Digi Locker – Indian Digital Locker, How much the youth is actually using it?

Harpreet Kaur, Ushveen Kaur

Abstract: Information and Communication Tools (ICT) are a prerequisite these days for ensuring better governance and administration. It not only improves the quality of administration but also facilitates procedures by making it more efficient and user-friendly. Government of India (GOI) has proposed many schemes under the Digital India umbrella; and DigiLocker is one of the flagship schemes initiated to bring a total digital change in the life of citizens of India especially the young citizens who are the future of India. The scheme has an inherent potential to give an opportunity to a large section of population with a paradigm shift for ushering in e-governance. DigiLocker, the Indian Digital Locker, allows an individual to save online and digitally share the documents issued by any government department, educational institute, transport department and other agencies. This research paper empirically calculates if the usage of DigiLocker is dependent on Gender (Male/Female), school background (Private/Government), area in which their college is, type of course (Undergraduate/Professional/Engineering) they are pursuing, year in which they studying (I/II/ III/ IV year) of the course they are pursuing. The paper further analyzes the documents undergraduate college and engineering students maintain in their DigiLocker, whether DigiLocker documents are accepted in various undergraduate Institutes, if the students find DigiLocker secure or not, and the ease of use of digilocker. And finally, a few suggestions are made to make DigiLocker more usable among the young students that would have a marked change in digitalization scenario of India.

Keywords: Technology, Digilocker, Information Technology, digital transformation, youth, empowerment

Introduction

Technology is the heart of the youth today and they leave no stone unturned to get the maximum usage of the gadgets and software around them. Youth today doesn’t shy away from using new technology, rather they want to imbibe new things which makes their everyday life easier. The share of the youth in the total population of India by 2020 is expected to be 34.33 percentage and this segment of the population can instrumental in altering the digital landscape of our country. So, India with needs to add technology in all spheres from the government offices to businesses, schools and colleges to healthcare etc. Private Enterprises too are moving towards information technology because they know that this change is a must to stay in business. The youth of today is technologically very advance and use all the modern gadgets like smartphones, computers and laptops. Various apps and utilities on these gadgets help them a lot in their day-to-day work. Digital India’s all apps and schemes are very useful for the citizens of India. DigiLocker App is one such application that is aiming to help remove paper submission in government offices. The Government of India (GOI) launched Digital India Movement in 2015 to bring a complete digital transformation in the working style of the citizens of India and that of the various departments of GOI. Digital India (DI) Programme is an umbrella programme to chart India’s course to digitally empowered society. The government services and other initiatives are made available to the citizens at affordable costs. And surely, digital transformation of such sort with such schemes was the need of the hour. On being transformative, the idea was to realize IT (Indian Talent) + IT (Information Technology) = IT (India Tomorrow) (Srivastava, Dr. Shekhar 2017). Many schemes were launched in diverse arenas like, Education, Healthcare, Panchayat, Banking etc. for managing documents so that varied spheres of the ecosystem are covered under these schemes that aim at the digital transformation of the country. These technologies can serve to facilitate different ends including the delivery of government services to citizens, improved interactions with business and industry, citizen empowerment through access to information, or more efficient government management (Rao, Dr. N. Mareswara, 2016). Digital India’s DigiLocker scheme is one of the most progressive scheme launched aiming to minimize the paperwork for the citizens and for the employer. The main idea is not to carry the documents physically and yet making sure that the copy available digitally is authenticate. The main advantages of the DigiLocker initiative for various users are:

1) For the Resident – Resident is the citizen who downloads the DigiLocker app and wants to maintain his documents on it - The Resident will not have to carry the documents in physical form if he/she goes for admission in a college or goes for an interview. The documents will be saved digitally and can be viewed by the authorities easily.

2) Save the environment by not printing the multiple physical copies of the documents. One can submit the digital copy at as many places as he/she wants.

3) Handling and submitting physical copies of the documents is tedious and cumbersome and, in this transition, there is a fear that the document might get misplaced or lost.

4) Though this digital system mechanism is authenticated and highly secure, chances of personal data leak are negligible which would have been significantly high if multiple physical copies are made and given at multiple offices/colleges.

