

## **Designing a Single Window Program to identify potential beneficiaries of Government Schemes in India**



**By**

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## **Abstract**

This paper tries to accomplish two objectives; first, it tries to establish that prior efforts by the Government at both the center and state level have failed to create platforms for citizens to be cognizant of government benefit schemes and second, it tries to create a single window platform for citizens to acquire information about which schemes they are personally eligible for.

The paper accomplishes the first objective by analysing government initiatives of Citizen Charters and e-Governance and by reproducing the results of a survey conducted to gauge levels of awareness of eligibility for government schemes. After establishing that such information asymmetry exists, the paper proposes a software-based single-window program that would help people identify the schemes they are eligible for, on the basis of demographic data.

## **Acknowledgements**

We would like to thank CCS for suggesting this very relevant topic and Ms Subhalakshmi D, our research guide, who was invaluable in the development of such an idea. We would also like to thank Mr. Sidharth Ganesh for creating the framework for the program and Jai Vipra for helping us come up with the exact code needed to implement our idea.

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## **Introduction**

India is well known as both a large and relatively inefficient bureaucracy. Changes that take place in policy are often not advertised as they should be, and thus schemes that are instituted, ostensibly to benefit the voter, are often underutilized. E-Governance initiatives by the government have attempted to bridge the gap between the government and its citizens, with respect to the utilization of the said schemes. However, this otherwise well-intentioned initiative falls short when it comes to addressing the problem of information asymmetry between the government and the people with respect to the existence of the said schemes. This paper aims to address this very fact that hampers the effective implementation of the National e-Governance Plan across India.

This paper proposes a Single Window Program where citizens would be able to present the demographic data and receive a list of schemes that they are eligible for, given that most eligibility criteria are based on demographic data. We present our case for the aforementioned Single Window on the basis of two arguments, i) the information asymmetry between government and citizens and ii) the absence of a means to identify eligibility for government schemes in prior e-Governance initiatives in India. The last part of the paper, outlines a possible design for the Single Window Program.

## **Methodology**

In our paper, we use both secondary and primary data to support our argument.

We establish the need for a Single Window Program by studying the various initiatives the government has taken and whether they serve the same purpose. We also conducted a survey of forty people in New Delhi that aimed to gauge the level of awareness about their eligibility for certain government schemes. The questionnaire was structured with some sections only applicable to respondents who had responded to previous questions, either in the affirmative or in the negative.

We use secondary data on the various e-governance and citizen charter initiatives taken up in Indian states to assess what kind of services they provide and what information asymmetry, regarding eligibility and awareness of government schemes, remains.

We then look at two specific schemes – pensions and scholarships and create a survey to gauge if people are aware about their eligibility regarding the two schemes. The pensions and scholarships in India are comprised of several schemes, many of which can only be availed by those who fulfill very specific demographic characteristics, and the existence of which people are not aware of. As such, these are ideal to investigate whether persons who might be eligible are aware of their eligibility and have taken steps to benefit from the said schemes.

Using these two schemes, which have several individual schemes under them, we create a computer JavaScript to create a portal through which citizens can find out which schemes they are eligible for. The JavaScript requires the compilation of eligibility criteria for the various pensions and schemes, which was done through secondary research.

## **i) Information Asymmetry between Government and Citizens**

### **Government Schemes in India**

According to the National Portal of India, the Government of India provides 1258 schemes. These schemes are of various kinds and include government provisions pertaining to healthcare, education, loans to small businesses and other welfare measures for Economically Weaker Sections. The central or state government provides these schemes and sometimes the two levels fund them in conjunction with one another.

According to the Ministry of Public Finance, the government's Budget Estimate for the Combined Revenue and Capital Expenditure for 2011-12 was Rs 2858589.34 crore. Out of this amount, Developmental expenditure accounts for Rs 1225394.75 crore. Further still, the largest component of developmental expenditure is consumed by the government's social and community schemes with the expenditure of Rs 596507.20 crore.

So out of the entire amount budgeted for expenditure, approximately 21% is spent on social and community services. These services include public services like water supply, sanitation etcetera along with schemes that seek to provide welfare benefits to certain sections of society.

#### **Schemes in Delhi**

Out of the 1259 schemes provided on the portal, for our design of a single portal, we restricted ourselves to the schemes applicable and available in Delhi. We were able to identify approximately 44 schemes, which were of various kinds and came under the purview of various ministries. Out of the 44 schemes, 41 were centrally sponsored, 2 were sponsored by the centre and state in conjunction, and Delhi government sponsored only one scheme on its own. (Appendix 1) <sup>1</sup>

#### **Ineffective Public Service System**

Despite the existence of the large number of public services that is offered by the Government of India, there still exists a disconnect between the allocation of funds and the desired effects of the services. Two important reasons behind this disconnect are the corruption and information asymmetry that exist in the Indian public services.

The rampant corruption that exists in India can be attributed in a large extent to the monopolistic nature of several of the services provided by the government (Paul 2011, 17). Since India is a mixed economy where certain sectors are heavily regulated or completely reserved for the government, in order to avail certain services the citizens must turn to the government. This problem is exacerbated for the lower income groups who can only afford the heavily

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<sup>1</sup> Several of the schemes often require the state government to participate in varying capacities during the implementation process.

subsidized services provided by a corrupt government as opposed to a private supplier. Hence corruption often poses a problem in sectors like welfare schemes that specifically target the lower income or economically weaker sections of society and take advantage of their monopolistic nature.

This problem of corruption is worsened and supplemented by the massive information asymmetry that exists between the citizens and the government. The information asymmetry results in a lack of knowledge among citizens about not only the kind of schemes that are available and that they are eligible for but also the processes of availing the schemes and the service to be expected. Furthermore, the transactions in the system are largely one-sided where the citizens are expected to pay or apply for their government services often by giving speed money to speed up the delivery of service with no guaranteed service delivery from the end of the government official (Paul 2011, 18).

The reluctance from the government officials and bureaucrats to answer to the needs of the public also results in poor grievance redress, which leaves the citizen powerless against the government. The government has identified these problems with its structure and has tried to address these issues by adopting different mechanisms that seek to circumvent the bureaucracy.

## **Reducing information asymmetry**

The government has tried to remedy its information asymmetry through the provision of citizen charters and has tried to facilitate the effective availing and delivering of its services through e-governance.

### **Citizen Charters**

Citizen Charters were introduced in 1997 by the government of India. Each ministry and department of the government is supposed to publish these charters on their website and also display it in their offices. The aim of this reform was to prevent additional costs to the citizen from applying for information.

The citizen charters are supposed to provide the citizens with information regarding the service available to them and the standards that can be expected regarding quality of the service and time within which it would be delivered. In the absence of the proper service delivery, it also provides directions to lodge a complaint against the department. However this reform has not been adopted properly.

The Public Affairs Centre in Bangalore conducted a study in 2007 where they identified 554 citizen charters in India. Out of these 554 charters, they analysed 200 in detail regarding their content (Paul 2008, 68). They found that not a single charter covered all the mandated components of the citizen charter model. Furthermore, they conducted a survey among citizens and found that only a



quarter knew about citizen charter and only about 7% had even seen or read one. They also found that only about 14% of the offices, of the different departments and ministries observed, displayed the service standards component of the charter (Paul 2008, 69). During their study, one of the hurdles they faced was the lack of a consolidated list of citizen charters, which is quite telling about the state of information availability regarding government-mandated documents for the citizens (Paul 2008, 68).

