



Use of Digital Technology in Service Sector: Beyond Metro

Shanti Neela

¹PhD. SCHOLAR.

S.N.D.T. WOMEN'S UNIVERSITY, PUNE,

EMAIL ID: shantijayantacharya@gmail.com

The “Digital India” campaign launched by the government of India ensures that all services are made available to all citizens by improved online infrastructure and by making the country digitally empowered in the field of technology. As the theme of the conference suggests, transition is the need of the hour for transforming the society into a more meaningful inclusive society. It is important that along with digitizing the country, the government needs to create awareness about its policies regarding innovations as well as being alive to the pros and cons of technology adoption.

Digital India consists of three core components:

- Development of secure and stable digital infrastructure
- Delivering government services digitally
- Universal digital literacy.

Towards achieving this end, the government of India has appointed its Bharat Broadband Network Limited (BBNL), which executes the BharatNet project, as the custodian of the Digital India project. The idea is to connect all the 6,25,000 villages by December 2018. The two most recognized methods of digitization that the citizens understand are the mobile applications or “Apps” and the different Smart Cards we all use. These Smart Cards have gone a long way in helping India becoming a paperless economy. Smart Cards are also supposed to be the custodian of data pertaining to the individuals in a neat compact format readable across usages. What exactly is a Smart Card?

A Smart Card, also known as a Chip Card or an Integrated Circuit Card, is any pocket-sized card that has embedded integrated circuits. Smart Cards are typically made of plastic. Smart Cards can provide identification, authentication, data storage and application processing. Applications include identification, financial, mobile phone (SIM), public transit, computer security, schools and healthcare. Smart Cards may provide strong security authentication.

By definition, these cards are meant for “smart” working. The generic characteristics of a Smart Card includes

- Pocket size and thin which can be put in a wallet
- Contains a tamper resistant security system and provides security services

- Managed by an administrative system, which securely interchanges information and configuration settings with the card, controlling card blacklisting and application data updates
- Communicates with external services through card reading devices

Some of the known applications of Smart Cards are – ATM/ Debit cards, credit cards, travel cards for public transport as well as international travel cards, driving license, Regional Transport Office Vehicle Registration, PAN cards, Aadhar cards etc.

Objectives

The objectives of this paper are:

- To take a specific look at the number of cards a domestic worker needs to hold to avail the social security schemes that the government of India has specifically laid out in the Unorganised Sector Social Security Act, 2008 – apart from the cards that need to be kept with her as a citizen of India
- To see whether there are duplications and are we making life easy

Research Methodology

This is a descriptive paper stating the situation on an “as is where is” basis and based purely on secondary research. The websites of the Central and State governments schemes have been looked at along with certain other websites.

Findings

In India, identity is a factor that needs to be established securely to ensure that the government benefits go to the right people. There is an absence of a single identity document in the country. The fact of the matter is that in India a citizen holds a plethora of documents to prove identity as well as proof of age, residence among other things. To focus on the urban woman domestic worker, some of the documents that are required to be held are (like all Indian citizens):

1. PAN CARD

- Permanent Account Number (PAN) is a code that acts as an identification for individuals, families and corporates (Indian and foreign as well) especially those who pay Income Tax. It is a unique 10-character alpha-numeric identifier. The PAN has become mandatory for a majority of financial transactions. The primary purpose of PAN is to give universal identification to all financial transactions. The PAN is unique to the individual, valid for the life of the holder throughout India. Since PAN is linked to an individual, it is not affected by any change of address.

2. AADHAR CARD

- Aadhar number is a random number devoid of any intelligence. Person willing to enrol has to provide minimum demographic along with biometric information during the enrolment process. The Aadhar enrolment process does not capture details like caste, religion, income, health, geography etc. Aadhar gives

nationwide portability and can be authenticated online anywhere. An individual need to enrol for Aadhar only once. The Aadhar details provide the government with accurate data on beneficiaries, enables direct benefit programmes and allows the government departments or service providers to coordinate and optimise various schemes. Aadhar will enable implementing agencies to verify beneficiaries and ensure targeted delivery of benefits. Welfare programmes where beneficiaries need to be confirmed before the service delivery stand to benefit from this – e.g. PDS, MGNREGS etc. It will improve efficiency and efficacy by utilising scarce development funds more effectively and efficiently including better human resource utilisation involved in the service delivery network. It provides a single source online identity verification across the country. Residents can use the Aadhar number to authenticate and establish their identity multiple times using electronic means. It can be used to open a bank account, obtain driving license etc.

