

Aadhaar leads to greater financial inclusion, says survey

87% of respondents say getting an Aadhaar card is easy

OUR BUREAU
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Better financial inclusion is being highlighted as the biggest benefit of the Aadhaar card, according to a survey.

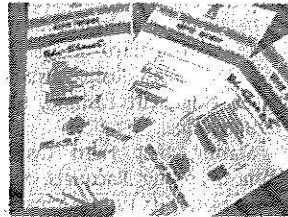
The survey was conducted with 800 respondents across 16 metro stations in New Delhi by Outline India, a primary research institution, and compiled under a report titled, 'Aadhaar: It's Not Black & White.'

The survey found that over 97 per cent of all respondents are comfortable with a mandatory linkage of bank ac-

counts to the Aadhaar card. Eighty-seven per cent found it either very or somewhat easy to get an Aadhaar card even when they reported that the act of acquiring the card itself can be tedious.

This contradictory finding suggests that either respondents have low expectations on accessibility, or that they are buying into the dominant narrative of the successful implementation of the Aadhaar card.

Respondents were also optimistic that the Aadhaar card will make the government accountable to citizens.



However, there were significant variations by profession - 80 per cent of respondents who were employed in the formal sector believed that the Aadhaar card would make the government very accountable, while only 70 per cent of respondents working in the informal sector were as enthusiastic.

Except for educational schemes such as the mid-day

meal and scholarships, respondents largely approved of the mandatory linkages established between Aadhaar and the provision of welfare amenities.

But, the reception of the Aadhaar card is not uniform.

The survey finds that the Muslim respondents in particular were less likely to be supportive of mandatory linkages between the Aadhaar card and welfare services.

While these differences were not statistically significant, these results suggest that Aadhaar's reach may be hampered amongst marginalised social groups, who do not 'buy in' to the scheme, because they are suspicious of its motives.