## ii) Prior e-Governance Initiatives

### E-Governance in India

The Government of India seriously began to pursue the task of applying Information Technology (IT) to all aspects of governance in the late 1990s, and appointed a National Task Force on IT in 1998. The Task Force was mandated with crafting a plan for the implementation of IT in all the sectors of the Indian economy during the next decade (National Task Force on IT 1999). The task force's preliminary briefings hinted at an ambitious plan for e-Governance, calling for the centre to "aim at democracy online" (National Task Force on IT 1998).

The final report contained material on what was described as the "Citizen-IT Interface" (National Task Force on IT 1999). Some of the recommendations of the Task Force in this regard are summarized in the table below.

General Recommendations	Recommendations for Rural Areas	Recommendations for Urban Areas
Government promotion of Internet Service Providers (ISP) to bring internet connectivity to all parts of the country	Services in Rural Areas to be in local languages, SDPs to have simple touch-based user interfaces for easy use by illiterate and semi-literate citizens	Utilities, bill payments for the following utilities <ol style="list-style-type: none"> <li>1. Electricity Bills</li> <li>2. Telephone Bills</li> <li>3. Water Bills</li> <li>4. Property Tax Payments</li> <li>5. Road Tax Payments</li> </ol>
Implementation of secure Electronic Fund Transfer (EFT) systems	SDPs in rural areas to be characterized by local, region-specific	Integration of Credit/Debit cards into National Electronic

	technological solutions to issues such as lack of power	Payment Systems for the payment of utility bills
Delivery of services on a Transaction Fee Basis, through Public-Private Partnerships between State Governments and Organizations	<p>Sectors to be given priority</p> <ol style="list-style-type: none"> <li>1. Agriculture: Specifically weather forecasting, price of commodities, availability of seeds, prevalence of crop diseases throughout the country</li> <li>2. Education Opportunities</li> <li>3. Employment Exchange and Public Grievance Registration.</li> </ol>	
Setting up of Service Delivery Points (SDPs) in public places		
System for income tax returns to be filed online		
<p>Specific Initiatives to be taken up by specific departments of the union government</p> <ol style="list-style-type: none"> <li>1. Income tax Information System</li> <li>2. Customs and central Excise Information System</li> <li>3. Career Guidance for Youth Programme</li> <li>4. Driving Licenses</li> </ol>		

and Vehicle Registration		
5. Special schemes for Scheduled and Backward Castes		
6. Tourism information at specific kiosks		

Following the recommendations of the Task Force on IT, the Working Group on Information Technology for Masses was set up in 2000 to identify the main targets in the sphere of national e-Governance. The Working Group was the first government back initiative to set definite deadlines for the implementation of several e-Governance reforms, include online bill payments and the computerization of land records. Finally, it reiterated the goal of creating IT kiosks in different parts of the country for one-stop bill payment (Working Group on IT 2000).

The government's latest thrust towards structured, object-oriented e-Governance came in the form of the National e-Governance Plan (NeGP) that was launched in 2006.

This plan delineates e-Governance projects into three categories; i.e the Centre, State and Integrated Projects. Each project, known as a Mission Mode Project (MMP) comprises a single aspect of e-Governance within the framework of the NEGP. MMP are sorted into these categories based on the position of the issue in the Indian Constitution, i.e the Union List, State List, or Concurrent list (Pandey, 2008). A list of MMPs, sorted according to mandate is given below.

Central	State	Integrated
Banking	Agriculture	e-Business
Central Excise	Commercial Taxes	e-Courts
Income Tax	e-District	e-Procurement
Passport, Visa, Immigration	Employment Exchange	Electronic Data Interchange for Trade
Income Tax	Land records	National e-Governance Service Delivery Gateway
Ministry of Company Affairs	Municipalities	India Portal
Pensions	Gram Panchayats	
Insurance	Police	
Multi-Purpose Identity Cards	Road Transport	
e-Office	Treasuries	

(Source: Pandey 2008)

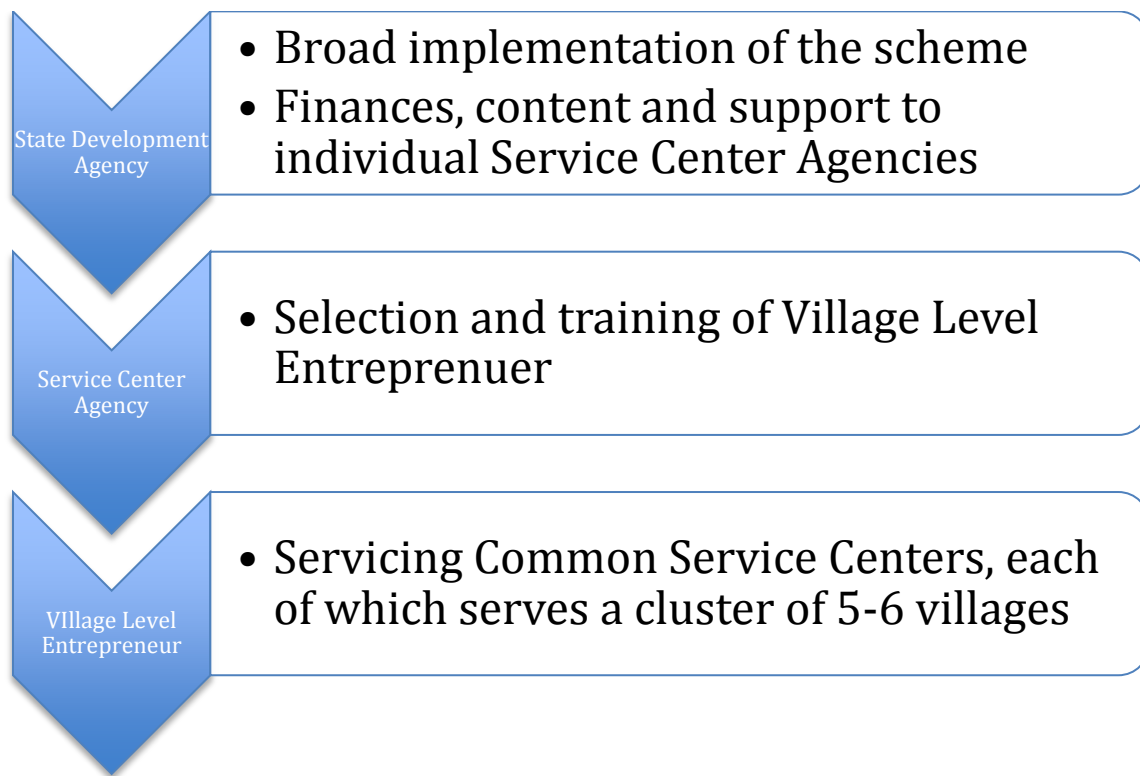
### Common Service Centers

However, the main project under the aegis of the NeGP that will be referred to in this paper is that of the Common Service Center (CSC) project. The Government of India envisioned setting up a hundred thousand CSCs across India, to serve six hundred thousand villages in all. CSCs are intended to be the nodal point for the delivery of government services to citizens, in both rural and urban areas. CSCs were envisioned as self-sustaining rural businesses that would operate using the revenue generated through the payments tendered by citizens upon availing of certain services (Dass and Bhattacharjee, 2011). The objectives of CSCs are summarized below, in no particular order

- Provision of several governance services within easy reach of consumers
- Provision of opportunities for income generation and job-seeking
- Provision of opportunities for e-Marketing and e-Commerce

#### Structure of Implementation

The Common Service Center project was to be implemented by individual states through a three tier process, consisting of three distinct groups. This structure is summarized in the diagram below.



