Trinity of Development
The Journey......

19802
• Land Records

1990s
• IRCTC & CRIS

2000
• NeGP

2010
• Digital India
MGNREGA – Game Changer
J.A.M.

**Jandhan**
- 1 account/household
- Bank within 5 km
- Financial Literacy

**Aadhar**
- Irrefutable Digital Identity
- Potential access to welfare services

**Mobile**
- Anytime anywhere access information, services, transactions
JanDhan – Salient Features

Policy Maker
- Focused approach
- PPP
- Build & Scale

Citizen
- Citizen Centricity
- Simplicity
- Incentivisation

17.74 cr a/c; <50% zero balance
Jandhan – Challenges

Implementation Model

• Over dependence on PSU banks
• Accounts opened by BCs - <30% majority non operational
• Untraceable BCs

Decline in MGNREGA performance

• No earning no saving?

Potential of Misuse
Aadhar

Biometric based digital personal identification system

Implementer – UIDAI
Aadhar

- Enrollment of Aadhar is NOT mandatory for Indian residents
- Aadhar is not mandatory accessing welfare services
- Required for LPG & PDS
- Allowed for use in criminal investigations
Aadhar – Challenges

Legal Position

• No constitutional or statutory backing

IT Act

• Purpose of collection & Usage
• Duration of retention
• Option not to be included

Implementation

• Connectivity; Authentication; Collusion

Identity not eligibility
Mobile

Connectivity

• Teledensity
• Broadband vs Narrowband
• Performance Issues
• Potential gatekeeping

Govt. & Mobile

Mobile Enabled Economy
Conclusion

- Initial Success
- High dependence on digital infrastructure
- Need rethinking on implementation models
- Need to review regulations & Legislations
Thank You

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