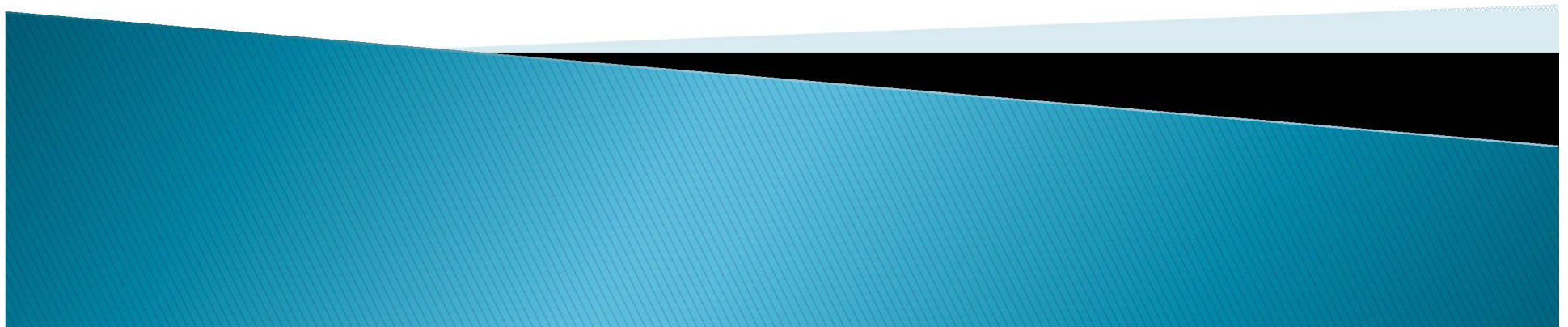
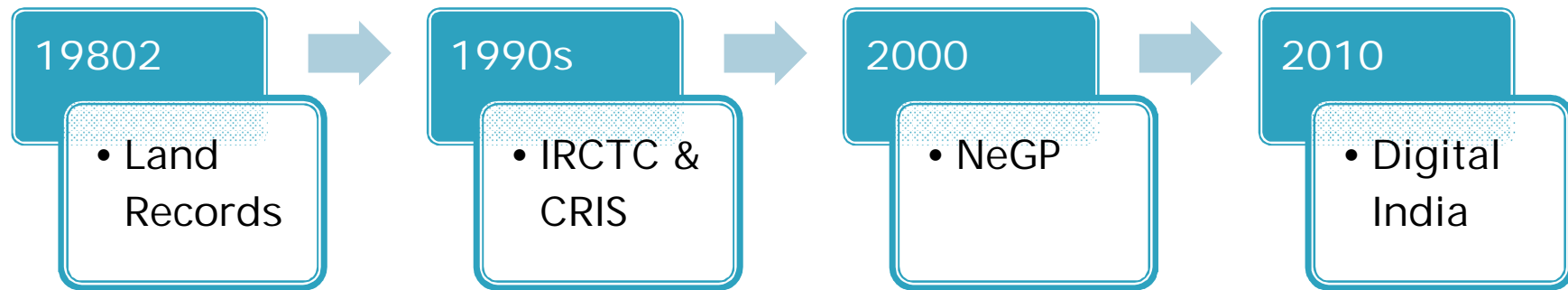


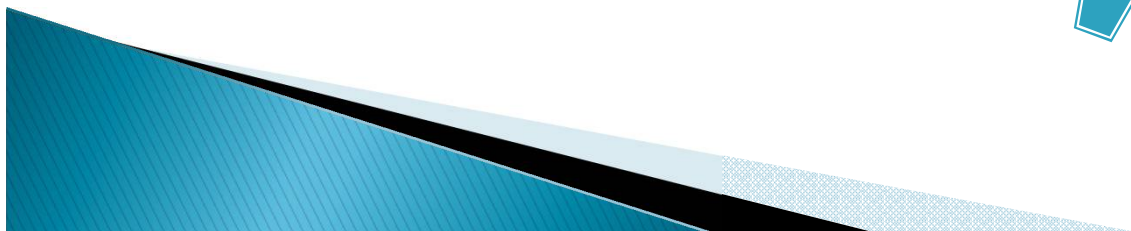
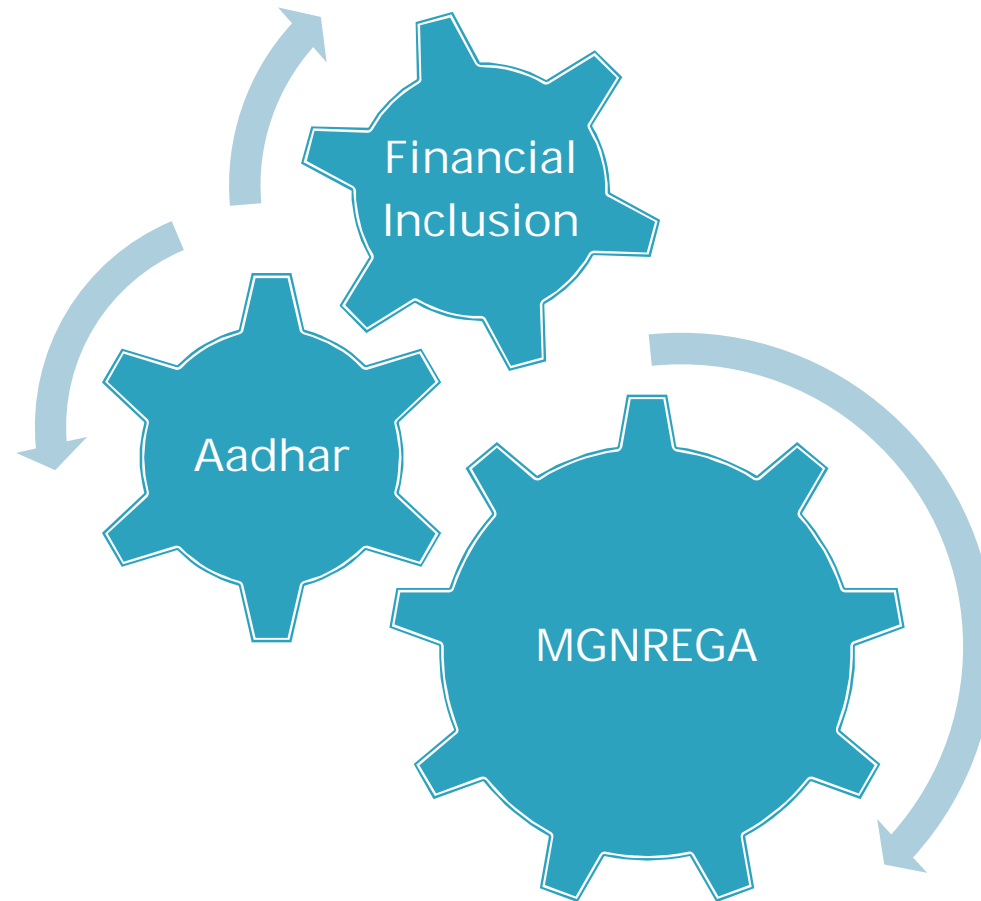
Jandhan.Aadhar.Mobile. Trinity of Development



The Journey.....



MGNREGA – Game Changer



J.A.M.



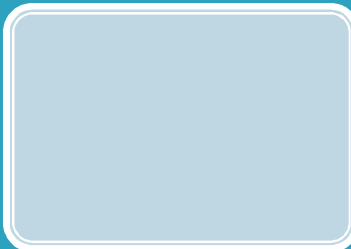
Jandhan

- 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

Vineeta.dixit@gmail.com