(Adapted from CSCindia.org and Dass and Bhattacharjee 2011)

Sl. No. (1)	State (2)	To be Rolled Out (3)	Status as on August 2008 (4)	Status as on June 2009 (5)	% rollout as on June 2009 (6)	Revised Deadlines as on June 2009 (7)	No. of CSCs pending as on June 2009 (8)	Rollout as on 31st May 2010 (9)	% Rollout (10)	No. of CSCs pending as on June 2010 (11)
1	Andhra Pradesh	5452		504	9	Mar-10	4948	1989	36	3463
2	Assam	4375	28	2001	46	Dec-10	2374	3723	85	652
3	Bihar	8463	641	4798	57	Dec-10	3665	6826	81	1637
4	Chhatisgarh	3385		928	27	Dec-10	2457	1976	58	1409
5	Gujarat	6000	5072	5870	98	Sep-10	130	13695		
6	Haryana	1159	1159	1159	100	-	0	1159	100	0
7	Himachal Pradesh	3366		793	24	Mar-10	2573	2562	76	804
8	J & K	1109		0	0	Jun-10	1109	350	32	759
9	Jharkhand	4562	4552	4554	100	Sep-10	8	4556	100	6
10	Kerala	3178		Bid Process on/Pre CSC Centres Existing	0			2234	70	944
11	Karnataka	5000		Bid Process on/Pre CSC Centres Existing	0			800	16	4200
12	Maharashtra	10484		2365	23	Mar-10	8119	4598	44	5886
13	M. P.	9232		6002	65	Dec-10	3230	8083	88	1149
14	Manipur	399		75	19	Dec-10	324	378	95	21
15	Meghalaya	225		81	36	Dec-10	144	175	78	50
16	Mizoram	136		0	0	Mar-10	136	37	27	99
17	Nagaland	220		52	24	Dec-10	168	52	24	168
18	Orissa	8558		2054	24	Mar-10	6504	5436	64	3122
19	Puducherry	44		LOI issued:MSA to be signed	0			8	18	36
20	Rajasthan	6626		325	5	Jun-10	6301	1310	20	5316
21	Sikkim	45		45	100	Sep-10	0	45	100	0
22	Tamil Nadu	5440		2873	53	Mar-10	2567	3952	73	1488
23	Tripura	145		133	92	Jun-10	12	133	92	12
24	Uttar Pradesh	17909		4485	25	Mar-10	13424	6936	39	10973
25	Uttaranchal	2804		309	11	Mar-10	2495	1217	43	1587
26	West Bengal	6797		4962	73	Sep-10	1835	5092	75	1705
27	Chandigarh	13		Pre CSC centres existing				13	100	0
28	Goa	160		Pre CSC centres existing				160	100	0
29	Arunachal Pradesh	200		LOI issued MSA to be signed				0	0	200

However, by 2010, several states were lagging behind in the implementation of the CSCs. The table below details the proposed number of service centers to be rolled out in each state, and the actual number as of June 2010.

A quick glance at the table shows that only five states (Haryana, Chandigarh, Goa Sikkim and Jharkhand), had rolled out every single planned CSC. Larger states, such as Maharashtra, Rajasthan, Uttar Pradesh and Karnataka have performed relatively poorly, with several thousand CSC yet to commence operations.

What justification exists for the inability of certain states to implement the CSC programme? Private players in charge of implementing the scheme in states across India face several different issues, but two seem to appear in the implementation of the programme in every state: Poor connectivity and Illiteracy. Illiteracy is the most significant deterrent to the model because recruitment and training of Village Level Entrepreneurs (VLE) becomes extremely cost- inefficient for Service Center Agencies. VLEs are the cornerstone of the CSC, and the inability to recruit suitable candidates greatly hinders the transmission of Government to Consumer services in rural areas. Scholars also found that there was little demand for the overpriced telecentre services on offer in the CSC program (Prasad and Sinha Ray 2012).

### **Initiatives in States**

Several states had initiated their own initiatives in e-Governances before the rollout of the Common-Service Center plan which resulted in several successful examples of e-Governance in diverse regions across India. Kerala , Andhra Pradesh and Karnataka introduced programs such as Akshaya, e-Seva and Bangalore One. This section will list the e-Governance initiatives in each state and outline a few case studies of successful state-level case studies. Thus, the table below is a compilation of e-Governance initiatives active in states around the time period during which the plan to implement CSC was still in its nascent stages.

<b>State/Union Territory</b>	<b>Initiatives covering departmental automation, user charge collection, delivery of policy/programme information and delivery of entitlements</b>
Andhra Pradesh	e-Seva, CARD, VOICE, MPHS, FAST, e- Cops, AP online – one –stop-shop on the internet, Saukaryam, Online transaction processing, e-immunization Rural Health Call Center and Site Suitability for Water Harvesting, Professional e-Pension
Bihar	Sales Tax Administration Management Information, E-Khajana
Chhattisgarh	Chhattisgarh InfoTech Promotion Society, Treasury Office, e-linking project
Delhi	Automatic Vehicle Tracking System, Computerization of website of RCS office, Electronic clearance system, Management Information System of Education, Delhi Slum Computer Kiosks etc.
Goa	Dharani Project
Gujarat	Mahiti Shakti, Dairy Information System Kiosk (DISK), Request for government documents online, Form Book Online, G R book Online, Census Online, Tender Notice.
Haryana	Nai Disha, Result through Binocular
Himanchal Pradesh	Lok Mitra, HIMRIS ,e-pension, Unreserved Ticketing System by Indian Railways
Jharkhand	Vahan, Tender Notice
Karnataka	Bhoomi, Kaveri, Khazane
Kerala	e-Srinkhla, RDNet, Fast, Reliable, Instant, Efficient Network for the Disbursement of Services (FRIENDS)
Madhya Pradesh	Gyandoot, Gram Sampark, Smart Card in Transportation Department, Computerization MP State Agricultural Marketing Board (Mandi Board), Headstart etc.
Maharashtra	SETU, Koshvani, Warana Wired Villages, Telemedicine Project (Pune), Online Complaint Management System Mumbai
Orissa	E-Shishu, Common service centres (CSCs) in panchayats
Punjab	SUWIDHA(Single User Window Disposal Help Line for Applicants), SUBS(SUwidha Backend Services), AGMARKNET(Agriculture Marketing Network), ALIS(Arms License Information System), TISP(Treasuries Information System of Punjab), SSIS(Social Security Information System), WEBPASS(District Passport Application Collection Centre)
Rajasthan	Jan Mitra, RajSWIFT, Lokmitra, RajNIDHI, Aarakshi - Online FIR, Professional E-Delivery of Tax Payers by Income Tax
Tamil Nadu	Rasi Maiyama-Kanchipuram, Application Forms Related to Public Utility, Tender Notice & Display
Uttar Pradesh	Lokvani, e Suvidha, Bhulekh, (Land Records), Koshvaani, Treasury Computerization, PRERNA: PProperty Evaluation and Registration Application, Bouquets of services offered by Transport Department
Uttarakhand	Kisan Soochna Kutirs (KSKs) , Village Information Centres (VICs), Computerization of Land Record Department, Automation of Transport Department:
West Bengal	Vehicle registration, land records, birth and death registrations, employment exchanges, payment of excise duty, sales tax and local tax, electronic bill payment of water and electricity, computerization of health records,
<b>North Eastern State</b>	
Assam	ASHA
Arunachal Pradesh, Manipur , Meghalaya, Mizoram & Nagaland	Community Information Centre. Forms available on the Meghalaya website under schemes related to social welfare, food civil supplies and consumer affairs, housing transport etc.

Source: Shah (2007)



## Case Studies of Successful Initiatives

Of the initiatives described above, some have received widespread national attention for their success in providing e-Governance services to citizens across incomes and regions. Two of these successful initiatives are profiled below.

