

Adhar Card: Benefits and Challenges in India

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ABSTRACT

God has given different inborn skills and different identities. Previously, there was not any scientific method to check the unique ID. After lots of research, it has been proved that finger prints never match with others finger prints. Therefore, Adhar Card is invented and now overall at National level in India, it is used as unique and valid ID card. Current research paper is an attempt to focus on the benefits and challenges of Adhar Card in India.

Keywords: Adhar card, Nation, finger print, cyber-crime etc.

INTRODUCTION

Crime is one of the major drawback of society. There are technical growth, parallel to it, technical crimes are also coming as an outcome of it. Everything has both sides i.e. good and bad. Technical growth is giving ease life to human as well as showing bad side effect of it. Election card, driving licence, office Id etc. are several cards to identify the person. But crime entered there also. E-banking is an easy way for financial transactions. Crime entered there too. Withdrawing the huge amount from bank account by robbers is an outcome of it.

Therefore, Adhar Card is invented which is based on finger prints. Unique Identification Authority of India, worked on the project of ADHAR CARD. In year 2009, United Progressive Alliance (UPA) government has introduced this project. The Former Prime Minister of India Shri Atal Biharee Vajpayee in the year 1999 suggested for the identity card for those who are living to the border area. Hence Adhar project is launched by the Government of India, as an outcome of the concept of Digital India. Various e-government schemes are the part of digital India, out of which Adhar Card is one of the major identity tool which cannot be created by others name.

History of Adhar Card

As mentioned above, The Former Prime Minister of India Shri Atal Biharee Vajpayee in the year 1999 suggested for unique identity, the Former Home Minister Lal Krishna Advani suggested for the mulita-purpose identity in 2001 and accordingly the UIDIA Ithe chair-person was appointed named Nandan Nilekani who was co-founder of Infosys.

The Contents of Adhar Card

There are several demographics features of Adhar card. The following are the content that needs in the form of information:

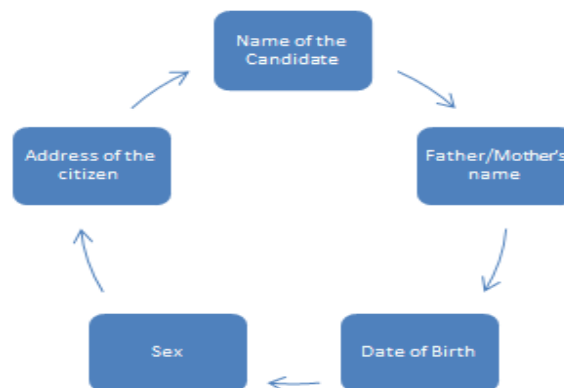


Image no. 01

As given above figure number 01, the following demographics information is required for Adhar Card:

- a. Name of the Candidate:
- b. Father/Mother’s name:
- c. Date of Birth:
- d. Sex:
- e. Address of the citizen:

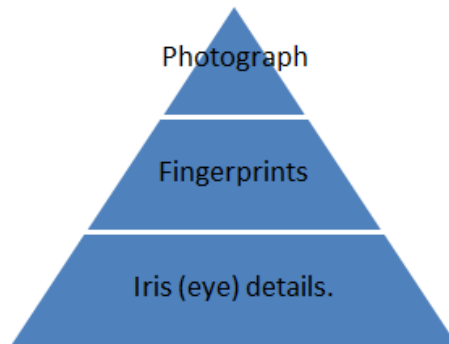


Image no.02 (Pyramid of Biometric Information for Adhar Card)

As explained in above figure no.02, the Pyramid of Biometric Information for Adhar Card explains three major components need as an information and the biometric features are also needed which are given below:

- a. Photograph
- b. Fingerprints
- c. Iris (eye) details.

