The Computerworld Honors Program

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Final Copy of Case Study

Status:
Laureate

Year:
2013

Organization Name:
Directorate of Information Technology (DIT), Government of Maharashtra, India

Organization URL:
http://it.maharashtra.gov.in/SITE/Home/Home.aspx

Project Name:
Aadhaar linked service delivery

Please select the category in which you are submitting your entry:
Innovation

Please provide an overview of the nominated project. Describe the problem it was intended to solve, the technology or approach used, how it was innovative and any technical or other challenges that had to be overcome for successful implementation and adoption. (In 300 words or less.)

Unique ID linked Service Delivery in Maharashtra, India: In last twenty years, India has undergone transformation of economic and regulatory structures. Policy reforms in this period have led to healthy regulation. Many Indians especially in rural areas have not received the benefits of various Govt. schemes, or the benefits have not reached the intended beneficiary resulting in leakage in service delivery. To address this challenge, Govt. of India introduced the Unique ID (Aadhaar) program, which provides a 12 digit unique number to every resident in the country. Capturing of biometric details of residents and then using it for de-duplication has ensured that Aadhaar numbers are unique and can't be duplicated for any possible leakage in service delivery. Govt. of Maharashtra has
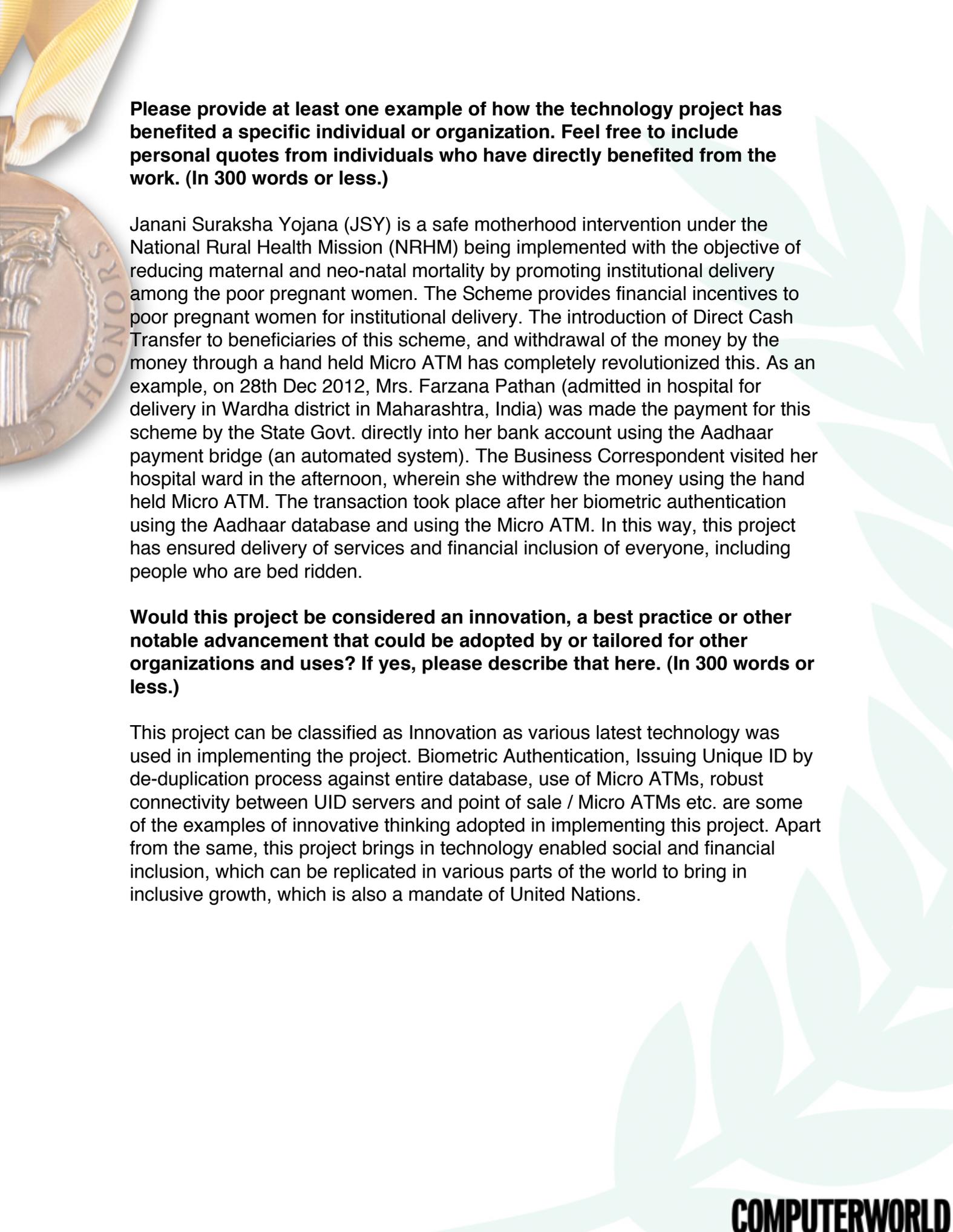
been at the forefront of this program implementation, which was launched in 2010. To date, Aadhaar has been generated for more than 45 million residents in the State. Once the Aadhaar numbers were available, the next step was to bring in social and financial inclusion of the needy. Earlier, Govt. grants to beneficiaries of various schemes were given by cash via agencies. Technological innovation was used to overcome this problem. Each resident was issued UID number by capturing the biometric details like 10 fingerprints, retina scan and photograph (making this the largest biometric database in the world). Bank accounts were linked with the UID number and beneficiaries' grants were transferred to bank accounts linked with UID. Business Correspondents were appointed by banks by providing hand held Micro ATMs which are connected to the central banking system of the bank through 2G/3G network. This enabled financial inclusion with opening of Aadhaar linked bank accounts and payment of Govt. benefits through banking channels. By UID authentication, beneficiaries started getting their benefit right at the doorstep.