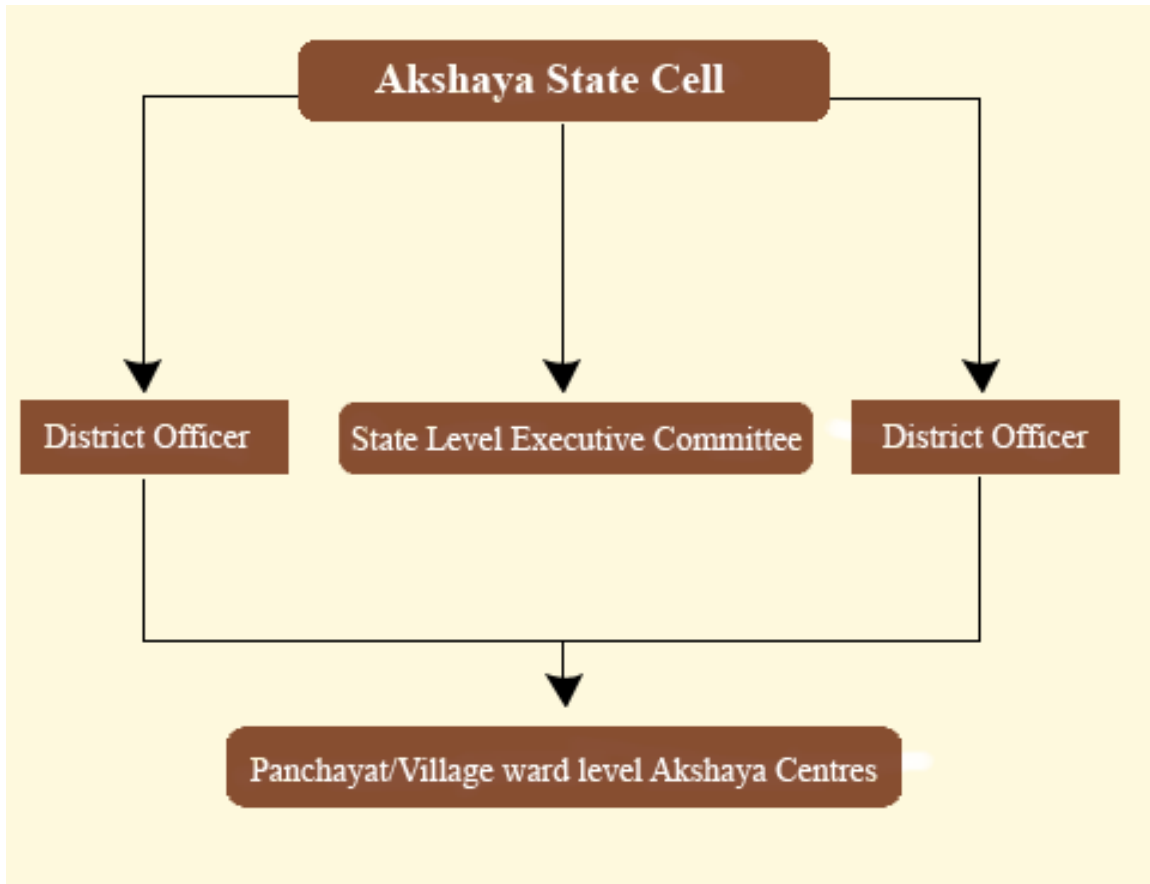
### 1. e-Seva (Andhra Pradesh)

- a. Objectives: The e-Seva program is classified into two divisions, the Urban e-Seva Program and the Rural e-Seva Program, both of which were among the first large scale e-Governance programs in India. The Rural e-Seva initiative was conceptualized to bring transparent governance and access to government machinery to rural populations in Andhra Pradesh.
- b. Operations: The Rural e-Seva kiosks were established in conjunction with what were termed Community Building Organizations (CBOs). These CBOs were responsible for the management of e-Seva kiosks in the rural areas. The Government of Andhra Pradesh at the time tried to ensure that the opportunity to run said kiosks was given to Self-Help Groups run by economically weaker sections of society in rural Andhra Pradesh (Gurumoorthy, Singh and Kasinathan).
- c. Services offered at e-Seva kiosks: the services on offer can be categorized into e-Governance Services, Developmental Services and Commercial Services.
  - i. e-Governance Services include bill payments, registration of births, deaths and employment, online applications, and certificates of income, caste and nativity. (Gurumoorthy, Singh and Kasinathan ?)
  - ii. Developmental Services: Education, health and agriculture information, telemedicine
  - iii. Commercial Services: Printing, digital photography, lists of job opportunities, matrimonial listings, online ticketing, internet browsing.

### 2. Akshaya (Kerala)

Objectives: Akshaya was formed to “bridge the gap between the information rich and the information poor”. As a result, Akshaya aimed to provide information technology access points for the rural poor.

- d. Operations: The operational framework for Akshaya service centers is depicted below.



(source: Akshaya. Kerala.gov.in)

- e. Services provided: e-Business, e-Learning, Payment of bills and utility services

However, what is common to all these initiatives is that they allow users to access government services and apply for government schemes. However, what is lacking is a service that helps identify beneficiaries based on demographic data such as age, caste and gender. With the large number of schemes that have been instituted for various beneficiaries in different parts of India at both central and state levels, it is imperative that the money allotted to various schemes be utilized. The first step to utilization is identification of who is meant to benefit from these schemes, and that is what the single window project in this paper is meant to address.

### **Designing the Single Window Portal [sub-argument iii]**

Given the plethora of schemes available we needed to narrow down our parameters to specific schemes as well as government ministries and we thus chose the Ministry of Public, Personal Grievances and Pensioners Welfare as well as the Ministry of Human Resource Development (HRD). These two ministries and in particular the Department of Pensioners Welfare was chosen due to the

specific parameters required to identify beneficiaries for the schemes that are on offer. For example, pensions barring a few exceptions are only available to people over sixty years of age. Therefore, given the constraint that this research project was limited to duration of merely six weeks, such distinct parameters made it easier for the authors of this paper to identify beneficiaries and to create a program that aimed to do so.

The compilation of the list of pensions and scholarships itself was a difficult task since the websites of the Department of Pension Welfare or the Ministry of Human Resource and Development did not provide the users with a consolidated list of services and schemes that they offered. Furthermore, since no information was available regarding the date that the website was last updated, the information collected had to be relied upon.

### **Pensions and Scholarships**

**Pensions** - The budget estimate of the combined revenue and capital expenditure on pensions and retirement schemes for 2011-12 was Rs 171659.34 crore (Indian Public Finance Estimates 2011-2012). Out of the 44 schemes identified in Delhi, we exempted the pension schemes that are mandatory for civil servants since there is no information asymmetry that exists there regarding existence and eligibility of the pension.

**Government Scholarships** – Government has budgeted Rs 292534.38 crore for the Education, Art and Culture services that come under the Social and Community services (Indian Public Finance Estimates 2011-2012). We identified 13 State and Central Schemes out of which a certain amount were chosen to be added to the design on the basis of variability of the eligibility criteria.

