

GOVLINK: LEVERAGING AI TO SIMPLIFY ACCESS TO GOVERNMENT SCHEMES IN INDIA

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India's diverse population and expansive governance framework make public welfare delivery a complex yet essential undertaking. Despite decades of programmatic efforts, a substantial gap remains between welfare policy design and beneficiary access. This research introduces GovLink, a state-of-the-art AI-based platform that personalizes scheme discovery by leveraging semantic matching and deep contextual embeddings. Built on a dual-encoder transformer architecture fine-tuned on synthetic and real scheme-user pairs, GovLink bridges the accessibility gap by matching user profiles to thousands of central and state schemes. This paper details the system's design, multilingual challenges, contrastive learning methodology, large-scale experiments, deployment considerations, and ethical risks. In a pilot study across multiple Indian states, GovLink significantly outperformed existing rule-based discovery tools in both speed and match relevance. Beyond technical results, we explore the policy and societal implications of deploying such a system at scale in India's digital public infrastructure.