3. RATION CARD

- These are official documents issued by the state governments in India to households that are eligible to purchase subsidized foodgrains from the Public Distribution System (under the National Food Security Act). They also serve as a common form of identification and residence proof for many Indians. There are different types of Rations Cards – they are colour coded.
 - White – income of Rs. 1 lakh and above
 - Saffron – income between Rs. 15000/- and Rs. 1 lakh
 - Yellow – income below Rs. 15000/-
 - Green – AAY Ration Cards for people with no regular income

4. VOTER ID OR ELECTORAL PHOTO ID CARD

- It is an identity document issued by the Election Commission of India to adult domiciles of India who have reached the age of 18, which primarily serves as identity proof for Indian citizens while casting their ballots in the country's elections. It also serves as a general identity, address and age proof for other purposes such as buying a mobile phone SIM card or applying for a passport. It is issued currently in a colour laminated card format. It is a plastic card and not a smart card. It is not valid across India because if a person moves and changes residence, a new voter ID card has to be applied for.

5. UNORGANISED WORKER IDENTITY CARD

- Apart from the four cards mentioned above, a domestic worker has to hold an identity card that she is an unorganised worker. This is mandatory as per Clause 10 of Chapter V of the Unorganised Workers Social Security Act, 2008. This clause states that every unorganised worker shall be eligible for registration, shall be registered and shall be issued an identity card which shall be a smart card carrying a unique identification number and shall be portable. Registration and having this smart identification card is a must to avail of the schemes under the Unorganised Workers Social Security Act, 2008. This programme is still in the implementation stage. As per the Press Information Bureau's statement issued on behalf of the Government of India Ministry of Labour and

Employment dated 5th March 2018, the registration of these workers will be done over two years spanning 2017-2018 and 2018-2019. The card is to be called the U-WIN card and is slated to replace the smart card currently issued under the Rashtriya Swasthya Bima Yojana (RSBY).

- The idea of the card is
 - Create a database of unorganised workers
 - Portable smart cards linked to Aadhar and Bank account numbers
 - Convergence of social security schemes for unorganised workers on a single platform
 - Single point of contact for unorganised workers social security schemes
 - Holistic monitoring of schemes to assess access to and quality of services for unorganised workers
- Some of the schemes that a domestic worker can avail of under the social security schemes of the government under the Unorganised Sector Social Security Act, 2008 are:
 - National Social Assistance Programme which includes
 1. Indira Gandhi National Old Age Pension Scheme
 2. Indira Gandhi National Widow Pension Scheme
 3. Indira Gandhi National Disability Pension Scheme
 4. Annapurna Scheme
 5. National Family Benefit Scheme
 6. National Maternity Benefit Scheme
 - Janashree Suraksha Yojana
 - Janashree Bima Yojana
 - Aam Aadmi Bima Yojana – this is in addition to people covered under Rashtriya Swasthya Bima Yojana. Currently, the Aam Aadmi Bima Yojana and the Janashree Bima Yojana have been merged under the banner of Aam Aadmi Bima Yojana
 - Rashtriya Swasthya Bima Yojana
 - Converged Pradhan Mantri Jeevan Jyoti Bima Yojana/Pradhan Mantri Suraksha Bima Yojana

The NSAP guidelines issued by the Government of India, Ministry of Rural Development, in October 2014 outlines, among other things, the forms and documents required to be completed to enrol and avail these schemes. The model application form for the NSAP Pension Schemes (IGNOPS, IGWPS, IGNDPS) requires the following details – photo; full name; father/mother/ spouse name; gender; date of birth with proof; category (SC/ ST/ OBC/ Minority/ General); full address with village, ward, state, PIN etc.; Aadhar No.; EPIC No; BPL Details – Year, location, family ID No., Member ID NO; Bank/ Post office A/c NO; The form for

availing the National Family Benefit Scheme requires almost the same details for the deceased and the person requiring the assistance.