### **Information Asymmetry in Pensions**

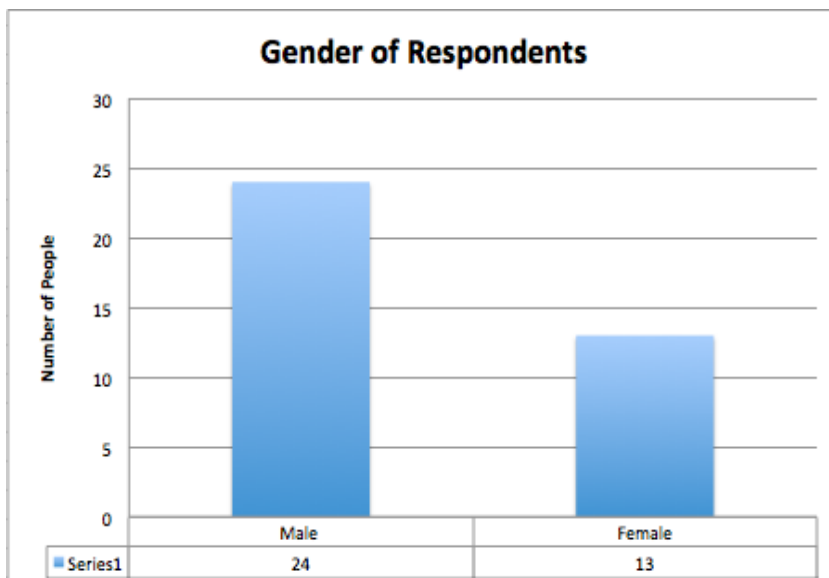
In 2009, the National Pension Scheme (NAPS) was extended past the civil servants to all the citizens of India working in both the organized and unorganized sector. However in 2011, Sanyal, Gayithri and Erappa conducted a study on the subscribers to NAPS. They observed that as of January 2011, out of the 1249310 accounts under NAPS and NAPS-Lite combines, only 57377 accounts belonged to non-civil servants under NAPS and 17306 accounts belonged to Economically backward sections under NAPS-Lite. The rest of the 11744627 accounts still belonged to the civil servants who are mandatorily enrolled to NAPS (Ayanendu et al 2011, 18).

Given the large labor force of India in both the organized and unorganized sector, the number of NAPS subscribers account for a very small number. And although a part of the non-subscription may be the result of the factors such as the quality of the pensions program, the information asymmetry also plays an important role as proved by our survey.

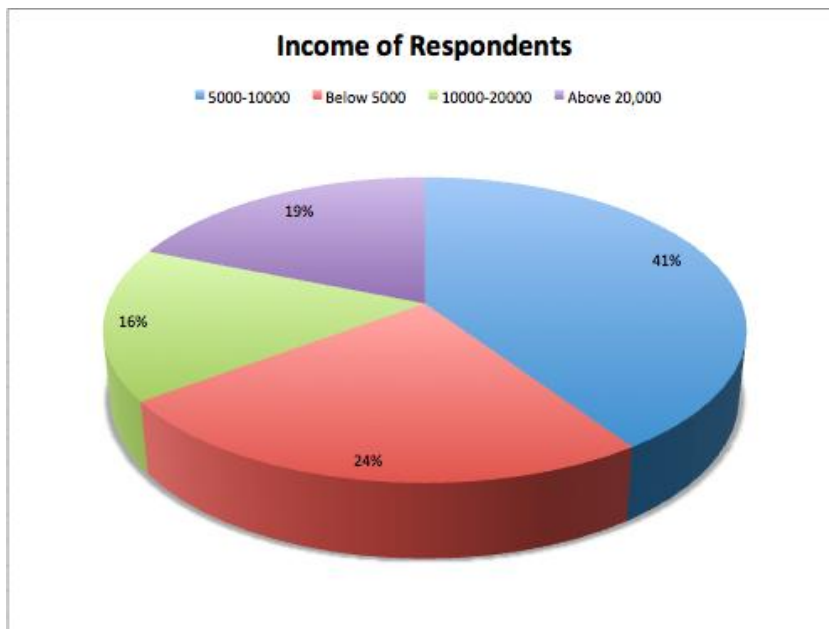
## Results of the Survey

After choosing these two ministries, we surveyed forty men and women in the Sangam Vihar and Shahpur Jat localities of New Delhi. Appendix two is the questionnaire that was designed in order to grasp the level of awareness about the schemes selected, namely pensions and scholarships. The data collected, which included demographical data, as well as data about the level of awareness of each person surveyed enabled us to establish the need for such a scheme. The sampling was done at random although the localities we chose were on the whole poor, with a majority of respondents in the age bracket between Rupees 5000-10000 per month. This data was then compiled and the results are represented graphically below.

**Graph 1**

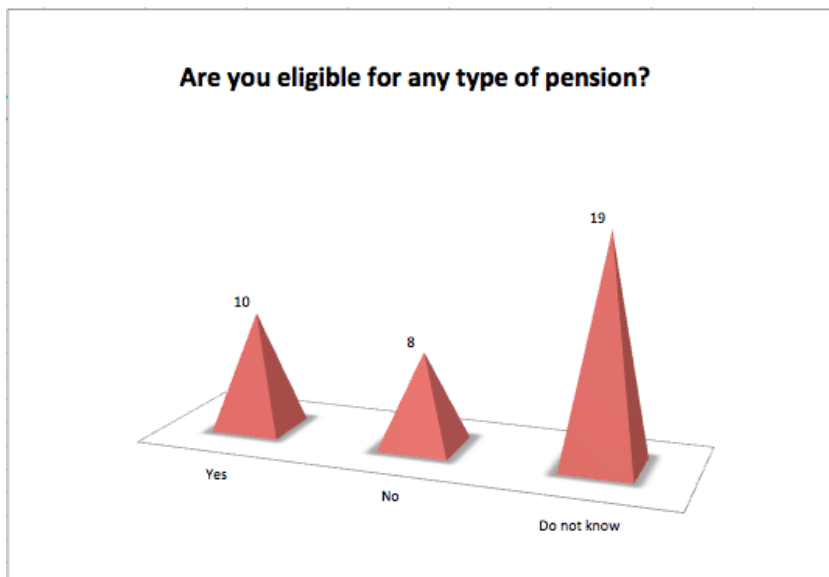


**Graph 2**

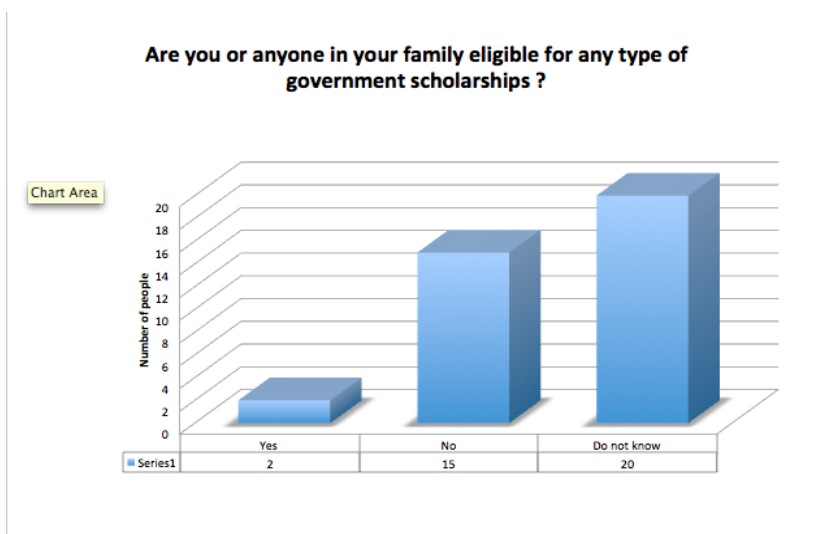


On the whole this paper has a more equitable distribution of respondents by gender than is often the case. The households that were surveyed were mostly from poor and conservative backgrounds and thus women were more apprehensive to respond to the questions that were posed. Thus to even receive more than half as many female respondents as male allowed for a realistic picture. The income distribution as well has been quite equal with 41% of respondents between Rupees 5000-1000, 24% below 5000 a month, 16% between 10,000- 20,000 and 19% above 20,000. This again allowed for a picture of awareness across classes and socio economic backgrounds.

