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AN ASSESSMENT OF AADHAAR AS DIGITAL IDENTITY PODIUM (A CASE STUDY FROM USER'S PERCPECTIVE)

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Abstract

The Unique Identification Authority of India (UIDAI) is a statutory authority established under the provisions of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 ("Aadhaar Act 2016") on 12 July 2016 by the Government of India, under the Ministry of Electronics and Information Technology (MeitY). The Aadhaar Act 2016 has been amended by the Aadhaar and Other Laws (Amendment) Act, 2019 (14 of 2019) w.e.f. 25.07.2019. Under the Aadhaar Act 2016, UIDAI is responsible for Aadhaar enrolment and authentication, including operation and management of all stages of Aadhaar life cycle.

Aadhaar is a universal identity which is accepted across the whole country, the system enable the mobility of millions of people who migrate from one part of the country to another by providing a portable proof of identity that can be verified through aadhaar authentication online anytime any where.

Keywords: Aadhaar, Digital Identity, UIDAI, Biometric Authentication, Government Schemes

INTRODUCTION: -

✓ Aadhaar is

- A 12-digit unique identity for every Indian individual, including children and infants.
- Enables identification for every resident Indian.
- Establishes uniqueness of every individual on the basis of demographic and biometric information.
- It is a voluntary service that every resident can avail irrespective of present documentation.
- Each individual will be given a single unique Aadhaar ID number.
- Aadhaar will provide a universal identity infrastructure which can be used by any identity-based application (like ration card, passport, etc.)
- UIDAI will give Yes/No answers to any identity authentication queries.



Aadhaar is not

- Just another card.
- Only one Aadhaar card per family is enough.
- Collects profiling information such as caste, religion, and language.
- Mandatory for every Indian resident who has identification documents.
- An individual can obtain multiple Aadhaar ID numbers.
- Aadhaar will replace all other IDs.
- UIDAI information will be accessible to public and private agencies.

To ensure security and confidentiality of identity information and authentication records of individuals.

To ensure compliance of Aadhaar Act by all individual and agencies in letter and spirit. To make regulations & rules consistent with the Aadhaar Act, for carrying out the provisions of the Aadhaar Act. UIDAI issues **four** different forms of Aadhaar cards. Aadhaar letter, eAadhaar, mAadhaar, and Aadhaar PVC card are the four types of Aadhaar.

Aadhaar has been in the news for a number of reasons in the past couple of years. The government has been pushing for linking various schemes with Aadhaar whereas a number of parties claim that without proper amendments in the current law, Aadhaar can easily be used by the government for surveillance, and it can impact the right to privacy of Aadhaar holders. The government, on the other hand, claims that the Aadhaar (Targeted Delivery of Financial and other Subsidies, benefits and services) Act, 2016 does not approve any agency to mine data from UIDAI's

database. Aadhaar helps the government and the citizens in different ways.

Talking about the positives of the revolutionary identification programme, which is the biggest initiative of its kind, it can be said that Aadhaar helps the government and the citizens in different ways. People may question the Aadhaar Act, but it has already helped the government in saving a huge chunk of subsidies which was being looted from the government through dubious means.

LITERATURE REVIEW: -

Knowlton & Whittemore, 2008 in their study suggested that the government will use the information to issue identity cards which will be known as AADHAR CARD.

Akhil Mittal, Anish Bhart, Sanjoy Sahoo, Tapan K Giri, 2011 in their study suggested that Aadhar Card serves as a unique identity for person consisting of the country it can be used to locate a person which person's fingerprint and retina scan. All over the country it can be used to locate a person. Gupta & Dhyani, 2013 in its study found that e-Voting model has been incorporated with AADHAR CARD or Unique Identification (UID) card database using cloud. By doing so the ratio of polling will increase and the process will be more authentic. Sekhon, 2013 described that Age was determined from the village panchayat office or with the help of documents like birth certificate/ration card/passport/aadhaar card.

Kale & E, 2014 told that the increase in the e-transaction needed accurate and fast user identification and authentication. For ATM banking systems an embedded fingerprint.

Identification and authentication. For ATM banking systems an embedded fingerprint biometric authentication is proposed by the author.

Kumari, 2014 states that Pradhanmantri Jan dhan scheme will cover the poor and underprivileged.

Malpure et al., 2014 explained that Government of India initiative Aadhaar card has served a great purpose. It can be used as a valid document for preparing other documents.

Roy, 2014 in its study found that the need for security is increasing day-by-day and to meet this Aadhaar Card has played an important role by resolving many issues.