The contention here is that if the Smart Identity Card is being issued to the domestic worker as an Unorganised worker with all the above details already in it, then why do we have to keep asking for them again and again, would it not be enough to swipe the card, get all the details and go ahead with providing the assistance? Also, the form is asking for Aadhar No., EPIC No., Ration Card No., BPL details – they all have almost exactly the same information.

- **Rashtriya Swasthya Bima Yojana**

- In all the schemes mentioned above, the Rashtriya Swasthya Bima Yojana has its own smart card which is given to all those who avail the facility. This smart card will be used for identification of the beneficiary through photographs and fingerprints and information regarding the patient. The most important function of the smart card is that it enables cashless transactions at the empanelled hospitals and portability of benefits across the country

6. ATM/ DEBIT CARDS WITH BANK ACCOUNTS

- The number of social service schemes run by the government and the schemes which involve direct transfer of benefits to the beneficiaries require that the beneficiaries have a bank account. This is important to make sure that the benefits reach the right beneficiaries and is an integral part of making the country fully financially inclusive. Owning of a bank account is the basic requirement of financial inclusion. Towards this end, the Pradhan Mantri Jan Dhan Yojana was launched.
- PMJDY is a national mission for financial inclusion to ensure access to financial services namely banking, savings and deposit accounts, remittance, credit, insurance and pension in an affordable manner. It is normally touted as a zero balance account but if an account holder wants cheque book then one needs to keep a minimum balance.
- All the account holders of the PMJDY accounts have been given a Rupay PMJDY Debit card/ ATM card.
- Another feature of the PMJDY accounts is that the account holder is able to access two insurance schemes namely the Pradhan Mantri Jeevan Jyoti Bima Yojana (which is a life insurance product), the Pradhan Mantri Suraksha Bima Yojana (which is an accident insurance cover) and the Atal Pension Yojana.

The different kinds of cards that are being used today are plenty and most of them are duplicates. From the above list, we can see that the cards can basically be divided into two broad categories – identification and authorisation cards and financial transaction cards. Let us look at the kind of information that a person has to submit for some of the identification and authorisation cards that have been listed above. The table below will indicate that the same kind of information is being given every time we have to apply for any card. The table takes into account the details required for SC/ ST/ OBC Certificate also since the majority of the

citizens who would be availing government schemes belong to the social and economically backward classes.

INFORMTION/ DETAILS	PAN CARD	AADHAR CARD	EPIC CARD	RATION CARD	BANK A/C PMJDY	SC/ ST/ OBC CERT.
PHOTO	YES	YES	YES	YES	YES	YES
PERSONAL DETAILS						
FULL NAME	YES	YES	YES	YES	YES	YES
TITLE	YES	YES		YES	YES	YES
ANY OTHER NAME USED EARLIER	YES					
MARITAL STATUS	YES				YES	
GENDER	YES	YES	YES		YES	YES
AGE	YES	YES	YES			
DATE OF BIRTH	YES	YES	YES	YES	YES	YES
PLACE OF BIRTH						YES
ANY DISABILITY			YES			
NATIONALITY				YES		YES
CASTE						YES
RELIGION						YES
STATUS OF APPLICANT (OPTIONS ARE: INDIVIDUAL; HUF ETC.)	YES					
CONTACT DETAILS						
MOBILE NO.	YES	YES	YES	YES	YES	YES
EMAIL ID.	YES	YES	YES			YES
FULL RESIDENTIAL ADDRESS	YES	YES	YES	YES	YES	YES
PERMANENT ADDRESS				YES		YES
FULL OFFICE ADDRESS	YES					
INCOME DETAILS						
OCCUPATION/ PROFESSION	YES			YES	YES	
SOURCE OF INCOME (OPTIONS ARE:	YES					

