

Need for Local Access Points for Central Administration of Identity Cards

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Access to identity cards for availing basic services offered by the government is a process full of impediments. However, such access will not only help in the betterment of the life of citizens but also aid in dealing with unforeseen situations such as a pandemic. A streamlined and more organised form of administration of identity cards is suggested here with examples from across Indian states.

The inequity in India's cities and the need to focus attention on the urban poor has always been apparent. The pandemic has demonstrated the fragility or absence of security of livelihoods, income and basic services. As per a study conducted by Totapally et al (2020) of 15 states, on the efficacy of government entitlements for low-income families during COVID-19, 43% of households in Maharashtra lost 100% of their income. Additionally, 52% of the total respondents in 15 states lost their job during lockdown and another 20% have lost wages. The report further suggests that even though public distribution system (PDS) delivery was broadened during the pandemic, Aadhaar card/ration card issues emerged as a key barrier in accessing these benefits.

Possession of relevant identity cards/documents, such as Aadhaar card, below poverty line (BPL) card, caste certificate, voter ID, are essential while availing services at all times, not just during a pandemic. This includes access to rations, government schemes, gas cylinders and of course, to exercise the right to vote, to name but a few things. To access subsidised foodgrains, for example, a citizen has to show the BPL card at the ration shop and to access welfare schemes targeting the Scheduled Caste (SC) and Scheduled Tribe (ST) community, citizens have to furnish a caste certificate.

Availing these identity documents, however, is complicated and time-consuming for most citizens in cities across India, let alone the urban poor. With a myriad of different bureaucratic hoops to jump through, in different offices which are dotted around the city, availing of such cards is difficult and less than equitable. On top of that, there is, for example, no one standard BPL/ration card issued across all states which means

that migrants particularly find it difficult to access welfare schemes such as PDS when they move to a new state. Yet, when work for many migrants ceased at the start of the lockdown in India, access to welfare schemes was paramount to survival. This desperate situation was likely part of a myriad of issues which contributed to the tragic reverse migration India has witnessed over the last months.

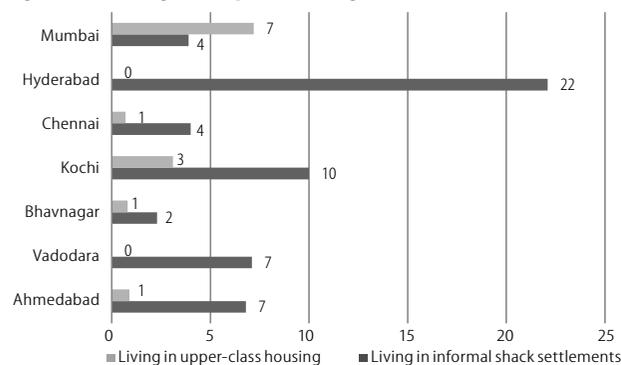
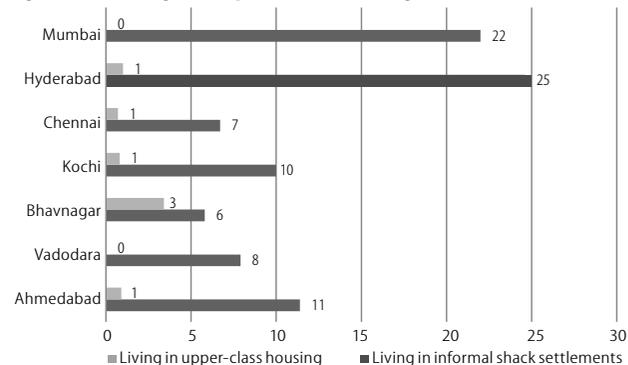
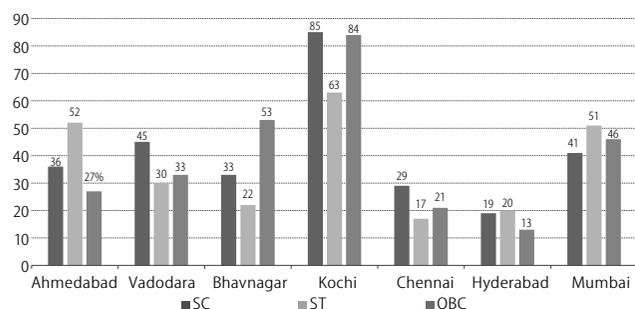
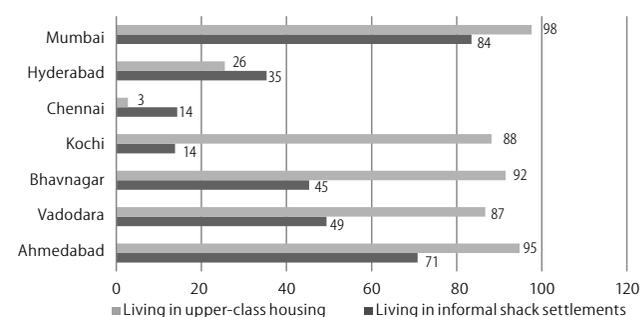
The "One Nation, One Ration Card" system is a welcome development. It is slated to have a complete roll-out across the country by March 2021 and will allow citizens to access PDS benefits from any fair price shop in the country, rather than only in their assigned locality. However, initial availing of the ration card is still an issue.

