

# Winning With Aadhaar

*It's a safe and secure platform for good governance and India's digital revolution*

Ravi Shankar Prasad



Aadhaar, the largest digital identity programme in the world, is now being acclaimed as a marvel of India's technological innovation and prowess. India has developed it for good governance and for serving poor and marginalised people. It is in contrast to other biometric identity programmes in the world, which are mainly used for security, border management and so on.

Aadhaar was started, no doubt, by the UPA government in 2009. But its seed was sown by the BJP-led government in 2003. It evoked strong criticisms in initial years – including from courts and from my own party BJP – on issues such as for what purposes Aadhaar will be used or not used, NPR vs Aadhaar, citizenship, absence of data protection and privacy measures.

When NDA came to power in 2014 it immediately started addressing these issues and finally, in 2016, brought out the historic Aadhaar Act which gave a strong legislative basis to Aadhaar and clearly defined the purposes for which it will be used, while providing strong data and privacy protection measures.

Under the visionary leadership of Prime Minister Narendra Modi, Aadhaar has made rapid progress. Over 50 crore Aadhaar cards have been issued in less than three years, taking the total number to 113 crore. More than 99% of the adult population has Aadhaar. The present focus is on enrolling children in schools and anganwadis.

The government started using Aadhaar in programmes like PDS, Pahal, MGNREGS, pensions, scholarships, etc now extended to around 100 programmes. This ensures benefits reach only intended beneficiaries and cannot be siphoned off by unscrupulous middlemen. For example, Aadhaar based PDS ensures food grain entitlement is given only to deserving beneficiaries and not cornered by corrupt elements.

Aadhaar has started producing results. According to our estimates Aadhaar has saved approximately over Rs 49,000 crore in two and half years by eliminating crores of ghost beneficiaries



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in programmes like MGNREGS, Pahal, schools, PDS. The World Bank, in its Digital Dividend report published last year, has estimated that if Aadhaar is used in all Indian government schemes, it will accrue savings of \$11 billion every year through elimination of ghosts and duplicates. World Bank chief economist Paul Romer has acclaimed Aadhaar, saying "it could be good for the world if this became widely adapted".

Aadhaar has also enabled more than five crore people to open bank accounts. Now more than 43 crore individuals have linked Aadhaar with their bank accounts; they can receive government benefits and subsidies directly in their account. Aadhaar enabled payment system has taken banking services to rural and remote areas of the country where there are no brick and mortar bank branches or ATMs. Aadhaar soon will also become a means for making cashless payments through fingerprints for those who are not digitally literate.

In addition, Aadhaar is innovatively being used in other services too to empower people, such as Jeevan Prama-

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an, digital locker, e-sign opening of NPS account, obtaining Pan card and passport.

Despite this impressive record, several myths are being spread by critics of Aadhaar. One of them is Aadhaar has been made mandatory in programmes such as mid-day meal, MGNREGS and PDS leading to exclusion and denial of benefits to the poor. The Aadhaar Act has clear provision that no one can be denied services or benefits for not having Aadhaar. Section 7 of the Aadhaar Act is clear – in case an individual has not enrolled for Aadhaar, he has to be provided enrolment facilities and till the time Aadhaar is assigned he is to be given benefits through alternate means

of identification.

Critics also say that old people and manual labourers are being denied because their fingerprints are worn out and fail to match. Let me say here that Aadhaar allows matching through any of 12 means – 10 fingerprints, two irises which usually takes care of most situations. If a finger does not work, other fingers or iris could be used for biometric matching. In rare cases, when none works, departments have been told to use alternative means of identification.

The next myth is that Aadhaar violates privacy of individuals and could be used by private and government entities for linking databases leading to profiling and state surveillance. Misinformation is also being spread about security of Aadhaar. Let me say here that nothing is further from the truth. Privacy and security have been fundamental to system design. Moreover, Aadhaar Act 2016 provides a strong statutory basis for it.

Aadhaar has been designed in a such a way that only minimum information is collected and Aadhaar numbers don't have any intelligence built into them. Aadhaar Act prohibits collection of any information about caste, religion, entitlement, medical history. Further, UIDAI doesn't collect purpose of the authentication and this knowledge only remains with service providers.

Further, Section 29 completely prohibits the use of biometrics collected by the Aadhaar Act for any purpose other than Aadhaar generation and authentication. It also injuncts service providers including government departments from using Aadhaar for any purpose other than specified to users at the time of collection of Aadhaar numbers.

Regarding security of the Aadhaar system, UIDAI uses one of world's most advanced encryption technologies in transmission and storage of data. As a result, during the last seven years, there has been no report of breach or leak of data out of UIDAI.

Aadhaar has established itself as a safe, secure and convenient identity platform which will change lives of 125 crore Indians for the better, and ultimately take India towards a true digital revolution.

*The writer is Union Minister for Information Technology and Law*