5) If physical copy is submitted, the concerned authority has to verify the authenticity of the document that you have submitted. A lot of effort and resources is wasted in this process. With the use of DigiLocker, no additional...
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verification/authentication is required because the documents are downloaded directly from the issuing authority/Institute.

GOI expected that DigiLocker will make it easy for the residents to receive services by saving time and effort as their documents will now be available anytime, anywhere and can be shared electronically (https://blog.mygov.in/digital-locker-scheduled-to-be-launched-on-1st-july-2015-by-the-hon-prime-minister/).

The main set of residents who are expected to use this DigiLocker Scheme are the youth because, they are the ones who have to show their documents in the physical form while taking admission in college/Institute and then again when they start seeking job or while changing their jobs that is a common trend in the corporate sector.

The components of the DigiLocker system are technically described as:

i) Repository – Soft copy of the documents that is maintained in a secure way making sure that the access to these is fast.

ii) Access Gateway – Access gateway is an online mechanism to access the documents maintained in the repositories in as less time as possible using URI (Uniform Resource Indicator). This gateway is very secure.

iii) DigiLocker Portal – Exclusive personal storage on the cloud for each resident who wants to store his e-documents. This portal is connected through residents’s Aadhaar number. Everyone from the youth to women to the working generation were excited when the scheme was launched, but soon the challenges started coming up. We will try to look at the challenges faced by the citizens in the execution of the scheme DigiLocker.

Review of Literature
First and foremost, key features of Digi Locker were understood by studying Research papers, journals, e-resources and literary works on the scheme. The work already done was accessed and reviewed to identify the aspects that need to be studied.

Porey, Dr. Jayant D. published his paper, Digital locker System in India. In his paper he has given a detailed analysis of usage of DigiLocker Scheme in various states of India till 2016. He has pointed out that the main objective of digital locker is (1) To create a digital environment so that one can manage his online digital identity, (2) To create and manage online financial transaction platform in real-time environment, and (3) To make real-time availability of all documents possible that are maintained on the DigiLocker by the resident.

Sivathanu, Brijesh in his paper, An Empirical Study of Cloud-Based E-Governance Services Adoption in India, has provided an empirical study on the use and acceptance of Digi Locker Scheme amongst the citizens of Pune City. “The results of this cross-sectional research explain that performance expectancy, effort expectancy, facilitating conditions, social influence, perceived awareness, computer self-efficacy, multilingual option, perceived quality of information, perceived response and perceived trust influence the behavioral intention and actual usage of DigiLocker cloud-based E-governance service” (Sivathanu, Brijesh, 2018).

D., Dr. Uthira published her paper namely, User Acceptance of Digi Locker System Based on the Theory of Technology Acceptance Model. TAM (Technology Acceptance Model) theory is used in her paper. Technology Acceptance Model determines the acceptance of a new technology on the basis of perceived usefulness (PU) and perceived ease of use (PEU). She concluded that both, ease of use and usefulness are important for behavioral control, and thus ultimately leads to the increased satisfaction levels.

Kaur, Dr. Harpreet and Kaur, Ushveen in their research paper namely, Governmental Initiative of Digi Locker: An Empirical Study with Respect to Undergraduate College Students have tried to empirically evaluate use of DigiLocker by the undergraduate University of Delhi students. They have pointed out that to make the DigiLocker scheme a success, improvement in e-skills, e-learning and overall e-literacy is required among the citizens. Digital signature too should be linked with this scheme using Aadhaar authentication.

Need to increase user-centricity is also pointed out.

Franklin, Sam Muthiah, Fernandez, Anita in their research paper, Digilocker Cloud Storage -Overview of Privacy Protection Security Measures have extensively discussed the privacy security measures adopted by the Digi Locker Scheme. “The Infrastructure Security from Network, Host and Application level has been secured effectively, however the data security and storage needs to the addressed from a data life cycle perspective. When data is in transit confidentiality and integrity is achieved using secure protocol, when the data is at rest encryption is essential as it is not associated with the application” (Franklin, Sam Muthiah, Fernandez, Anita, 2018). They have talked about security compliance at various steps of information sharing - Generation -> Use -> Transfer -> Transformation -> Storage -> Archival -> Destruction.