It is high time we have hyperlocal, central points for the management and administration of these documents in all cities across India. In fact, Karnataka is a limited example of how this can be done. It has an integrated citizen service project by the name of Karnataka One, available both online and offline in 17 cities across the state. There are 146 government-owned centres in Bengaluru (Bangalore One centres) while 32 centres are managed by franchisees, which are attached to wards of the city. Wards in cities are the lowest political unit, covering a population between approximately 10,000 and 1,00,000 people each. In cities across the country, each ward needs to have a designated ward office, which serves as a source of information on government schemes available to citizens and provides access points not just to the municipality but also across government departments beginning with identity documents.

Penetration of Identity Cards

Janaagraha is working with Brown University on an ongoing research study with the objective to gather systematic data on the relationship between citizenship (civic and political knowledge and participation) and delivery of public services, such as electricity, water, sanitation, and roads. We are surveying 1,000–4,000 citizens in each of 17 cities, including Tier 1–3 cities and megacities. As part of this work, we have collected data on the

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Figure 1: Percentage of People Not Having Access to Aadhaar Cards**Figure 2: Percentage of Respondents Not Having Access to Voter Cards****Figure 3: Percentage of SC/ST/OBC Respondents Living in Informal Settlements Who Do Not Have a Caste Certificate****Figure 4: Percentage of People Not Having Access to BPL Cards**

availing and possession of a range of these vital identity documents.

Early indications from our work¹ highlight that penetration of most of these identity cards is considerably less for the urban poor as compared with others. Figures 1 and 2, for example, show this clearly for the Aadhaar card and voter ID card across cities. Hyderabad in particular, shows the lowest penetration of both these cards for citizens who live in shack-type informal settlements² with 22% of respondents there reporting not having an Aadhaar card and 25% reporting not having a voter card while virtually all those from upper-class housing² do have these cards.

Not possessing an Aadhaar card or a voter card further reduces the chances of accessing other important identity cards as they are often needed to avail, for example, a BPL card or caste certificate.³ At times, furnishing a BPL card is also mandatory to apply for a caste certificate (in Tamil Nadu, for example). Thus, there are many layers and it is often not easy for citizens to understand the sequence of cards and where to apply for each card. Importantly, of course, many welfare schemes, such as Pradhan Mantri Ujjwala Yojana, Rashtriya Swasthya

Bima Yojana, are attached to the BPL card and caste certificate.

This domino effect (of needing one card to avail another) is corroborated in our data by larger proportions of citizens living in informal settlements (shacks and slums) not having a BPL card, or caste certificate as compared with other IDs, as shown in Figures 3 and 4. For citizens who are in the caste categories of SC, ST or OBC (Other Backward Class), access to a caste certificate is relatively low across all cities but especially so in Kochi and Mumbai.

Understandably the proportion of those from upper-class housing who do not have a BPL card is generally higher than that of those who live in informal settlements, given their lower likelihood

of eligibility. Nonetheless, penetration of this often-essential card for urban poor is still low in many cities, for example, just 16% in Mumbai and 29% in Ahmedabad, though it does extend to 86% in Chennai and Kochi. In Chennai, however, and in Hyderabad, there are in fact, more people from upper-class housing who have a BPL card than the urban poor, as shown in Figure 4.⁴

Difficulties of Accessing Cards

Currently, in India, access to basic services is not standardised, in that they are not linked to one particular identity card and hence to avail different services, citizens need to possess different cards. This spins a web of issues which citizens have to grapple with, starting

EPW Index

An author-title index for *EPW* has been prepared for the years from 1968 to 2012. The PDFs of the Index have been uploaded, year-wise, on the *EPW* website. Visitors can download the Index for all the years from the site. (The Index for a few years is yet to be prepared and will be uploaded when ready.)

