentionally create new forms of exclusion.
- **Documentation Burden and Procedural Complexity Persisted:** Although scholarship administration became digitalized, students were still required to upload multiple certificates and supporting documents. Beneficiaries faced difficulties related to scanning, compressing and uploading documents according to portal specifications. Earlier evaluations also showed that students considered documentation requirements excessively burdensome and application procedures difficult to understand (Ministry of Social Justice and Empowerment, Government of India, 2013).
- **Beneficiary Awareness Regarding Scholarship Procedures was limited:** The study found that many students lacked awareness regarding eligibility criteria, scholarship timelines, grievance mechanisms and correction procedures. Beneficiaries often relied on peers or institutional staff rather than

official awareness campaigns for information related to scholarships. Language barriers and technical terminology further complicated the application process for first-generation learners and rural students (Ministry of Social Justice and Empowerment, Government of India, 2013).

- **Institutional Coordination and Accountability were Weak:** The effectiveness of the PMS delivery system depended heavily upon coordination among colleges, universities, nodal bodies and departmental authorities. However, communication gaps and staff shortages frequently delayed verification processes. Although institutions were repeatedly instructed to clear pending applications and assist students in Aadhaar updating procedures, implementation remained inconsistent across institutions (Department of Higher Education, Haryana, 2026).
- **Privacy and Data Governance Concerns Emerged:** The integration of Aadhaar, PPP and DBT systems increased the collection and sharing of personal data within scholarship governance systems. The study found that beneficiaries had limited understanding regarding how their data were stored, processed or protected. Scholars highlighted that the absence of a comprehensive data-protection framework increased concerns regarding privacy, surveillance and misuse of personal information (Meena, 2026).
- **Technology alone could not Eliminate Bureaucratic Inertia:** The findings demonstrated that technological modernization alone was insufficient to ensure effective scholarship governance. Several

institutions continued to maintain parallel paper-based verification systems despite digital platforms. Manual scrutiny, physical verification and bureaucratic delays persisted because of administrative resistance, training deficits and fear of audit-related complications (Meena, 2026).

- **PMS Remained an Important Instrument for Educational Inclusion:** Despite implementation challenges, the study found that the Post-Matric Scholarship Scheme continued to play a significant role in supporting financially vulnerable students pursuing higher education. The scheme contributed to educational continuity, reduced financial burden and promoted access to higher education among marginalized communities. However, the effectiveness of the scheme depended greatly on timely disbursement, simplified procedures and inclusive digital governance mechanisms.

Discussion

The present study demonstrates that digital governance mechanisms such as Har-Chhatravratti, Direct Benefit Transfer (DBT) and Parivar Pehchan Patra (PPP) have significantly transformed the implementation of the Post-Matric Scholarship (PMS) Scheme in Haryana by improving transparency, centralized monitoring and beneficiary verification processes. The introduction of one-time registration, Aadhaar-linked authentication and three-tier digital verification reduced duplication and strengthened accountability within scholarship administration (Department of Higher Education, Haryana, 2022). These reforms align with the broader objectives of Digital India, which seeks to improve welfare delivery through technology-driven governance systems (Government of India, 2025). However, the

study found that technological modernization alone has not resolved deeper bureaucratic and administrative inefficiencies. Multi-level verification procedures, repeated deadline extensions and pendency notices indicate continuing delays in scholarship processing and weak coordination among institutions, nodal bodies and departmental authorities (Department of Higher Education, Haryana, 2026). The findings therefore suggest that while digital systems improve efficiency, their effectiveness remains heavily dependent upon institutional responsiveness, administrative capacity and timely verification mechanisms. The study further reveals that digital scholarship governance has simultaneously created new forms of exclusion for beneficiaries, particularly students from rural and economically weaker backgrounds. Requirements such as Aadhaar-seeded bank accounts, PPP-linked verification and online document submission increased dependence on digital literacy, internet connectivity and banking accessibility. Many students faced payment failures because of Aadhaar-bank mismatches, dormant accounts and technical verification errors, while poor internet access and infrastructural limitations further complicated scholarship applications (Vision of Humanity, 2024). Beneficiaries also continued to experience procedural burdens related to excessive documentation, language barriers and limited awareness regarding scholarship procedures and grievance mechanisms (Ministry of Social Justice and Empowerment, Government of India, 2013). In addition, concerns regarding privacy, consent and data governance emerged because beneficiaries possessed limited control over how their Aadhaar and household-level data were processed within integrated digital systems (Meena, 2026). Overall, the findings indicate that technology cannot independently ensure equitable welfare delivery unless accompanied by stronger institutional

accountability, inclusive digital infrastructure, beneficiary support systems and effective grievance-redressal mechanisms.

Educational Implications and Recommendations



Conclusion

The Post-Matric Scholarship scheme is a vital instrument for social justice, enabling students from SC and BC communities to pursue higher education. Haryana's adoption of Har-Chhatravratti, PPP and DBT reflects a broader national push toward digital governance. The portal has streamlined registration, verification and disbursement and its integration with DBT has reduced corruption and leakage. However, this study demonstrates that technology alone cannot overcome entrenched bureaucratic practices and socio-digital divides. Multi-level verification processes and mismatches between academic and financial cycles continue to delay payments (Department of Higher Education, Haryana, n.d.). Requirements such as Aadhaar-seeded bank accounts create new exclusion risks and a significant number of scholarships have been returned due to bank or Aadhaar discrepancies (Department of Higher Education, Haryana, n.d.). Beneficiary experiences highlight persistent information gaps, complex documentation and language barriers (Ministry of Minority Affairs, Government of India, 2022). The digital divide in access to devices, internet and banking

services further constrains inclusivity (Vision of Humanity, 2024). Privacy concerns and lack of a data-protection framework undermine trust in data-driven governance (Meena, 2026). Addressing these challenges requires holistic policy responses that combine technological innovation with administrative reform and social inclusion. Simplifying procedures, strengthening institutional accountability, enhancing digital literacy, aligning calendars, safeguarding data privacy and expanding infrastructure can collectively transform the scholarship delivery ecosystem. Haryana's experience offers valuable lessons for other Indian states and developing countries pursuing digital welfare: harness technology as an enabler, not a substitute, for good governance.

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