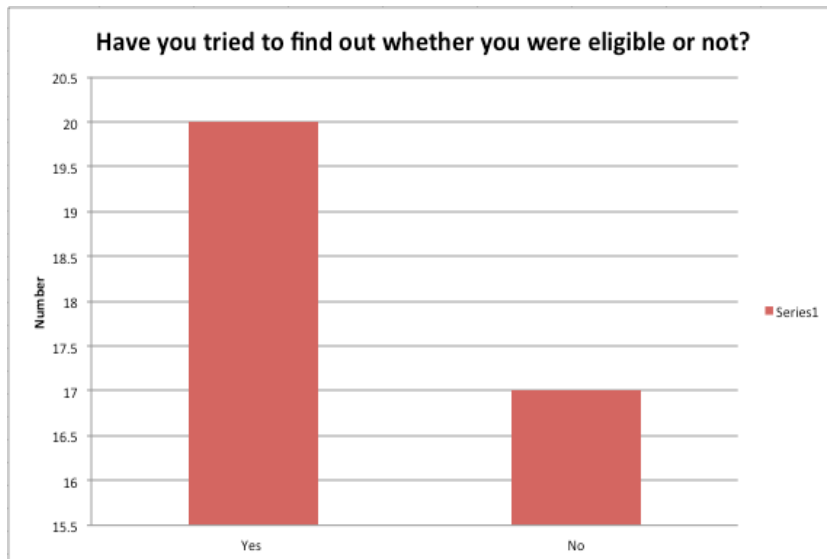
**Graph 3**



**Graph 4**

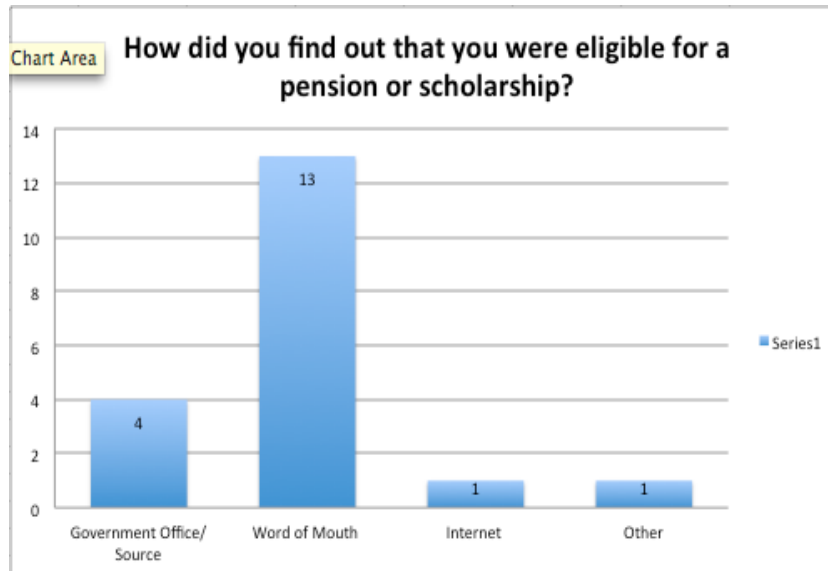


**Graph 5**

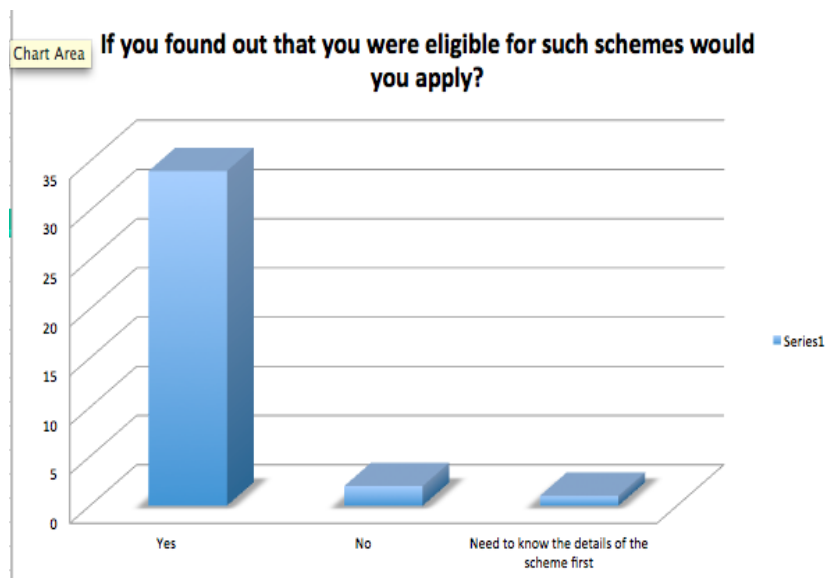


Graph's three and four validate the need for a program by which people can find out, with ease, what they are and are not eligible for. Such a program would not only put the government in a situation by which greater efficiency can be demanded but also one in which people are actually receiving what they are entitled to. The very fact that graphs three and four demonstrate that 19 and 20 out of 37 respectively, did not know that they were eligible for schemes illustrate this assertion. Moreover, when people were surveyed about their knowledge about the schemes in questions the answers they provided lacked assurance and thus demonstrated that there was certainly a paucity of knowledge regarding the entitlements that they were entitled to. In conjunction with this information, the information that 20 out of the 37 surveyed had actually done research about what they were entitled to and still did not know, shows again how there is a need for a program that is easy to use and enables people to understand what they are and are not eligible for.

**Graph 6**



**Graph 7**



Last but not the least the survey demonstrates how a majority of people has found out whether they were eligible or not through dubious methods such as word of mouth. In fact 13 of the 19 people who said that they had made attempts to find out whether they were eligible for either a pension or a scholarship said that they had done so through word of mouth. And only four had done so through a government office. But what this survey does in particular is that it demonstrates that people are more than willing to apply for government

benefits and that most people from the sample size are not deterred by government inefficiency. This is demonstrated from graph 7, which demonstrates that 35 of the 37 would apply for a government scheme if they knew that they were eligible. Thus proving, in conjunction with our secondary sources that there is a need for a single window program through which citizens can avail of their benefits.

### **iii) Designing a Single Window Program**

#### **Single Window Program - JavaScript**

We then used the eligibility criteria from the following 3 schemes to create a JavaScript program:

- Widow pension
- Reimbursement of tuition fees
- Scheme For Providing Immediate Relief For The Families Of Government Servants Who Die While In Service

This program would enable use to enter the person's information in the following format and the result would be a government scheme is they are eligible for one:

- 1) What is your Age?
- 2) Do you belong to SC?
- 3) What is your annual income?
- 4) What class have you studied till?
- 5) Are you female?
- 6) Are you a widow?
- 7) Are you the wife or child of a permanent government employee who has died while in service?

