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Winning Solutions Showcase

EDUCERTS

A Digital Process For Student Scholarship Disbursement

Solution using the Inji Stack

Presentation Outline

- Current Issues with Financial Aid Distribution - process and technical challenges

- A VC-enabled solution for Digital Scholarship Distribution

- Components of Inji Stack and other Infrastructure used

- Learnings from our trial experience

- Next steps in our journey

Today's challenges in Financial Aid Distribution

- In India, both state and central governments have scholarship programs for students. There are many challenges on the ground in distribution of these scholarships:

    - **"Repetitive certificate related expenses"** and **"Excessive Paperwork"** contribute **to over 84% of the challenges** in enrollment and issuance of scholarship,
    - Travel to government offices, middleman/agents and other costs add up

- Tech today - though "online", only submission of documents is online. These documents (proof of income, proof of domicile, marksheets etc) have to be verified from source in offline manner.

- Time consuming process and often benefits arrive late or not at all.

- Today's processes are built around these limitations. So both the technology and process need change.

How VC's can be part of the solution and our PoC

- VC's allow for authentic credentials that users can attach to (new) scholarship portal
  - Instant verification - no need to contact source/issuer
  - Quicker decision making - once criteria for offering scholarship is met via VC verification, offer decisions can be made.

- We chose a small group of scholarship receivers in central India (Madhya Pradesh).
  - Newly designed scholarship portal to receive/verify VC's

- One observation - not all required documents are in one 'wallet'. Need ability to connect with many wallets.
  - Some documents are in paper form - so new, digital versions were introduced.

- Review of decision making process is ongoing.

