

18. The Government That Delivers Efficiently

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Prime Minister Shri Narendra Modi has launched e-RUPI vouchers. It is an important initiative of Narendra Modi government. While launching PM said, “This will help everyone in targeted, transparent and leakage free delivery, e-RUPI is a symbol of how India is progressing by connecting people’s lives with technology.”

When Shri Narendra Modi came to power in 2014 there was rampant leakages in government delivery mechanism. Government’s social welfare schemes were not reaching to the targeted beneficiaries efficiently. The first and foremost task, Modi ji took upon himself was to streamline delivery mechanism for the social welfare benefits, without leakages in the form of corruption or otherwise. His landmark initiative of direct benefit transfer (DBT); involved the financial inclusion program of opening Jandhan account, linking it to unique Aadhar number and use of digital technologies for online fund transfer, called the JAM trinity. It was applauded by the World Bank as one of the most effective financial inclusion programs worldwide.

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More and more Unified Payment Interface (UPI) for online payments such as BHIM and #99 app etc. were developed and funds transferred to the beneficiary account directly through them.

Using financial technologies to revolutionise the life of common men is an ambitious project of the Prime Minister. He has been successively encouraging Start-Ups to innovate and come out with FinTech solutions using Artificial Intelligence (AI), data mining and processing. Creating a Start-Up ecosystem through series of tax concessions and making investible funds available, the roadmap of the government is clear. Schemes are also available for linking academic and industry interface, through Atal Tinkering Lab and Atal Innovation Mission. Organising and supporting innovation Hackathons by public sector enterprises and streamlining Patents regime, is a well traversed path of the government. FinTech innovations and solutions have highly revolutionised financial ecosystem in India, out of 32 unicorns (one billion dollar valued Start-up Company) in 2021, nine are financial technology companies.

This digital transformation helped in reducing the technological divide amongst the rich and the poor, and the urban and rural population. Creating an ecosystem of internet connectivity at the Panchayat level and establishing computer service centres (CSC) under the Digital-India platform, helped in ease of living for the people. Using technology Modi government is achieving its promise of minimum government and maximum governance. The technology driven solutions reduced human interventions and subjectivity in the decision making and its implementation, helping everyone to go for his day-to-day life smoothly. The objective online solutions for government schemes and programs save the people from running from pillar to post reducing human interface, bringing down levels of corruption to a large extent.

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Interface (UPI), the flagship payments platform of the National Payments Corporation of India (NPCI) processed a record 324 crores transactions. In value terms, the platform processed transactions worth Rs 6.06 lac crores.

Our government has been successful in transferring Rs 17.5 Lac crores of funds to the targeted beneficiaries under 300 government schemes and has also succeeded in saving Rs 1.75 lakh crores preventing them getting into wrong hands, benefiting about 90 crore people. This year alone the government has transferred Rs 85 thousand crores to the farmers account on food grain purchases via MSP. The government has also transferred about Rs 1.35 lac crore directly to farmers account under the Pradhan Mantri Kisan Saman Nidhi and PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) making digital history for street vendors and helping easy fund availability.

The new initiative of e-RUPI voucher is an innovative instrument for fund transfer to the targeted person for a specific purpose. When the government issues e-RUPI voucher, it ensures that the fund is used for the specific purpose only. This people-specific and person-specific payment system functions as a pre-paid gift-voucher, redeemable at service centres. This ensures the connectivity of the sponsors of the services, beneficiaries and the service provider on a digital platform. Once this scheme is implemented by private organizations and individuals, they are ensured that the fund is utilised as per their discretion. It can be used for CSR activities by the corporates, donations by charitable institutions and individuals for third party support. It has immense future potential in the field of fertiliser subsidy, free ration, pregnant women nutritional support etc.

The government is working on the push model, where schemes are announced, and targets set, making government officials responsible for their implementations, instead of pull model where citizens had to run after government departments to avail benefits. Identification of 115 inspirational districts and overseeing by the district administration for the eligible beneficiaries receiving them, is a case in point. It has been the Endeavour of Shri Narendra Modi to identify a problem, build a technological solution for resolution, integrate the stakeholders with it and establish a performance matrix for evaluation and accountability for its efficient implementation.