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Direct Benefit Transfer: Issues and Challenges” in respect of Students' Scholarship Scheme

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Abstract : *Students need financial support as well as encouragement to pursue higher studies. Today, higher education is more expensive than ever before, making it difficult for many students to afford courses and colleges of their choice. Talented Indian students face financial challenges and hardship to afford costly higher education. Therefore, the Government of India provides them with financial help by giving them scholarships. Earlier, they had to run from one place to another for financial help through educational scholarships by the Government.*

Launched by Hon'ble Prime Minister of India, the Students Scholarship is a one-stop solution through which various

services starting from student application, application receipt, processing, sanction and disbursement of various scholarships to students are enabled. The Students Scholarships are taken as a Mission Mode Project under the National e-Governance Plan (NeGP). This initiative aims at providing a Simplified, Mission-oriented, Accountable, Responsive & Transparent 'SMART' System for faster & effective disposal of scholarship applications and delivery of funds directly into beneficiaries account without any leakages.

Keywords— DBT, SMART, NeGP..

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Introduction:

According to an article in epaper **Live Mint, Mar 14, 2014** a Direct Benefit Transfer (DBT) programme has been launched by the Government of India for effecting direct transfer of entitlements, like scholarships, pensions, wages, etc. to beneficiaries across the country. On 1 January 2013, the government of India launched an ambitious Direct Benefits Transfer (DBT) programme. The programme promises to transform service delivery in India by transferring government benefits and subsidies directly into the hands of residents through a biometric based identification system (Aadhaar), speeding up payments, removing leakages, and enhancing financial inclusion. Students need financial support as well as encouragement to pursue higher studies.

In a communication today, the University Grants