In this paper we have focused on the college going, young citizens of today who constitute the major percentage of DigiLocker users in India. The students can use Digi Locker documents while seeking admission in college and later on while obtaining jobs. The students who have used the Digi Locker at the college level will naturally continue its use at the later stages of their lives. This paper undertakes to do an empirical study of the college students studying in various colleges of University of Delhi along with the Engineering students, which would provide a better understanding and a more realistic view about the use and knowledge of DigiLocker Scheme.

We will analyze that if the use of Digi Locker by the Undergraduate and Engineering College students is dependent on the following:

a. Gender (Male/Female)
b. Schooling Background (Private/Government)
c. Area in which their college is located
d. Type of course (Undergraduate/Professional/Engineering) they are pursuing
e. Year in which they studying (I/II/III/IV year of the course they are pursuing)

Objectives of the Study

The research problem is identified as:

1. The main objective of the research paper is to assess if the Undergraduate
College Students and Engineering College Students in Delhi have awareness about the DigiLocker Scheme introduced by the government. We would also like to assess if the students are motivated to use DigiLocker Scheme to maintain their documents. We will calculate if the usage of DigiLocker is dependent on any of the following:

a. Gender (Male/Female)

b. Schooling Background (Private School/Government School)

c. Area in which their college is

d. Type of course (Undergraduate/Professional/Engineering) they are pursuing

e. Year in which they are studying (I/ II/ III/ IV year of the course they are pursuing

2. Our aim is to analyze the above-mentioned areas with respect to Undergraduate College Students and Engineering College Students and then make suggestions so as to make DigiLocker more usable among the youth.

Hypothesis

In pursuance of the above objective, the following hypotheses were formulated for testing:

Hypothesis 1
H01: There is no significant difference for the use of DigiLocker Scheme on the basis of Gender (Male/Female) of the respondents.

H1: There is a significant difference for the use of DigiLocker Scheme on the basis of Gender (Male/Female) of the respondents.

Hypothesis 2
H02: There is no significant difference for the use of DigiLocker Scheme on the basis of Schooling Background (Private school/Government school) of the respondents.

H2: There is a significant difference for the use of DigiLocker Scheme on the basis of Schooling Background (Private school/Government school) of the respondents.

Hypothesis 3
H03: There is no significant difference for the use of DigiLocker scheme on the basis of Area in which the college of the respondent is.

H3: There is a significant difference for the use of DigiLocker scheme on the basis of Area in which the college of the respondent is.

Hypothesis 4
H04: There is no significant difference for the use of DigiLocker scheme on the basis of Type of course (Undergraduate/Professional/Engineering) the respondent is pursuing.

H4: There is a significant difference for the use of DigiLocker scheme on the basis of Type of course (Undergraduate/Professional/Engineering) the respondent is pursuing.

Hypothesis 5
H05: There is no significant difference for the use of DigiLocker scheme on the basis of Year in which respondent is studying (I/II/III/IV year of the course he is pursuing).

H5: There is a significant difference for the use of DigiLocker scheme on the basis of Year in which respondent is studying (I/II/III/IV year of the course he is pursuing).

Research Methodology

A questionnaire was circulated to the undergraduate college students and engineering college students in the form of a Google form.

Responses were collected from 455 under graduate college students from various constituent colleges of Universities of Delhi and 266 engineering college students. This was treated as the primary data for the research.

The questionnaire was divided into two parts. Part one of the questionnaire collected details about the respondent like gender, school background, geographic area in which their college is, type of course (Undergraduate/Professional/Engineering) they are pursuing, year in which they are studying (I/II/III/IV).

Part two of the form collected details about the type of documents students maintain in DigiLocker App, ease of use, security etc.

SPSS Statistics 21 is used for analysis of the responses.

Interpretation

It is clear from Table 1 that the total 721 students belong to three broad categories namely, Undergraduate students, Engineering Students and undergraduate professional courses.

266 are engineering students, 229 are undergraduate students studying courses like, B.Com. (Hons), B.Com., B.A. (Hons.), B.Sc. (Hons.) in University of Delhi and 226 students are studying professional courses like Bachelor in Business Administration (BBA), Bachelor in Computer Application (BCA), B.A. (Hons) Business Economics (BBE), and Bachelor in Management Studies (BMS).