THE FOLLOWING ARE THE OBJECTIVES OF THE PROPOSED STUDY: -

1. To assess the user's ability to carry out fresh enrolment and update information in accordance with UIDAI standards.

2. To suggest the means to link aadhaar with our confidential documents in a secured manner.
3. To study the effectiveness of Aadhaar on user and government functioning.
4. To evaluate the Government effort to empower citizen's of India with a unique and digital identity to be useful anytime, any where.

METHODOLOGY

This study will be based on primary data which will be collected from the closed ended and open ended questioner and secondary data from articles, journals and industry report with convenient sampling length. As well as primary data will be collected from respondents by using random sampling technique with the help of structured questioner. Data which will be collected from Delhi, Faridabad, Palwal and nearby areas which would represent the whole country. Likert five points scale can be used for obtaining responses. The responses will be collected by means of face to face interaction, interviews, emails and Google form.

PROBLEM STATEMENT: -

The study will be a report card of digitized Aadhaar.

SCOPE:-

Data will be collected from NCR region specifically.

This study is based on Indian society's perception and participation towards digitalization of Aadhaar card.

Impact of Aadhaar on a Common Man

It is said that democracy is of the people, by the people and for the people. It modifies existing laws and makes new rules for the betterment of the society. Aadhaar is one such tool which can cause a positive influence on the lives of people both in the long term as well as the short term. Let us have a look at some of the ways in which Aadhaar has impacted the life of a common man:

- **A Reliable Biometric Identity Proof**

Aadhaar has become one of the most reliable identity proofs as of today. It contains your biometric details along with your demographic data. Even if you do not have the original copy, you can download the e-Aadhaar and use it in place of Aadhaar.

- **Opening a New Bank Account**

Aadhaar allows a person to open the bank account instantly. They can do KYC easily and start operating their accounts instantly. Many banks allow for door-step account opening thus saving people from a lot of paperwork.

- **Getting a Passport and Its Renewal**

You can use your Aadhaar card to get a passport in as less as 10 days. You have to just apply online and provide your Aadhaar details as the proof of identity and residence. You get the appointment within 3 days and you will get the passport in a week.

- **Filing Income Tax Returns**

You can file income tax returns quite easily with the help of Aadhaar. It helps in reducing the documentation and thus making it extremely convenient for the user.

- **Storing Documents Digitally**

The government allows every Indian to store certificates and documents digitally and share it whenever required through the DigiLocker app. You can get documents issued by Government institutions as well. You can get your driving license issued or academic certificates stored in your DigiLocker account. You do not have to carry original documents everywhere you go but you can access them anytime and anywhere.

- **Online PAN Applications**

You can now apply for a new PAN or reprint your PAN card online and get it delivered in as less as a fortnight. You do not have to send any document proof for verification. Just opt for Aadhaar-based OTP authentication to digitally sign your documents that will act as the document proof for NSDL. This method not only saves you from the paperwork but also helps in getting the PAN card in a short time.

- **Claiming Subsidies**

You have to link your Aadhaar number with government schemes to claim subsidies. Your bank account should also be linked

with Aadhaar to avail the subsidy. Earlier beneficiaries could not get the complete compensation that they were eligible for due to various reasons such as corruption, inadequate paperwork, etc. Now the subsidy amount is delivered directly in account of the beneficiary. The time required for this disbursement has also reduced significantly giving more relief to the common man.

- **Easy to Carry and Share for e-KYC**

With the launch of the mAadhaar app, you can easily carry your Aadhaar wherever you go. You can make your profile in the app and download your Aadhaar in it. It is safe and secure enough and needs a different pin to open the profile. The app also allows you to share the e-KYC in the digital format preventing unauthorised access.

Impact of Aadhaar on the Government

Not only the common man, but also the government has benefitted a lot from Aadhaar. It has saved a lot of money that in turn is being used for the betterment of the country. It has also helped a lot in making the delivery system more efficient. Let us have a look at some of the achievement of the government after the implementation of Aadhaar:

- **Tracking Benami Property**

In the latest Benami Transactions (Prohibition) Amended Act, 2016, the government has made rules regarding real estate properties. As per the act, people will have to mention their Aadhaar in property documents. It will help in tracking down the benami properties.

- **Effective Subsidy Disbursement Mechanism**

Linking various subsidies with Aadhaar has allowed the government to disburse subsidies in an effective and targeted manner. The government now transfers the subsidy amount directly into the account of the beneficiary. This not only helps in disbursing the subsidy quickly but also helps in eliminating the involvement of middlemen and plug the hole through which huge chunk of the subsidy amount was weeded out from the system in the form of black money.

