Analysis on risk identification and benefits involved in Aadhaar card

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ABSTRACT: Increasing Indian population, migration from neighboring countries as well as numerous variants of identity cards like ration card, voter ID card forced Government of India to form Unique Identification Authority of India. The primary responsibility of the UIDAI is to issue Unique Identification Number or Aadhaar number to Indian residents which can be used for all the government transactions/benefits schemes like gas subsidy, Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). This study conducts a systematic review of the materials/ articles available through secondary sources such as newspapers, research papers and government reports on Aadhaar related project. An attempt has been made through this study to understand the benefits of aadhaar and suggest a plan for similar projects in future, to ensure a better success rate.

KEY WORDS: Aadhaar, UIDAI, risk identification, migration.

INTRODUCTION

Aadhaar - a Unique Identification number (UID) has undoubtedly re- modeled the way India functions. In merely 6 and half years, since the time of its conception, 1.11 billion people in India have Aadhaar, in a total population of 1.25 billion. True to its literal meaning in Hindi, Aadhaar is a strong foundation on which India can thrive and grow. It's a strategic and reliable tool used to increase the outreach of Government schemes, services and benefits, so the people who're truly in need could profit from them.

OBJECTIVES

1. To find out the menace involved in the biometric of aadhaar identification.
2. To find out the benefits involved in usage of aadhaar.
3. To provide suggestion based on findings.

LITERATURE REVIEW

The identity cards have minimal data on them that includes name, gender, digital image, date of birth (DoB), residential status and both thumbprints. After data collection, it was integrated with

government databases. The system underwent a highly focused and exhaustive one week 'trial-by-fire' testing before full-scale implementation.

Shukla, 2013: In his study he states that critical techniques during enrolment should be consistently followed for good quality capturing of fingerprint images. Further, in India, where a large population belongs to rural areas, presence of scars, warts and deteriorating patterns in the fingerprints will lead to change in biometrics over time.

Gerdeman, 2012: In his study he states Aadhaar Card is an ambitious project declared by GoI in 2009. Other countries, including Australia and Indonesia are studying UIDAI to implement similar system in their countries.

Kaushik, 2010: In his study he states that a number of countries have unique identity system, but most of them are facing security and privacy issues. The experience of the United States and Britain in the configuration of Unique Identity proofs bearing biometric information is not encouraging.

Vatsa, Singh, Bharadwaj, Bhatt & Mashruwala, 2010: In his study he states that there are major issues of sensor noise and poor image quality in large scale deployment of Automatic Fingerprints Identification System.

IMPACT OF AADHAAR

The use of Aadhaar as a **digital ID** in India for implementing direct cash transfer programs resulting in savings through reduced leakage and efficiency gains in government expenditures. Further, in order to ensure that the benefits of the schemes reach the actual beneficiaries; payments are made to the actual beneficiaries in their Aadhaar linked bank account through Aadhaar Payment Bridge. The vital statement made by the Minister proves the commitment of the Government to utilize Aadhaar as the *aadhaar* of targeting right beneficiaries without much leakage.

The much acclaimed Jan Dhan-Aadhaar-Mobile Trinity through the usage of financial and digital inclusion is trying to change the socio-economic condition of society. It is largely helping the disadvantaged and distressed classes of people in availing the benefits of major Government schemes and subsidies. People started using Aadhaar card for the purpose of Direct Benefits Transfer and supply of food grains. Aadhaar enabled targeting has resulted in identification of beneficiaries in more fruitful ways from the Government's perspective.

Even the education sector can be a great beneficiary of Aadhaar enabled payments, for instance in providing the scholarships for students. From child welfare to social security and pension, Aadhaar can help the Government in making every rupee count.

Moreover these days, financial services are being linked to Aadhaar at a rapid pace. The banks have been instructed to go for KYC (know your customer) for the functioning of bank accounts which will be also simultaneously linked with PAN Cards. Hence, a system of true checks can be installed upon the banking systems. Due to the impact of demonetization, taxmen have a

wealth of information on possible tax evaders. On the one hand, there are 111 crores Aadhaar numbers issued which are linked to PAN Cards and will make it very difficult for tax evaders.

RISK IDENTIFICATION

Technical risks: The project involves capturing biometric data. There is a risk that biometrics might change with age. Therefore there are some technical risks are involved they are follows:

Income tax: People can verify their filed returns through some simple online. It helps to cut down on the documentation needs. This mode is more cost-effective and efficient to Furnish Income Tax Return using Aadhaar OTP verification option.