Proposed solution

Required Documents not in VC form

- Created using eSignet, Certify and stored in Inji

Required Documents available
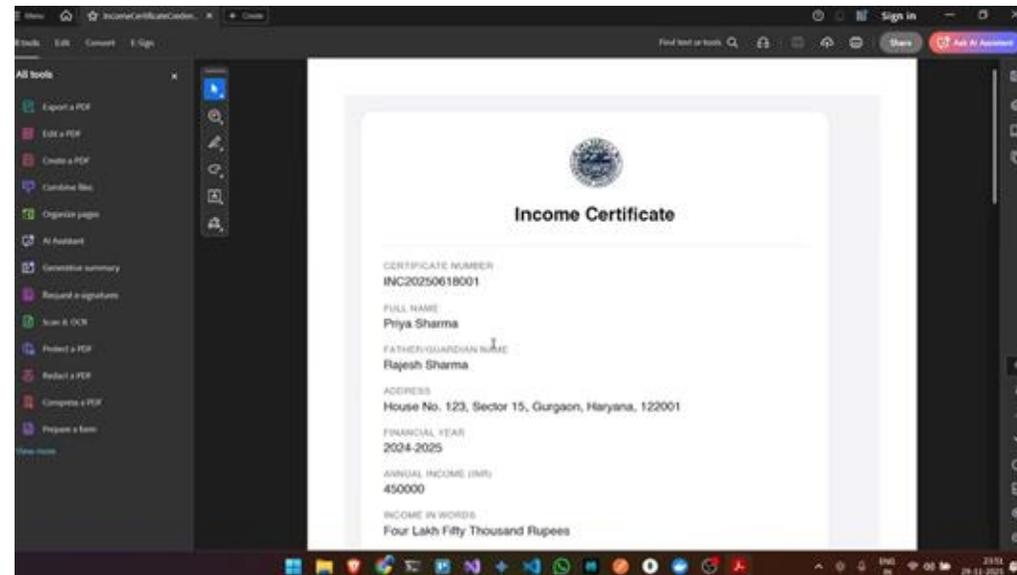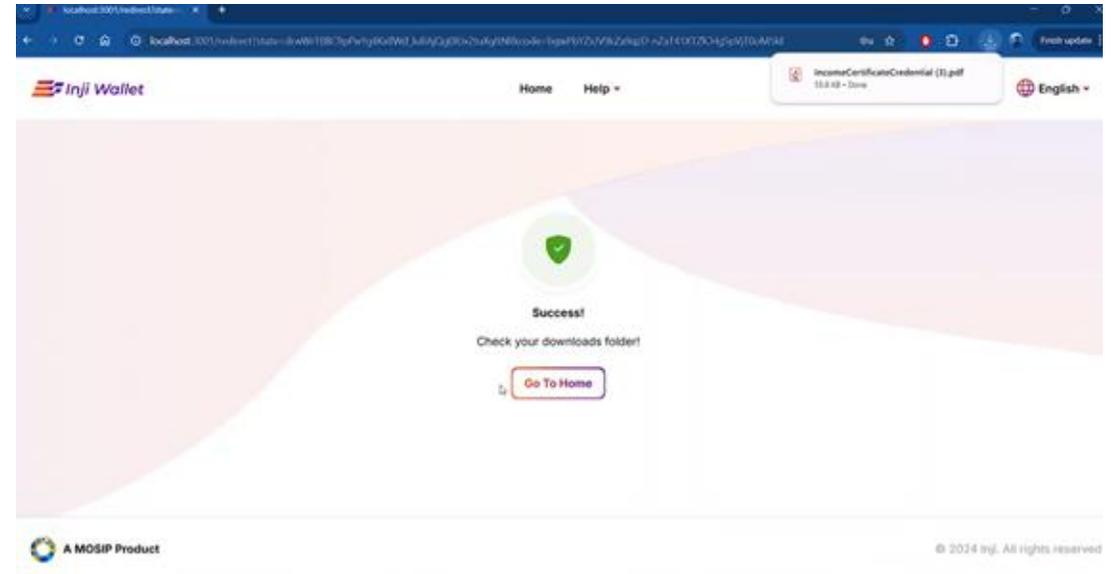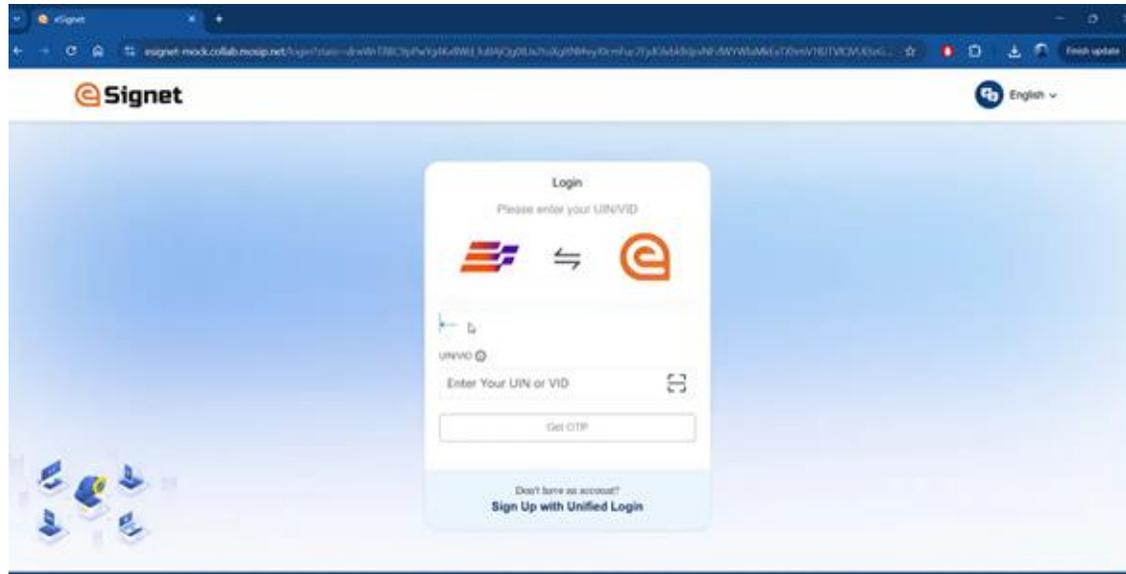
- Sourced via DigiLocker