SALARY, BUSINESS ETC)						
ANNUAL INCOME				YES	YES	
TOTAL INCOME OF THE FAMILY				YES		
BANK A/C NO.				YES		
BANK NAME AND DETAILS				YES		
FAMILY DETAILS						
RELATIONSHIP WITH HEAD OF THE FAMILY				YES		YES
FATHER'S NAME	YES	YES	YES	YES	YES	YES
FATHER'S AADHAR CARD	YES	YES	YES	YES		
MOTHER'S NAME	YES			YES		
MOTHER'S AADHAR CARD				YES		
SPOUSE NAME		YES	YES	YES	YES	
SPOUSE AADHAR CARD				YES		
NO. OF DEPENDENTS					YES	
EXISTING BANK ACCOUNT OF FAMILY MEMBERS				YES	YES	
NATIONALITY OF FAMILY MEMBERS				YES		
OCCUPATION OF FAMILY MEMBERS				YES		
INCOME OF FAMILY MEMBERS				YES		
AGE OF FAMILY MEMBERS				YES		
CASTE CERTIFICATE NUMBER OF FAMILY MEMBERS;						YES

DATE OF ISSUE AND ISSUING AUTHORITY						
DETAILS OF ASSETS						
OWN HOUSE					YES	
ANIMALS OWNED					YES	
OWN FARM					YES	
DOCUMENTS						
PAN CARD NO					YES	
AADHAR NO	YES			YES	YES	
MNREGA JOB CARD NO					YES	
KISAN CREDIT CARD NO					YES	
MIGRATION DETAILS						
MIGRATION CERTIFICATE NUMBER						YES
DATE OF ISSUE						YES
PLACE FROM WHERE MIGRATED						YES
YEAR OF MIGRATION						YES

The documentary proof required to be given across all these cards for identification, residence and age are similar. They are:

PROOF OF IDENTITY	PROOF OF AGE	PROOF OF RESIDENCE
Aadhar Card	Birth certificate issued by Municipal authorities	Bank/ Kisan/ Post Office current pass book
Electoral Voting ID Card	Baptism certificate	Ration card
Driving License	Birth certificate from last school attended	Passport
Passport	5 th or 8 th or 10 th standard marksheet with Date of Birth	Driving License
Ration Card with photograph	Passport	Income tax assessment order
Pension Card	PAN	Latest rent agreement
CGHS Health Card	Driving license	Latest Water/ Electricity/ Telephone/ Gas connection bill
Bank Certificate in original	Aadhar	BPL certificate
	Certificate of sarpanch or municipal corporation	Domicile Certificate
	Voting card	Electoral Voting Card

	Phot ID card issued by state/ central government	Aadhar Card
	Domicile certificate	Property tax assessment order
	CGHS photo card	Allotment letter by State/ Central government
	Pension payment order	Property registration document
	Marriage certificate	Credit card statement

As is visible from the table above, that the identification and authentication cards are themselves proof of identification and authentication for each other. It seems to be the eternal puzzle of which came first – the chicken or the egg. Only certain documents seem to be the main basics – like the birth certificate, the school certificate, the rent or property agreements, the electricity, telephone and water bill etc.

Conclusion

Digital India aims at the development of a secure and stable digital infrastructure designed towards efficient delivery of government systems. One of the platforms of digital system is Smart Cards which works as an identification authentication and data storage medium. It is seen that in India, a citizen needs to maintain at least 4 or 5 Smart Cards – PAN, AADHAR, EPIC, RATION, ATM/ DEBIT etc. An analysis reveals that all the cards require almost the same information with some cards having some extra information.

It is suggested that the government, through its digitalisation effort, should make an effort to streamline working. Ideally, there should be only one identification card with every citizen being awarded a unique identification number and this card should be linked with the person's birth details – place, date; details of parents (both father and mother); gender; caste details (if that is to continue to be important), economic status, employment status (can in this state that the person is a domestic worker – this can remove the requirement of having another card stating that the person is an unorganised worker), income level (here we can remove the different coloured ration cards since the card makes it clear), residential address, bank account details, insurance details, the schemes that the person is a part of (there is no need for smart cards for different schemes) etc. This unique card should be issued as and when the child's birth is registered at the village or urban level and the other information should be gradually added on as the child grows and starts education etc. This card should ideally be able to hold the medical records also including vaccination details.

When the citizens of the country are able to seamlessly use technology effectively and with ease, it is only then that we can say that India has become digitally competent. Technology is to help people and not make life difficult. Is the government listening?

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