The JavaScript for the program was as follows:

```
<html><head><meta http-equiv="Content-Type"
content="text/html; charset=ISO-8859-1">
<title>
Government policies you are entitled to
</title>
</head>

<body>

<script language="JavaScript">
var age = prompt("Your age please","");
alert("So you're "+age+" years old, eh?");
var SC = prompt("Do you belong to SC?","");
var income = prompt("What is your annual income?","");
var ed = prompt("What class have you studied till?","");
var gender = prompt("Are you female?","");
```



```

var Special = prompt("Are you a widow?", "");
var WifeOrChild = prompt("Are you the wife or child of a
permanent government employee who has died while in
service?", "");
<!-- // insert all your input criteria here. Input will be
stored in the variable that comes after the keyword var.
Supposing you enter 16 for the age question, that will be
stored in agePrompt -->

if (age<65 && age>45 && gender == 'Y' && Special == 'Y' &&
WifeOrChild == 'N')
    alert("You are eligible for a widow pension. Contact
the Ministry of Rural Development and the Department of
Pensions and Pensioners Welfare, Ministry of Personnel,
Public Grievances and Pensions.");
    else if (age<19 && age>5 && income<100000 && ed>1 && gender
== 'Y' || gender == 'y' || gender == 'n' || gender == 'N'
&& Special == 'N' || Special == 'n' && SC == 'Y' &&
WifeOrChild == 'N')
        alert("You are eligible for the reimbursement of your
tuition fees. Contact the Department for the Welfare of SC-
ST-OBC and Minorities.");
        else if (WifeOrChild == 'Y' && Special == 'N')
            alert("You are eligible for the Scheme For Providing
Immediate Relief For The Families Of Government Servants
Who Die While In Service. Contact the Ministry of Personnel,
Public Grievances and Pensioners' Welfare.");
        else if (WifeOrChild == 'Y' && Special == 'Y' && age<65 &&
age>45)
            alert("You are eligible for a. A widow pension.
Contact the Ministry of Rural Development and the
Department of Pensions and Pensioners Welfare, Ministry of
Personnel, Public Grievances and Pensions. and b. The
Scheme For Providing Immediate Relief For The Families Of
Government Servants Who Die While In Service. Contact the
Ministry of Personnel, Public Grievances and Pensioners
Welfare.");
            else alert("You are not eligible for any schemes.
Sorry :( ");
<!-- // insert all your test parameters here -->
</script>

</body></html>

```

## **Conclusion**

For a developing country like India where the government spends massive amounts of taxpayer's money on welfare schemes, it is imperative that these schemes are implemented well and achieve their desired effects. The implementation of these schemes faces several bureaucratic hurdles and is plagued by malpractices. However information asymmetry also contributes to the low impact of such schemes. The government officials have no incentive to provide information to the public regarding government schemes. Rather the awareness around schemes for the people who would most benefit from them is raised around election time to garner votes.

The Government of India has initiated various forms of information dissemination such as citizen charters, e-governance and Common Service Centres however these services are not directed at making the public aware about what benefits they can rightfully demand from the government. Some of the government initiatives have suffered from the same problems as the government schemes and have hence failed to live up to their potential as information providers.

As was seen by the survey conducted, several people are unaware of which schemes they could possibly be eligible for. The government continues to spend money on these schemes and benefits that never reach their true beneficiaries. Hence there is a clear need for a system that would allow citizens to learn about which government schemes they could apply for and who they should contact for the same.

We hope that the JavaScript program that we have created would be easily replicated for all the government schemes offered and could potentially remove some of the information gap that exists in India. A Public-Private Partnership would also work well to implement such a Single Window Portal in order to circumvent some of the bureaucratic issues that come with leaving a service delivery completely in the hands of the government. This program also has massive potential with the advent of the Aadhaar Number that could very easily be used to identify government schemes instead of feeding in individual information.

In conclusion, the Single Window Program has a lot of scope and potential to reduce information asymmetry and promote welfare by providing access to information regarding government schemes to those who most need it.

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## Appendix 1

Sr. No.	Name of Scheme	Central/Delhi	Criteria
1	Free legal Aid Scheme Central Govt employees group insurance	Central +State	1. general Category - Income <Rs.3000 2. All other beneficiaries w/o income ceiling
2	scheme	Central	Compusarily enrolled if joined government after 1980 All Central Govt. Servants paid from Civil Estimates (other than those employed in Railway Services and those employed under Delhi Administration except members of Delhi Police Force). Pensioners drawing pension from Civil Estimates and their family members – (Pensioner residing in non- CGHS areas also may obtain CGHS Card from nearest CGHS covered City)
3	Central Govt Health Scheme	Central	Hon'ble Members of Parliament Hon'ble Judges of Supreme Court of India Ex- Members of Parliament Employees & Pensioners of Autonomous Bodies covered under CGHS (Delhi) Ex- Governors and Ex-Vice Presidents Former Prime Ministers Former Judges of Hon'ble Supreme Court of India and Hon'ble High Courts Freedom Fighters Students whose castes are included in the Central/State/UT list of Backward Classes and who do not belong to the creamy layer". (ii)Hostels would be essentially for post matric students. However, if there are vacant seats, pre-matric students especially of the secondary level, would also be eligible to be accommodated. (iii)Other things, being equal preference will be given to OBC students hailing from low income families. (iv)At least 5% of the total seats should be reserved for students with disabilities.
4	Central Scheme for hostels for OBC boys and girls	Central	The Scheme could be adopted by all scheduled Banks and would be applicable only for studies in recognized Technical/Profession Courses (after Class-XII) in India.
5	Central Scheme to provide interest subsidy	Central	
6	Decentralized procurement Scheme	Central	All farmers

7	Disablement Benefit Scheme	Central	payable only to an Insured Person suffering from physical disablement due to employment injury or occupational disease.
8	Employment Schemes for Ex-servicemen and Widows from MOD	Central	
9	Indira Awaas Yojana	Central	Scheduled Castes, Scheduled Tribes, freed bonded labourers, non-SC/ST BPL rural households, widows, and next of-kin to defence personnel or paramilitary forces killed in action residing in rural areas, ex-servicemen, and retired member of paramilitary forces fulfilling the other conditions.
10	Welfare Schemes for Central Reserve Police Force Personnel	Central	
11	Kishore Vaigyanik Protsahan Yojana	Central	he students studying in Basic Sciences, Engineering and Medicine come under the eligibility criteria and also selection to the programme takes into account academic excellence and demonstrated interest in pursuing research career. The fellowships are only for Indian Nationals studying in India.
12	Kishori Shakti Yojana	Central	11 to 18 years aged adolescent girls are eligible for this scheme.
13	Maulana Azad National Fellowship for Students from Minority Community	Central	The candidates belonging to one of the minority community who have passed the post graduation examination with minimum 50% marks in concerned subject and who desire to pursue full time research without JRF of UGC-NET or UGC-CSIR NET.
14	Mid-day meal scheme	Central + Delhi	All children studying in classes I – VIII in Government and aided schools and EGS/ AIE centres
15	National Backward Classes Finance and Development Corporation Schemes	Central	(a) All the members should belong to Backward Classes community. (b) Annual family income of each member/applicant should be below double the poverty line income limit. The project societies are required to conduct survey to identify children working in hazardous occupations and processes. These children will then form the target group for the project society. Of the children identified those in the age group 5-8 years will have to be mainstreamed directly to formal educational system through the SSA. Working children in the age group of 9- 14 years will have to be rehabilitated through NCLP schools established by the Project Society.
16	National Child Labour Projects Scheme	Central	The selection of students for the scholarships is made through an examination held with National Talent Search Examination (NTSE) first stage. Scholarships are being disbursed directly in the accounts of students on quarterly basis.
17	National Means-cum-Merit Scholarship Scheme	Central	