Beating the passport blues: To get a new passport in just 10 days Aadhaar Card helps when we go online to apply for a passport, attach a copy of your Aadhaar Card. This will serve as a proof of identity and address. Three days later, you will get an appointment. Thereafter, the Passport Office will process and dispatch your passport in just a week.

Open bank accounts in a flash: There is no need to collect multiple identity proofs or run around for documentation. Just Aadhaar Card is ample proof of your identity and address.

To get pension money on time: The Aadhaar Card is a blessing for senior citizens. After all, older people may find documentation processes cumbersome and time-consuming. Pensioners just need to register their Aadhaar Card number. This will ensure pay.

Digital life certificate: Pensioners have another reason to be happy, thanks to the Aadhaar Card. You can use your Aadhaar Card registration number online to get a digital life certificate. This can help you to continue getting your pension without the hassle of physically going to the bank and submitting the life certificate.

Easy provident fund disbursement: The Aadhaar Card ensures that the Provident Fund is disbursed directly to the pensioner's account. The pensioner must simply link the Card with their pension account. This saves time and effort.

LPG and other subsidies: We can get the LPG subsidy in your bank account. All you need to do is furnish your Aadhaar Unique Identification Number (UIN). In fact, all government-related subsidies will reach you directly thanks to your Aadhaar Card. No need to register separately for every government benefit.

A large proportion of population in India is involved in manual labour, which might lead to change in fingerprints. Also, there might be errors in data recording and data compilation. If a person's information is wrongly recorded, there must be some mechanism to correct it. But, seeing the scalability of this project as well as time limitations (enhance in priority matrix), it becomes difficult

to take all the complaints for data correction. Biometric measures might have duplication mechanism but they were not tested properly. There were some questions raised on various media platforms over the verification of all the Aadhaar card holders *Biometric Technology Today*. It is also a challenging task to store, monitor and control data of more than a billion people.

EXTERNAL RISK

The external risk has been classified into two subcategories, that is, privacy risk and political risk. Many citizens have concerns regarding the information security and object sharing of biometrics across different platforms. Aadhaar Card is an initiative by central government; it requires extensive support from all the three levels of Indian governance (central/state/municipality) along with various independent government departments, which might be difficult in the Indian political scenario. According to the Department of Expenditure, there was no coordination among all the concerned agencies Supreme Court has directed that UIDAI cannot share information with any third party or agency (whether government or private) and Aadhaar cannot be made mandatory for availing any government services.

PROJECT MANAGEMENT RISK

The large scale deployment of UIDAI project involves a major risk of constant scope changes with respect to residents list, which might be an error in the existing database. There are multiple stakeholders involved in the implementation phase increasing the risk of working together to complete the desired objective of the project. The geographical spread of India makes it challenging to capture information of all the residents from urban to tribal population. This project requires collaborative effort by the government.

ORGANISATIONAL RISK

There is a shortage of competent manpower to take care and operate large number of work across the country. Due to the political risk identified above, there is a chance that the state government might/might not depute sufficient manpower to carry out the desired activities. More than 3000 Aadhaar cards issued by UIDAI have photos of trees, animals or a building in place of the photos of individuals is said by general public. Duplicate and fake identities lead to fraudulent practices. Fingerprints and Iris spoofing also pose a big challenge. These incidences clearly highlight the need to train manpower and a cultural shift, so as to make them aware of the implications on the project. These are the menace of aadhaar card.

SUGGESTION BASED ON THE FINDINGS OF RISK

Based on the entire study, several gaps at every stage of enrollment process were identified and it is suggested that aadhaar card valid period. Regular checking of the identity address proofs. This may be done through online portal for verification of submitted documents. Thirdly, the people from economically backward classes who are the target beneficiaries must be involved in this project, and thus, there is a need to spread awareness and build a stronger communication strategy.
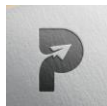
CONCLUSION

The major goal is to provide unique identification card to all residents of the country. So far the entire scope of the project is achieved although the number of   residents registered is as per plan; still the benefits of various services have been   linked. It has had public support due to concerns over privacy and reliability of   biometric. Also, it has ensuring proper monitoring, reaching to large mass of population. But the benefits of the projects clearly outweigh the concerns. There should be a collective effort from all the people. This will help **India's exchequer** to save many Crores of rupees due to elimination of fake, bogus and ghost and unwanted beneficiaries after assigning each individual with a Unique Aadhar number which will eliminate the multiplicity and exploitation of government schemes by corrupt hands.

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