- **Removing Ghost Accounts and Individuals**

Aadhaar has also helped the government in removing a huge number of ghost accounts from the system that were opened only to avail the benefits of subsidies

provided by the government in a dubious manner. It also helped in eliminating ghost individuals that were registered to dupe the government illegally. With the help of Aadhaar, the government has been successful in weeding out these accounts and individuals to save billions which were otherwise leaked in the form of various subsidies.

DIGITALIZATION OF AADHAAR CARD

The Ministry of Road Transport and Highways (MoRTH) in India has issued a new notification that allows citizens to access several transport-related services online with their Aadhaar digital ID, Mint [reports](#).

Among the services residents will be able to take advantage of are those connected with the release or renewal of driving licenses, conductor licenses, vehicle registrations, permits and transfers of ownership.

The announcement was made by MoRTH on [Twitter](#) last week, with the Ministry saying it increased the number of online services it provides from 18 to 58.

“These services can be availed with the help of Aadhaar authentication, on a voluntary basis. Providing such services in a contactless and faceless manner will go a long way in saving time for citizens while easing their compliance burden,” reads one of the MoRTH Twitter posts.

Further, the Ministry clarified that individuals not having an [Aadhaar](#) number will still be able to access the online service by providing their identity via a physical document submission with the respective Authority as per Central Motor Vehicle Rules (CMVR) 1989.

UIDAI pushes for biometrics to replace physical documents.

The Unique Identification Authority of India ([UIDAI](#)) is calling on states and other agencies to adopt a biometric authentication system for government agencies to reduce leakage from government schemes further.

The news comes from official UIDAI sources, who reportedly [told](#) the Times of India (ToI) that the use of the Aadhaar number has substantially reduced leakages from the government schemes as ghost beneficiaries have been spotted, tackling fraud and allowing the money to reach the intended beneficiaries.

“UIDAI is talking to government agencies to see if they are properly authenticating Aadhaar and discuss how it can be strengthened,” the unnamed sources said.

Further, the Authority said it is moving to deploy what it calls L1 biometric authentication, a technology with tamper-proof hardware and capture, signing and encryption of individual data at the

hardware level. UIDAI said a phased rollout of L1 biometrics is scheduled for the coming months.

For context, according to ToI, banking is currently at the top of industries adopting Aadhaar, with 40 percent of all authentication in the country being done for Aadhaar-enabled payment services.

The public distribution system follows next, accounting for another 20 percent of Aadhaar authentication, while Telecom accounts for 6 percent and MGNREGA 2 percent.

The figures come days after (UIDAI) said it was considering onboarding [several nonbank financial companies](#) (NBFCs) to authenticate users online via Aadhaar biometrics.

The AePS is also adopting liveness detection for fingerprints to improve the security of Aadhaar biometrics.

Aadhaar has built a strong base for India's digital achievements.

Today, 119 crore Indians have Aadhaar in a population of nearly 130 crore. It stands tall as an Indian innovation, globally acknowledged as the world's largest digital identity programme.

The success of Aadhaar is finding its resonance world over. The World Development Report 2016 released by the World Bank said, "A digital identification system such as India's Aadhaar, by overcoming complex information problems, helps willing governments promote the inclusion of disadvantaged groups."

Aadhaar is a game-changer. It has become an important technological instrument to empower the poor and entitle them to get their benefits without any interruption or middlemen. In this pursuit, Aadhaar is concretising the most important objective of Digital India: leading to digital inclusion and empowering common Indians. It is a marvel of innovation that uses safe and secured technology seeking to subserve the other objective of digital India namely transformation based upon technology which is affordable, inclusive and developmental. Today, 119 crore Indians have Aadhaar in a population of nearly 130 crore. The coverage of adult population is nearly 99%. Today, Aadhaar stands tall as an Indian innovation, globally acknowledged as the world's largest digital identity programme.

One needs to understand the power of a smile on the face of a poor MGNREGA worker who had to run from pillar to post to get his entitlements. Now with Aadhaar linkage, MGNREGA wages are directly reaching into the bank accounts of poor people without the extraneous influence of any middleman. It has been widely reported in the media that with Aadhaar linkage nearly 80,000 fake teachers were found in a very small survey of the Ministry of Human Resource Development. Aadhaar is saving public money, which in effect is tax payers' money. The net savings of nearly Rs. 57,000 Crore generated

by disconnecting the subsidy in case of fake gas connection or fictitious ration cards or fake teachers will be utilised for more provisions for poor. Is it not a cause to celebrate when transparency is shinning upon the shoulders of Aadhaar?