Redesigned Portal to accept/process VCs

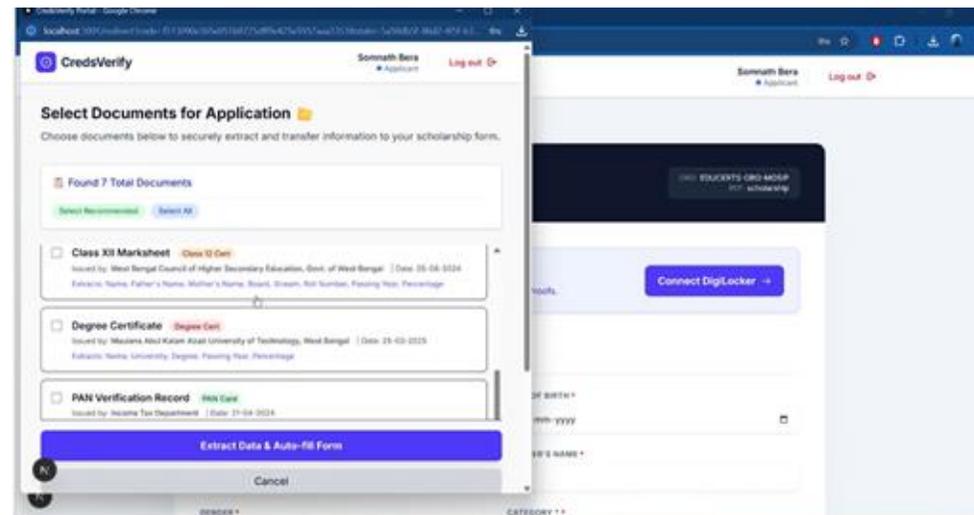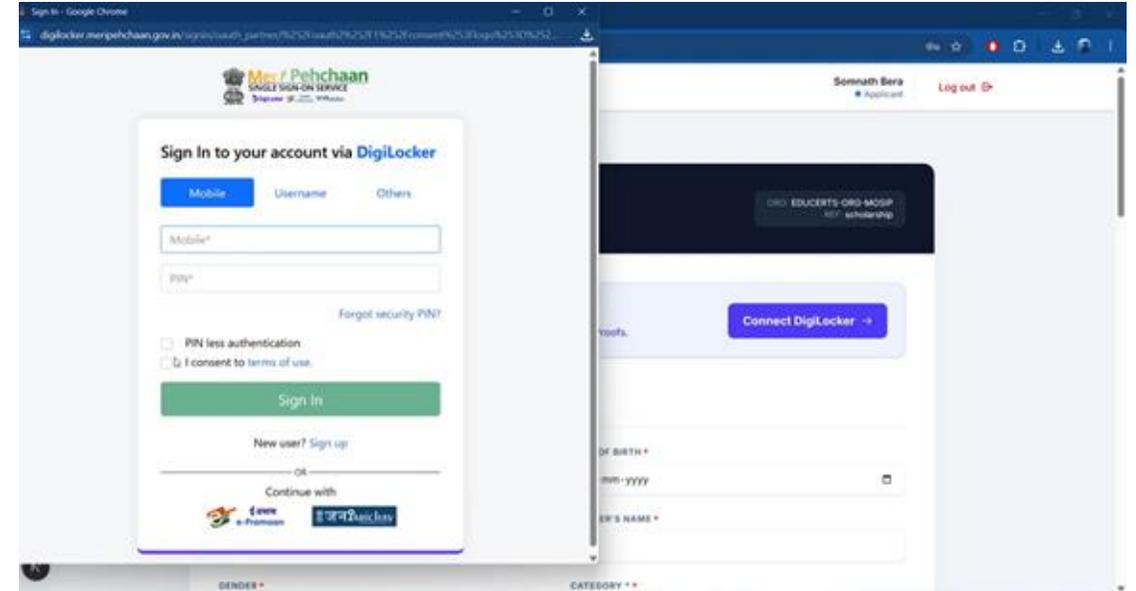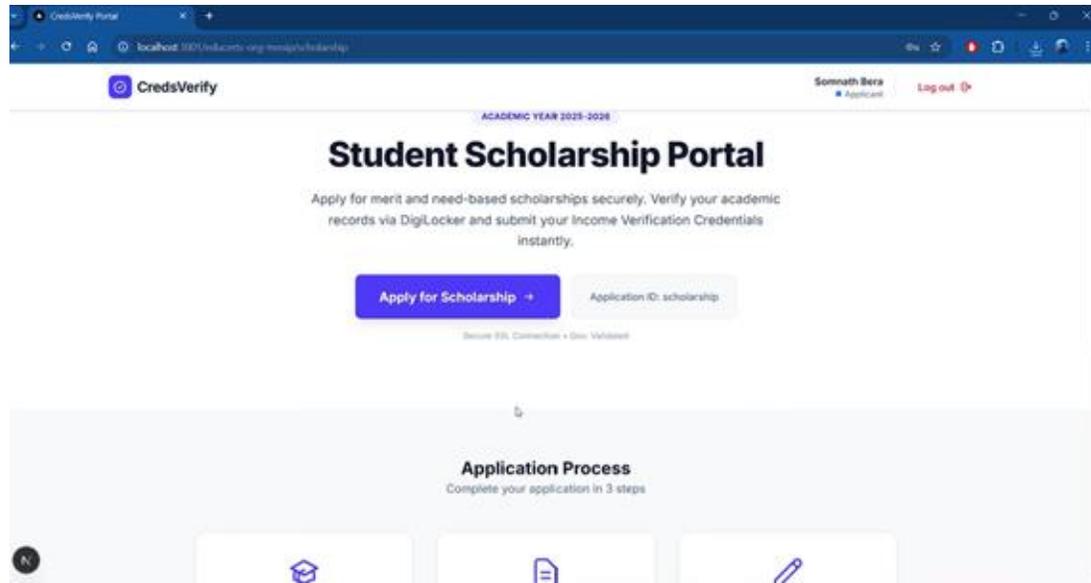- Developed to accept and verify VC's using Inji Verify