EPW would like to acknowledge the help of the staff of the library of the Indira Gandhi Institute of Development Research, Mumbai, in preparing the index under a project supported by the RD Tata Trust.

Figure 5: Percentage of Respondents Approaching Corporator to Obtain a BPL Card

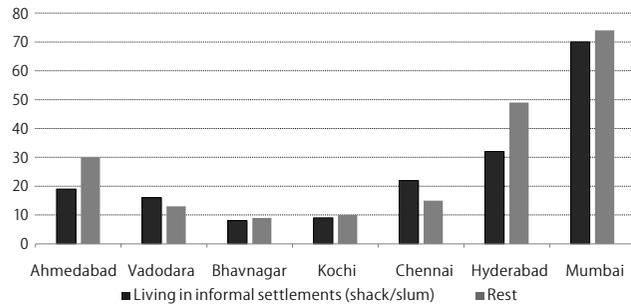
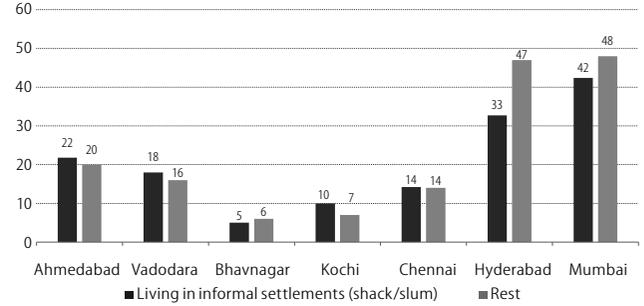


Figure 6: Percentage of Respondents Approaching Corporator to Obtain a Caste Certificate



with understanding which card to apply for first, followed by the process of application in each case. Processes and access points also differ in different states. For example, to apply for a caste certificate offline in Mumbai a citizen has to visit a tehsil office or a revenue office. Along with the application form, the person needs to have a copy of an identity card and an address proof, such as voter card (which you get from Election Commission)/ration card (which you apply for from the food, civil supplies and consumer protection department) or an Aadhaar card (which you apply for from an Aadhaar enrolment centre). Apart from those two, that is, ID card and address proof, the applicant has to furnish 12 other mandatory documents as per the Government of Maharashtra website which ranges from the extract of birth register of the applicant/father/or relatives to submitting an extract of government service record (book) mentioning caste/community category of applicant's father or relative.

Arranging this gamut of documents requires a sense of understanding the order of requirements and of course, multiple visits to the different departments, which are, more often than not, located in different parts of the city. The opportunity cost of time for daily wage workers is heavy, spending days on understanding the processes, locating the right addresses, visiting the offices and submitting their applications. Not to mention the cost of travel to multiple destinations.

Survey data by Lokniti–Centre for the Study of Developing Societies (CSDS) reports that 46% of people in urban India find it difficult to obtain an identity card, such as a voter card, ration card or passport. Particularly for urban poor living

in slums, 43% of them found obtaining these cards “difficult” while 20% found it “very difficult” which is higher compared to the population living in non-slum areas (34% finding it “difficult” and 13% finding it “very difficult”).

Bypassing the System

Apart from visiting the relevant office to avail ID cards, there are some online options also which are available. These include, for example, Aaple Sarkar in Maharashtra and Karnataka One for residents of Karnataka, which have been developed over the last few years. However, our data suggests that citizens generally do not use these options. Instead, we found that many times, when they have managed to secure an identity document, citizens achieved this by approaching an elected representative, most notably the local corporator or in

some instance a member of legislative assembly (MLA). Data also suggests that in some instance, they approach a local leader as well.

This trend does vary across cities and is most notable in Mumbai and Hyderabad. Our data shows that 71% of respondents who report having a BPL card in Mumbai, did this by approaching the local municipal corporator. The figure for the same for Hyderabad is 42%. In the case of a caste certificate, for Mumbai and Hyderabad the percentage of respondents approaching the local corporator is 43% and 41% respectively. Figures 5 and 6 show this dependence of citizens (split by those who live in informal settlements [slums and shacks] and others) on the corporator for a BPL card and caste certificate.

Given the complexities involved in availing ID cards, it is perhaps no wonder

**EPWRF India Time Series
Expansion of Banking Statistics Module
(State-wise Data)**

The Economic and Political Weekly Research Foundation (EPWRF) has added state-wise data to the existing Banking Statistics module of its online India Time Series (ITS) database.

State-wise and region-wise (north, north-east, east, central, west and south) time series data are provided for deposits, credit (sanction and utilisation), credit-deposit (CD) ratio, and number of bank offices and employees.