One basic difference in the Aadhaar of UPA and Aadhaar of NDA needs to be appreciated. UPA-era Aadhaar was without any legislative approval: without any backing by a Parliamentary law. The first thing the Narendra Modi government did apart from making Aadhaar robust, safe and secure was to give it the security of a proper legal cover backed by a Parliamentary legislation. It has ample provisions for safe upkeep, creating a robust accountability mechanism and most importantly, powerful privacy provisions. Unauthorised use of biometrics data by anyone beyond permissible limits can invite severe punitive damages as also criminal prosecution. The core biometrics — the fingerprints and the iris — are duly protected by strong encryption.

More than six crore authentications are being done every day, nearly free of cost. A marvel of technology confirms digital identity by comparing the query of a number by fast matching with the iris and the fingerprint. UIDAI does not maintain a database of services or utilities of individuals linked with Aadhaar or individual details such as caste, religion, educational qualifications, medical records etc. Therefore profiling of individuals based on Aadhaar is nothing but an unfounded claim.

Aadhaar is a digital identity to supplement physical identity. Even the core biometrics under the present law can be revealed only in case of a compelling ground of national security when a designated joint secretary to the government of India makes a request based upon appropriate ground and the same is vetted and confirmed by a committee headed by the Cabinet Secretary and comprising the Law Secretary and IT Secretary and that too for a very limited period.

As many as 76 crore bank accounts have been verified using Aadhaar eKYC and this only gives a digital identity to your account so that in case of abuse for money laundering or terror funding, the ownership of the account cannot be denied. Ordinary citizens have nothing to worry but those who are involved in money laundering, patronising or promoting terror funding or other related heinous offences may have a lot to worry.

Some form of digital identity has become a common practice in today's world. From motor vehicle licence to a voter id card containing all the details being routinely available on websites of respective authorities these days. A digital identity regulates entry in the Supreme Court or High Courts or government and corporate offices or media headquarters. To visit certain countries, one is supposed to confirm identity through fingerprints either for obtaining the visa or for any other purpose. Under the relevant Registration Act and Rules there are provisions that while executing land transfer

documents you need to confirm your signature with your thumb impression — a practice being followed for more than 100 years. Even smartphones operate with fingerprints or face-recognition systems. One is curious to note that in all this, one does not have any objection but when it comes to Aadhaar serious objections relating to identity verifications are raised. The government is of the view that in accordance with the Aadhaar Act, no poor person shall be denied his or her entitlement. Whether it is food or other entitlements it must be provided using other identity documents and effort shall be made to bring them on Aadhaar.

On the issue of privacy we need to have greater clarity. In the wake of the Supreme Court judgment now the ground rule of privacy is well laid out. It is equally important to note that under the garb of privacy innovation cannot be killed. India is becoming a global hub of startups. Data is important for innovation and India has the potential to emerge as a big global centre of data analysis: the new exciting frontier of technological innovation, economy and employment. Artificial intelligence and IoT have great potential for innovation by using data. Most important, the plea of privacy cannot become the shield of the corrupt and terrorists. The government has already set up a panel under the leadership of an eminent retired judge of the Supreme Court Justice Srikrishna, to recommend for a robust data protection law and we expect the report soon.

However, it needs to be reiterated that the Aadhaar ecosystem, as far as safety and security of the core biometrics is concerned, is very safe and reliable and is subject to regular audits by experts. The UIDAI has recently added another feather in its cap by making provision for virtual ID for those who desire virtual ID coverage over Aadhaar numbers.

The success of Aadhaar is finding its resonance world over. The World Development Report 2016 released by the World Bank stated, "A digital identification system such as India's Aadhaar, by overcoming complex information problems, helps willing governments promote the inclusion of disadvantaged groups."

The poor man is happy and feels empowered. Aadhaar has given a big aadhaar (base) to India's digital accomplishments. It is time to recognise its worth.

Ravi Shankar Prasad is Union Minister for law and justice, electronics and information technology The views expressed are personal. This is the first in a series of by-invitation opinion pieces on Aadhaar.

RESEARCH AND STATISTICAL TOOLS EMPLOYED: -

In the study, factor analysis will be used for reliability test. SPSS 19 will be used to perform statistical analysis. Anova will carry out to find the variances in the responses to test the hypothesis.

The responses from the respondent will be analysed using the sample percentage analysis and chi square test.

LIMITATION OF THE STUDY:-

This study will focus on digitalization of aadhaar card along with customer comfort, customer convenience and customer challenges. Cyber crime and threats will also be tackled but technological issues will be out of scope.

There is limited sample size and time frame in this research.

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