

From Exclusion to Inclusion: Evolving of the World's Largest Biometric UID Program

Soumya Garg¹ and Preeti Goyal, Ph.D.²

¹BKconnect Research, ²Great Lakes Institute of Management Gurgaon
Gurgaon, India.

pgoyal04@yahoo.co.in

Abstract

Beginning in 2009 India began a biometric Unique Identification project to provide every resident of the country with an identity. This was particularly significant as fake and duplicate identity creation resulted in siphoning off of funds from intended beneficiaries of government subsidies and facilities. With the unique identity as a backbone, many efforts have been made to plug these leakages and streamlining the system. This provides an evolutionary perspective of the program, the debates around its implementation and its impact on the intended beneficiaries.

Keywords: Financial inclusion, unique identity, Aadhaar, India