The table also indicates that almost 49% of the respondents are male and around 51% of the respondents are female. So, the number of female and male respondents is almost equal. 51.87% of respondents have studied in private school before joining the course they are currently studying. And 48.13% have studied in government run schools.

Table 1. Demographic Analysis

<table>
<thead>
<tr>
<th>Variable</th>
<th>Category</th>
<th>Sample</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>Male</td>
<td>354</td>
<td>49.10%</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>367</td>
<td>50.90%</td>
</tr>
<tr>
<td>School Background</td>
<td>Private</td>
<td>374</td>
<td>51.87%</td>
</tr>
<tr>
<td></td>
<td>Government</td>
<td>347</td>
<td>48.13%</td>
</tr>
<tr>
<td>Area in which</td>
<td>Center of</td>
<td>372</td>
<td>51.59%</td>
</tr>
<tr>
<td>College is</td>
<td>the city</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Outskirts of the city</td>
<td>349</td>
<td>48.41%</td>
</tr>
<tr>
<td>Type of Course</td>
<td>Undergraduate</td>
<td>229</td>
<td>31.76%</td>
</tr>
<tr>
<td>pursued</td>
<td>Engineering</td>
<td>266</td>
<td>36.89%</td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>226</td>
<td>31.35%</td>
</tr>
<tr>
<td>Current Year of</td>
<td>Ist Year</td>
<td>187</td>
<td>25.94%</td>
</tr>
<tr>
<td>Study</td>
<td>Students</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>IInd Year</td>
<td>177</td>
<td>24.55%</td>
</tr>
<tr>
<td></td>
<td>IIIrd Year</td>
<td>176</td>
<td>24.41%</td>
</tr>
<tr>
<td></td>
<td>IVth Year</td>
<td>181</td>
<td>25.1%</td>
</tr>
</tbody>
</table>

Table 1 clearly depicts that 51.59% of the students are studying in college located in the center of the city, whereas...
48.41% of the students are studying in college located on the outskirts of the city.

Students are equally distributed in terms of students studying in 1st Year, IInd Year, IIIrd Year and IVth Year of college. 25.96% of the respondent students are in 1st Year. 24.55% of the respondents are in IInd Year, 24.41% of the respondents are in IIIrd year whereas 25.1% are in IVth year.

Table 2. Data Analysis between Knowledge about DigiLocker and Variables

<table>
<thead>
<tr>
<th>Variable</th>
<th>F-Value</th>
<th>Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>1.539</td>
<td>0.236</td>
</tr>
<tr>
<td>School Background</td>
<td>7.435</td>
<td>0.001</td>
</tr>
<tr>
<td>Area in which college is</td>
<td>6.718</td>
<td>0.024</td>
</tr>
<tr>
<td>Type of Course pursuing</td>
<td>7.578</td>
<td>0.013</td>
</tr>
<tr>
<td>Current Year of Study</td>
<td>1.239</td>
<td>0.143</td>
</tr>
</tbody>
</table>

Hypothesis H$_{01}$ proposes that there is no significant difference for use of DigiLocker Scheme on the basis of Gender (Male/Female) of the respondents. Significance value 0.236 in table 2 indicates that the Null Hypothesis H$_{01}$ is accepted. Thus, there is no significant difference for use of Digi Locker Scheme on the basis of Gender (Male/Female) of the respondents.

Hypothesis H$_{02}$ proposes that there is no significant difference for use of Digi Locker Scheme on the basis of School Background (Private School/Government School) of the respondents. Significance value 0.001 in table 2 indicates that the Null Hypothesis H$_{02}$ is rejected. Thus, the use and knowledge of Digi Locker Scheme is indeed dependent on the type of School Background (Private School/Government School) the respondent.

Hypothesis H$_{03}$ proposes that there is no significant difference for use of Digi Locker scheme on the basis of area in which the college of the respondent is located. Significance value 0.024 in table 2 indicates that the Null Hypothesis H$_{03}$ is rejected. Thus, the use and knowledge of Digi Locker Scheme is dependent on the area in which the college of the respondent is located.

Hypothesis H$_{04}$ proposes that there is no significant difference for the use of Digi Locker scheme on the basis of type of Course (Undergraduate/ Professional/ Engineering) the respondent is pursuing. Significant value 0.013 in table 2 indicates that the Null Hypothesis H$_{04}$ is rejected. Thus, the use and knowledge of Digi Locker scheme is dependent on the type of Course (Undergraduate Course/ Professional Course/ Engineering Course) the respondent is pursuing.