Data on bank credit are given for a wide range of sectors and sub-sectors (occupation) such as agriculture, industry, transport operators, professional services, personal loans (housing, vehicle, education, etc), trade and finance. These state-wise data are also presented by bank group and by population group (rural, semi-urban, urban and metropolitan).

The data series are available from December 1972; half-yearly basis till June 1989 and annual basis thereafter. These data have been sourced from the Reserve Bank of India's publication, *Basic Statistical Returns of Scheduled Commercial Banks in India*.

Including the Banking Statistics module, the EPWRF ITS has 21 modules covering a range of macroeconomic and financial data on the Indian economy. For more details, visit www.epwrfits.in or e-mail to: its@epwrf.in

that citizens use elected representatives to facilitate the process. However, for such individual bureaucratic applications to require handling/intermediation by elected representatives is simply inefficient and unnecessary for both the citizens availing these cards and the elected representatives.

The Way Forward

COVID-19 has highlighted the fault lines of inequitable access to services and infrastructure across citizens in India's cities. Simplifying the process and localising the access point for identity cards is one critical step towards more equitable infrastructure and service delivery. Access to cards is, however, only one symptom in a pool of issues when it comes to services and infrastructure. At the start of the pandemic in Bengaluru, for example, community groups stepped in to identify and locate migrants and those in need to facilitate access to basic services. There is a need for stronger ward-level governance and coordination at all times given the fundamental fragmentation of service delivery and information

asymmetry on government schemes and rules, etc. Andhra Pradesh recently initiated a ward secretariat scheme to do just that. Launched towards the tail end of last year, the scheme sees a ward secretariat taking care of the municipal services at the ward level. Around 31,640 citizens have already been recruited in urban areas as part of this new governance initiative. It will be imperative to monitor the implementation and impact of the initiative closely and consider extending governance into even the next unit within a ward, the polling booth.

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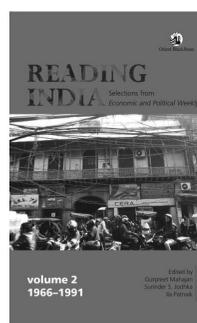
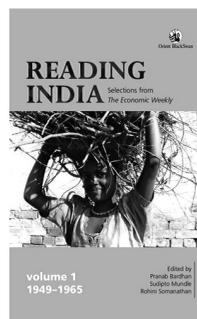
- 1 We report here on data from seven of the cities we are researching, namely Mumbai, Hyderabad, Chennai, Kochi, Bhavnagar, Vadodara and Ahmedabad where data collection was completed in September 2019.
- 2 We use "housing type" as a proxy for class in our work. It is independently attributed by a trained field vendor. Shack-type informal settlements are self-built dwellings, often made from reclaimed wood, fabric, tarpaulin, corrugated metal and/or sack-cloth. Slum-type informal settlements are mostly one-room *pukka* row houses with a corrugated metal roof. Lower middle-class housing is mostly made only of concrete, comprise of small often two-three rooms with concrete roofs, usually only one level. Upper middle-class housing generally comprises an independent house or apartment

building. Upper-class housing usually has a surrounding wall with gate in front of the house. If it is an apartment building it will also have wall and gate with security guarding entrance and often additional amenities like a swimming pool/gym. You can read more about these categories and see illustrative photos on <https://www.janaagraha.org/files/publications/citizen-index-book-dec-2014.pdf> (on pages 42–46).

- 3 For Gujarat cities, for example, the digital Gujarat website clearly mentions providing a voter card or Aadhaar card in case of applying for a ration card if the citizen belongs to a slum household. See <https://www.digitalgujarat.gov.in/citizen/servicedescription.aspx>.
- 4 The two cities, Hyderabad and Chennai are anomalies in terms of ownership of BPL cards by upper classes. We found during our fieldwork that in Hyderabad these citizens possess BPL cards not because they want to use them to obtain subsidised ration but to avail state-sponsored health schemes. Read about bogus BPL cards in Telangana at <https://www.deccan-chronicle.com/nation/currentaffairs/210317/275-crore-listed-poor-in-telangana.html>. Further, in the case of Chennai, almost every household has a BPL/ration card because there is no income proof required to apply for a ration card and also in Tamil Nadu, there is a universal PDS where no exclusion is made on the basis of income. Read about universal PDS at http://www.consumer.tn.gov.in/eligibility_ration.htm.

REFERENCE

Totapally, Swetha, Petra Sonderegger, Priti Rao and Gaurav Gupta (2020): "Efficacy of Government Entitlements for Low-income Families during Covid-19," Dalberg.



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