QR Code and Adhar Card: Quick Response Code is one of the important feature of new technical invention and even of demography. It is used in Adhar card to provide the ID number to the concern candidate or individual. In Adhar card Quick Response Code is used with a 12-digit unique identity number. The sample of it, in blank format is given in the image number 03

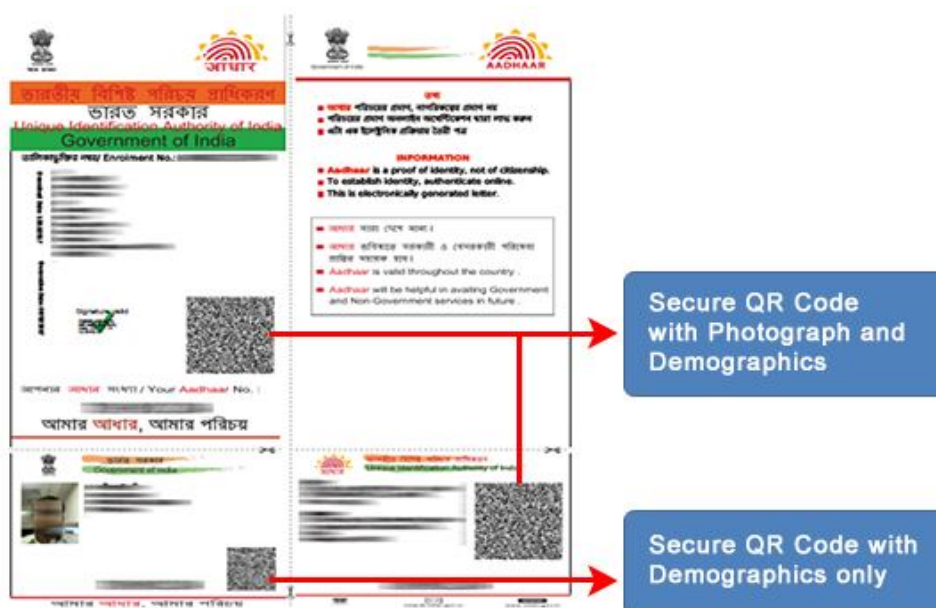


Image no. 03 the Sample of Adhar and QR Code

Centralize Process of Adhar Card: In Adhar Card, two types of Data is stored as:

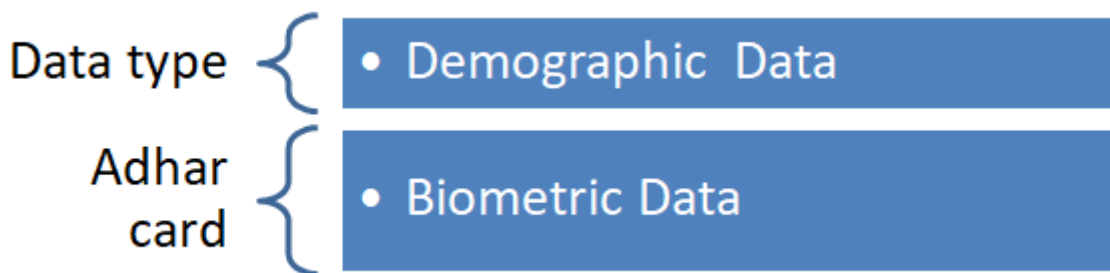


Image No. 04

As shown in above image number 04, the data for Adhar card is stored in two types and at central level i.e. demographic. The content in demographic data are given above as Name of the Candidate, Father/Mother’s name, Date of Birth, Sex and Address of the citizen while in biometrics data the information of Photograph, Fingerprints and Iris (eye) details is stored. This all information is filled with the internet support on online ad printed card is issued to the individual with providing unique ID number.

Thus Adhar card is providing several benefits to Indian citizens, trying to maintain high-level security for it. Yet there are some lacunas and government is further trying to recover these lacunas by awareness camp, new further research etc. following are few advantages of Adhar Card.