Hypothesis H$_{05}$ proposes that there is no significant difference for use of Digi Locker scheme on the basis of year in which respondent is studying (I/ II/ III/ IV year of the course he is pursuing). Significant value 0.143 in table 2 indicates that the Null Hypothesis is accepted. Thus, there is no significant difference for the use of Digi Locker scheme on the basis of year in which respondent is studying (I/ II/ III/ IV year of the course he is pursuing).

Thus, we conclude that the use and knowledge of Digi Locker Scheme is dependent on the schooling background (private school/government school) of the respondent, area in which college of the respondent is located (center of the city/outskirts of the city) and the type of course the respondent is pursuing (undergraduate course/ professional course/ engineering course).

It is also concluded that the use and knowledge of Digi Locker Scheme is independent of gender of the respondent and current year of study of the respondent (1st Year/IInd Year/IIIrd Year/IVth Year).

Frequency Analysis

1) Type of Documents Uploaded

- 78% of the respondents maintained their Driving License, their class 12th and class 10th marksheets in their Digi Locker Account. With an exponential increase in the traffic challan fine charges recently by the GOI, maintaining all the documents like, Driving License, Registration Certificate, Insurance of your vehicle and PUC has become even more important. The digitized documents in your Digi Locker account can save you from hefty fine charges.

Transport Ministry has declared a notification on 9 August 2018 regarding Digi Locker App. The notification says that digital driving Licence, RCs from Digi Locker would be treated at par with original certificates as per IT Act 2000 and can be used for securing admission/job in any government run Institute/firm.

Just as the Transport Ministry has notified about the acceptance of these documents, unless the GOI issues a notification that Digi Locker educational qualification documents acceptability in all educational institutes and organizations, its usage will be limited.

2) Usability

- 82% of the Final Year undergraduate respondents replied in positive that use of Digi Locker will ease out their process of applying in various organizations at the time of their placements. They also agreed that the main problem is acceptability of the documents by these organizations.

Respondents agreed that non-submission of the original documents at the time of admission in University of Delhi this year helped them a lot in terms of carrying the originals to each college. Also, if a candidate cancels his admission in a college, there was no need to go to the college to withdraw his original certificates. 80% of the First-Year undergraduate respondents who took admission in University of Delhi this year agreed that verification of the photocopies of the documents against the Digi Locker documents eased out the admission process for them.

3) Knowledge about Digi Locker

- 62% of the First-Year undergraduate college going and engineering college students who took up the questionnaire said that they did not have any knowledge about the Digi Locker scheme. It would help if the schools counsel the students of Class 12 about the use of Digi Locker to ease out the admission process for them.

4) One important thing that came out as part of this research was that a lot of educational institutions have not shown keen interest and readiness to use such a futuristic government scheme. So, an action related formula...
is required to actually digitize the admission documents submission procedure. Ignorance about the scheme amongst the youth and non-acceptability of e-documents at Institutes/colleges both need high priority attention from the GOI. Even the Government-run Institutes/Collages/Organizations/ engineering colleges do not accept e-marksheet and other important documents at the time of admission. This definitely calls for strict policy enforcement like the implementation done in University of Delhi this year at the time of admission, where the DigiLocker marksheets and other documents were accepted.

5) Security - 69% of the respondents felt that maintaining their documents on DigiLocker is not secure. “DigiLocker uses a 256-bit key to encrypt and decrypt data or files. This encryption is one of the most protected methods of encryption after 128 and 192-bit encryption. Today, this encryption is most popular in encryption algorithms, protocols and technologies such as AES and SSL” (Franklin, Sam Mathiiah, Fernandez, Anita, 2018). There is a need to educate and spread awareness among the youth about the security of DigiLocker Scheme. It is a very secure App and should be used in all spheres of life.

6) Ease of Use – Amongst the respondents, 75% positively felt that DigiLocker is easy and convenient to use, especially the first-year students who took admission in University of Delhi and were able to get their photocopy of the documents verified against the DigiLocker documents at the time of admission. This 75% ease of the use is only about the respondents who know about DigiLocker and have used it. This does not include a substantial percentage of respondents who have never used DigiLocker scheme. So, if we increase the awareness and usability of the scheme, this percentage of ease of use might increase.