Technical Architecture of proposed solution
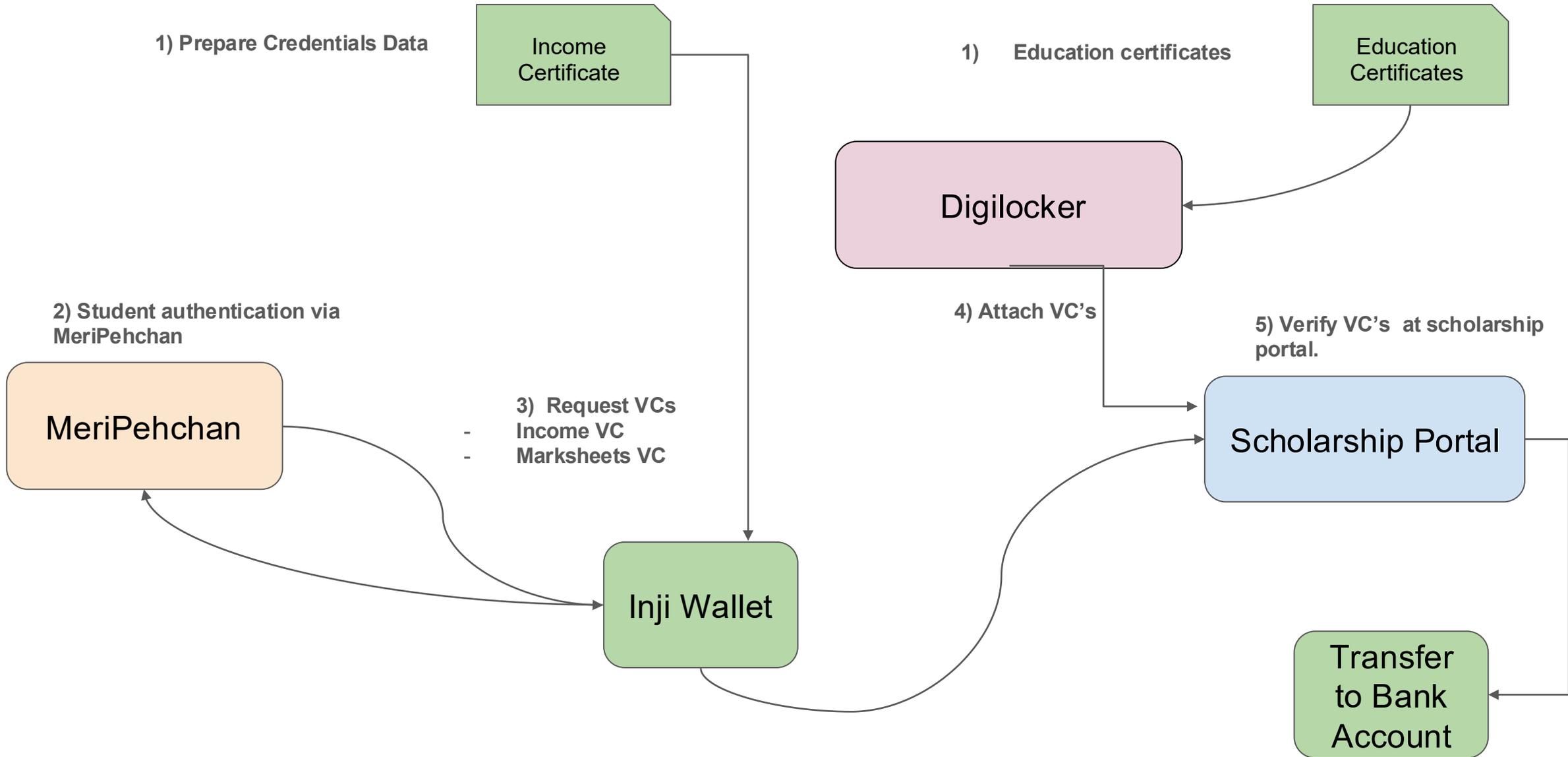
Screenshots of the Implementation - generating an income certificate VC with eSignet and Inji Certify

Screenshots of the Implementation - sourcing documents from other repositories

Screenshots of the Implementation - Inji Verify and a "VC-enabled" scholarship portal

Conclusion

- A VC-enabled scholarship portal - using Inji Wallet, Certify, eSignet and Inji Verify

- Ongoing PoC and developing roadmap to change decision making process with stakeholders.

THANK YOU