Advantages of Adhar Card: As mentioned in the proverb- Coin has both side, same is for adhar, it has advantages and few limitations or challenges too. In this paper first, the researcher tried to focus on the advantages of Adhar card with facilities:

- a. **Use of Adhar Card in Government Schemes:** There are several household task which are based on Dhar card, moreover, Adhar card will make it easy to get government schemes and its benefits. E.g. as for cooking gas subsidies, house allotments, school scholarships, admission into remand and welfare houses, passports, e-lockers (eg. Digilocker), for archiving documents, bank accounts under, PMJDY (Prandhan Mantri Jan Dhan Yojana), provident funds account, pensions, driving license, insurance policies, loan waivers and so on.
- b. **Easy Method of Travelling:** Now-a-days, it is possible that we do not need to go at railway station, luxury travelling counter to book the ticket. Adhar card helps us to open our IRCTC (Indian Railway Catering and Tourism Corporation Ltd.) account, Red-bus account where Adhar card number is used and that is used as an identity during travelling. It means it is very easy to book ticket from home and travel.
- c. **Easy Transaction of Money:** ATM (Automated Teller Machine) is one the important gift given by new technology or we can say by science. Digital India, made it easy to do the transaction of money from any place and for long distance due to ATM. ATM enables the figure print of the user which is the part of biometric part of Adhar Card. Thus, easy and safe transaction of Money is done by Adhar identity.
- d. **Adhar as a KYC (Know Your Customer):** The documents are verified through the KYC analysis process. In this process Adhar card is valid KYC document to identify your client. In the process of KYC verification, an individual has to fill his demographic details. Demographic details are the part of Adhar Card. Hence, it is an approved KYC document of any client.
- e. **Health Care and AdharCard:** Some-one rightly said that health is wealth. In this current and technical era, health care centre are providing the facilities of E-health care centre – in India such as Apollo Healthcare, ISRO, and CSIR. According to the statistics provided through research by Srivastava S et.al. “75% of doctor’s work in urban sectors, 23% works in semi urban sector and only 2% work in rural sector.” This shows the lack of doctors’ availability in rural part of the India. Therefore, e-health care centres are opened as a remedy to overcome this problem of availability of Doctors.

Limitations of Adhar Card: As said earlier, coin has both sides i.e. good and bad. There are benefits of using Adhar card as well as drawback or limitations are also there. Few of them are as below:

- a. **Cyber Crime:** In these days, cybercrime is one of the major challenge to worldwide. There are numerous news on the bank account robbery through internet or through getting Adhar number. Once, the criminal got your pan number, Adhar number, he can easily tress other detail of your bank account and can robber money from your account. Thus, it is one of main drawback and limitation of Adhar card or we can say major challenge to overcome the bank robbery through cyber way. As Adhar demands Indians to link their checking account with the Adhar card, it will result in some major problem, if users' bank details are leaked or used in any method.
- b. **Lack of Data Security:** Though, there are promises and laws to maintain the security in the collection of data by various departments of employees, business sectors or banks. Most of the time, it is found that all data including, address, mobile number, email ID, Adhar and Pan number are displayed on the website of concern department of on the domain which user are using in office. Such kind of data is traced by cyber hackers easily. Therefore, it is one of the major challenge to maintain this data security.
- c. **Unawareness of Clients:** Previously, it was said that in Adhar card, we have to give permanent address and later we cannot change the Adhar details. It means that one time details. Now, the facility of changing address is available. But clients or people are unaware about the terms and conditions of changing the Adhar details. Due to lack of awareness, they have to pay more charges in changing the details of Adhar if they need. They are charged from Rs. 50 to Rs. 200, whereas it is not the charge defined anywhere.
- d. **Centralization Power Issues:** Adhar card is managed and operated by the centre government of India, which may result in many centralization issues. Because the Government is liberal to manipulate new unorthodox rules which may create problems for the population in the nature of hundred percent effect of it.
- e. **Compromising voters Right to Privacy:** Adhar holds bio-metric knowledge and residential information of every individual within the country. Currently as per government rules, this information is coupled with users all banks, voter Id, PAN card etc. Imagine if all this user information is leaked or used for phony functions by the govt.
- f. **Uneasy to Use:** More than half-hour population in Indian is illiterate, associate degreed cannot perceive or operate properly mistreatment an Adhar card. There are many geographic region within the country, wherever Adhar card centres or offices weren't established.

CONCLUSION

Thus, though, there are several drawbacks of using Adhar card in India, due to some factors, it is working as an important tool of Identification. Gas subsidy, bank loan, election voting etc. thing are managed easily through Adhar Card. The efforts through UIDIA Project got maximum success in achieving the goal and targets of the project.

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