Conclusion
Technology and technological tools play a very important role in bringing big and fundamental changes in today’s world. But the enforcement of the policy, awareness among the citizens, individual mindset and motivation, individual skill-set also play a major role in bringing the change required.

Here are a few findings and suggestions of our research:

1) With time, awareness and acceptability of DigiLocker scheme has improved which has in turn, increased the usage of the scheme. The scheme was launched under Digital India makeover in 2015 but the rate of improvement in usage of the DigiLocker scheme has not been that significant.

2) Acceptability of the DigiLocker documents is the main issue that needs to be addressed. This year though University of Delhi allowed verification of the photocopy of marksheets against DigiLocker documents, we saw a drastic increase in the knowledge and use of DigiLocker Scheme by the First-Year respondents. In our previous study 80% of the first-year college students said they had no knowledge about the DigiLocker Scheme whereas this time this has decreased to 66%. This sharp decrease is due to the acceptability of DigiLocker documents in University of Delhi.

3) Organizations and industries must be proactive in taking up this new initiative by the government which will help not only, the candidates who will apply in their organization but also, help the organizations to maintain their data. DigiLocker scheme also ensures authenticity of the documents submitted by the candidate.

4) Colleges located in the heart of the city are technologically much advanced in terms of usage of the new technology by the college administration and students. The students of such colleges are pro-active to adapt to new technological advances.

5) GOI must provide facilitating conditions required for the usage of DigiLocker Scheme in terms of Internet availability, bandwidth and easy request of the documents from DigiLocker. In some parts of India, basic digital equipments like even computers are not available. So, to encourage the use of DigiLocker in these areas, computer hardware is a pre-requisite and should be made available.

6) Today if you want to submit your educational certificates or address proof for any university admission or for a job interview using DigiLocker instead of physical photocopy, then that university/college or the organization in which you want to apply must be registered with DigiLocker Scheme to request for the certificates. The certificate issuing authority sends certificates of the residents to only registered Institutes/Organizations.

7) The use of such a futuristic scheme like, DigiLocker, should have picked up pace right after the launch of the scheme. But even after so many years, the scheme has got gained that much usability as it was expected to. The main purpose of the scheme is to make submission of essential documents at educational institutes/organizations/transport department etc. paperless, quick and transparent.

8) DigiLocker Scheme facilitates the availability of documents with the predefined check for forgery. The organizations and educational Institutes/Universities must be told about this additional facility that is embedded in DigiLocker. This can definitely motivate them to start using DigiLocker because this predefined check about the authenticity of the documents will save a lot of time and human effort which is otherwise needed for the checking.

9) Security is one aspect that DigiLocker needs to works on. Security on the cloud while maintaining the repository of documents, security while transferring the documents to the requesting organizations and security while uploading of the documents by the resident, all need to be taken care of.

10) An action packed, proactive approach is required to make this scheme working at all the levels. The use and execution of this scheme is still far from what was thought.
11) Publicity is another important element which was missing for this scheme. Though a lot of schemes were launched together in 2015 under the Digital India umbrella, not all the schemes could get the kind of publicity they needed. But now one major step taken this year by University of Delhi was allowing the verification of documents of the candidates against the DigiLocker marksheets.

12) Inclusiveness- Inclusiveness for the people living in the rural areas is one thing that is still pending with respect to DigiLocker Scheme. A lot of other schemes that were launched under Digital India made sure that the required infrastructure was available in the rural areas too. Asking the people in rural areas to use Digi Locker to maintain their documents like driving license when they do not have roads, vehicles in their village is not justified (Kaur, Dr. Harpreet and Kaur, Ushveen, 2019). The people in such areas feel that schemes like DigiLocker are not meant for them and thus can’t understand the usability and importance of such scheme. However, if they are motivated to use the Digi Locker by connecting their Aadhaar with the Digi locker and thus allowing them to get food from government run subsidized priced shops, then they will definitely use the scheme. A large population covered under government subsidy schemes would come under the Digi Locker Scheme ensuring its success and also, inculcating a good practice amongst them.

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