When was this project implemented or last updated? (Please specify month and year.) Has it incorporated new technologies and/or other innovations since its initial deployment? (In 300 words or less.)

The project was launched in Sept. 2010 with the first UID number being issued to Ranjana Sonawane in Nandurbar district of Maharashtra, India. The pilot run for Aadhaar linked service delivery and financial inclusion was successfully completed in Nov. 2012 and the launch of Aadhaar linked direct cash transfer into the bank account of beneficiaries with withdrawal through hand held Micro ATMs was successfully done on 1st Jan 2013. This project involved implementation of technologies like capturing biometric details, authentication using fingerprints and UID number, use of hand held devices like Micro ATMs etc. On the software front, the State Govt. has established State Resident Data Hub, which is a repository of Aadhaar details of residents along with their demographics and photograph. The same is being used, along with biometric authentication framework (connecting with the central servers of UIDAI) to authenticate the beneficiaries before issuance of service.

Is implementation of the project complete? If no, please describe the project's phases and which phase the project is now in. (In 300 words or less.)

Yes, the implementation has been completed by the launch of the project on 1st Jan 2013.

Please provide at least one example of how the technology project has benefited a specific individual or organization. Feel free to include personal quotes from individuals who have directly benefited from the work. (In 300 words or less.)

Janani Suraksha Yojana (JSY) is a safe motherhood intervention under the National Rural Health Mission (NRHM) being implemented with the objective of reducing maternal and neo-natal mortality by promoting institutional delivery among the poor pregnant women. The Scheme provides financial incentives to poor pregnant women for institutional delivery. The introduction of Direct Cash Transfer to beneficiaries of this scheme, and withdrawal of the money by the money through a hand held Micro ATM has completely revolutionized this. As an example, on 28th Dec 2012, Mrs. Farzana Pathan (admitted in hospital for delivery in Wardha district in Maharashtra, India) was made the payment for this scheme by the State Govt. directly into her bank account using the Aadhaar payment bridge (an automated system). The Business Correspondent visited her hospital ward in the afternoon, wherein she withdrew the money using the hand held Micro ATM. The transaction took place after her biometric authentication using the Aadhaar database and using the Micro ATM. In this way, this project has ensured delivery of services and financial inclusion of everyone, including people who are bed ridden.

Would this project be considered an innovation, a best practice or other notable advancement that could be adopted by or tailored for other organizations and uses? If yes, please describe that here. (In 300 words or less.)

This project can be classified as Innovation as various latest technology was used in implementing the project. Biometric Authentication, Issuing Unique ID by de-duplication process against entire database, use of Micro ATMs, robust connectivity between UID servers and point of sale / Micro ATMs etc. are some of the examples of innovative thinking adopted in implementing this project. Apart from the same, this project brings in technology enabled social and financial inclusion, which can be replicated in various parts of the world to bring in inclusive growth, which is also a mandate of United Nations.