18	National Safai Karamcharis Finance Development Corporation	Central	<p>The beneficiary should be a Scavengers / Safai Karamchari or their dependents duly identified under the NSLRS (National Scheme for Liberation and Rehabilitation of Scavengers) or in a survey or a registered co-operative.</p> <p>All SC/ST girls who pass class VIII and girls, who pass class VIII examination from Kastrurba Gandhi Balika Vidyalayas (irrespective of whether they belong to Scheduled Castes or Tribes) and enroll for class IX in State/UT Government, Government-aided or local body schools in the academic year 2008-09 onwards. Girls should be below 16 years of age ( as on 31st March) on joining class IX.</p>
19	National Scheme of Incentives to Girls for Secondary Education	Central	
20	National Social Assistance Programme (NSAP)	Central	For getting benefits under NSAP the applicant must belong to a Below Poverty Line (BPL) family according to the criteria prescribed by the Govt. of India.
21	National Vector Borne Disease Control Programme, NVBDCP	Central	Person who are affected by vector borne diseases are eligible for this scheme.
22	Naval Group Insurance Scheme	Central	The general scheme covers all Naval & Coast Guard personnel.
23	Nutrition programme for Adolescent Girls	Central	Eligibility is determined on the basis of their weight.
24	Post Matric Scholarship to OBC Students	Central	<p>Students who belong to Other Backward Classes</p> <p>i. These scholarships will be given for study of all recognized post-matriculation or post-secondary courses pursued in recognized institutions.ii. Only those candidates who belong to Scheduled Castes so specified in relation to the State/Union Territory to which the applicant actually belongs i.e. permanently settled and who have passed the Matriculation or Higher Secondary or any higher examination of a recognised University or Board of Secondary Education, will be eligible.</p>
25	Post Matric Scholarship to Scheduled Castes/ Scheduled Tribes Students	Central	
26	Pre Matric Scholarship to Other Backward Classes Students	Central	Any students from the Other Backward Classes.
27	Prime Minister's Employment Generation Programme	Central	any individual above 18 yrs,must have passed VIII class having no income.self help group and charitable trust are also eligible for assistance under PMEGP.
28	Rajiv Gandhi National Fellowship to disabled students for higher education	Central	Any student with disabilities who has completed the required formalities for admission to M.Phil./Ph.D. degree in a University or academic institution is eligible for the award of Fellowship as per the provisions mentioned in advertisement of UGC.

29	Rajiv Gandhi National Fellowship to SC Students for Higher Education	Central	ny student belonging to Scheduled Caste category who has been admitted to M.Phil./Ph.D. degree in a University or academic institution by completing the required formalities for admission at that University or academic institution is eligible for the award of Fellowship subject to provision of the scheme as per the advertisement of UGC
30	Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG) Sabla	Central	The Scheme would cover adolescent girls in the age group of 11-18 years under all ICDS projects in selected districts in all the States/UTs in the country. In order to give appropriate attention, the target group would be subdivided into two categories, viz. 11-15 & 15-18 years and interventions planned accordingly.
31	Rajiv Gandhi Shramik Kalyan Yojana (Unemployment Allowance)	Central	1. Insured person should have contributed under the ESI Scheme, for a minimum period of five years prior to loss of employment. 2. Unemployment Allowance shall cease to be payable from the date the insured person gets re-employed elsewhere. 3. The person should have been, an insured person, under the ESI Act on the date of loss of insurable employment
32	Rashtriya Swasthya Bima Yojana	Central	Both Public, State Government Hospitals, ESI Hospitals and Private (outside the State) Health Service providers (including hospitals owned or run by non-profit organizations ), which provide hospitalization and/or day-care services would be eligible for inclusion under the insurance scheme, subject to such requirements for empanelment as agreed between the State Government/ Nodal Agency and Insurers.
33	Sarva Shiksha Abhiyan (SSA)	Central	Children of 6-14 years age group
34	Scheme for payment of pensions to Central Government Civil pensioners through authorised Banks	Central	Central government pensioners
35	Scheme for Providing Immediate Relief to Families of Government Servants Who Die while in Service	Central	n case a Government servant, other than a casual or daily rated employee holding a gazetted or non-gazetted post in a permanent or temporary capacity dies while in service (whether on duty or on leave with or without leave salary) and was in receipt of emoluments not exceeding Rs. 1000/- p.m., his family will be eligible for relief in the shape of an advance in accordance with the provisions issued by the Ministry of Finance.
36	Scheme of Inclusive Education for Disabled at Secondary Stage (IEDSS)	Central	The scheme will cover all children of age 14 + passing out of elementary schools and studying in secondary stage in Government, local body and Government-aided schools, with one or more disabilities as defined under the Persons with Disabilities Act (1995) and the National Trust Act (1999) in the age group 14+ to 18+ (classes IX to XII), such as Blindness, Low vision, Leprosy cured, Hearing impairment, Locomotor disabilities, Mental retardation, Mental Illness, Autism, Cerebral Palsy, and may eventually cover Speech impairment, Learning Disabilities, etc.
37	Schemes by	Central	(a) All the members should belong to Scheduled Caste community.

	National Scheduled Castes Finance & Development Corporation Scholarship Scheme for Women Scientists and Technologists by Department of Science and Technology (DST)	Central	(b) Annual family income of each member/applicant should be below double the poverty line income limit. Women scientists, with a minimum of Post Graduate degree, equivalent to M.Sc.in Basic or Applied Sciences or B.Tech. or MBBS or other equivalent professional qualifications, are eligible for this scheme. Maximum age limit for this category is 35 years at the time of submission of the application. Women scientists having a Ph.D. in Basic or Applied Sciences or M.Tech. or MD/MS, DM/MCH in Medical Sciences from recognised Universities can apply up to the age of 50 years. Persons already in employment need not apply.
38	The Employees State Insurance Corporation Pensioners Medical Scheme	Central	All the pensioners and family pensioners
39	Welfare schemes and activities of Border Security Force (BSF)	Central	For retired Border Security Force (BSF) personnel.
40	Free supply of stationery to SC/ST/OBC/Minorities students in schools.	Delhi	Financial assistance is provided for purchase of stationery to SC/ST/OBC/Minorities students of 6th or 12th class studying Govt. of India/GNCT of Delhi/Aided Recognized schools b.Family income should not exceed Rs. 1.00 lakh P.A.
41	Merit Scholarship to SC/ST/OBC/Min. (Class with VIth to XII)		Students studying in class VI to XII in Central Govt /Govt. of Delhi/ Aided/ Recognised/Local bodies schools are eligible. Family income limit is not applicable in case of SC/ST students. But family income should not exceed Rs. 1.00 lakh per annum in case of OBC and minorities students. The SC/ST/OBC/Min. students studying in Ist to Vth will be entitled to get reimbursement of tuition fee and other compulsory fee irrespective of the percentage of marks. But in case of students studying in VI to XIIth class tuition and other compulsory fee will be reimbursed to only those students scoring 50% & above marks and having attendance not less than 80% in the preceding year. The reimbursement is 100% to the students whose family income do not exceed Rs.60000/- per annum. In case, students whose family income is more than Rs.60000/- and below Rs.1.00 lakh per annum 75% of the fee will be reimbursed.
42	Reimbursement of tuition fee for SC-ST-OBC-Min. students		
43			



## **Appendix 2**

### Demographic Details

- 1) Name:
- 2) Address:
- 3) Gender: (Male/Female)
- 4) What is your monthly income?
  - a) Below 5000
  - b) 5000-10000
  - c) 10000- 20000
  - d) Above 20000
- 5) How many people are there in your household including yourself?
  - a) Less than equal to 3
  - b) 4
  - c) 5
  - d) Above
- 6) What is your age?
  - a) 20-35
  - b) 36-50
  - c) 50-60
  - d) Above 60
- 7) Are you, or anyone in your household eligible for any type of pensions?
  - a) Yes
  - b) No

- c) Do not know
- 8) Are you, or anyone in your household eligible for any government scholarships?
  - a) Yes
  - b) No
  - c) Do not know
- 9) If you responded c) to Question 1 or 2 then have you made any attempt to find out if you or anyone in your household was eligible?
  - a) Yes
  - b) No
- 10) If you responded a) or b) to any of Question 1 or 2, then how did you find out you were eligible?
  - a) Government office/Source
  - b) Internet
  - c) Word of mouth
  - d) Other (please specify)
- 11) If you could find out if you, or anyone in your household was eligible under any pension scheme or a scholarship, would you consider applying for the benefit?
  - a) Yes
  - b) No
  - c) Can't say, without learning the details of the scheme

If you answered b) could you specify why?

