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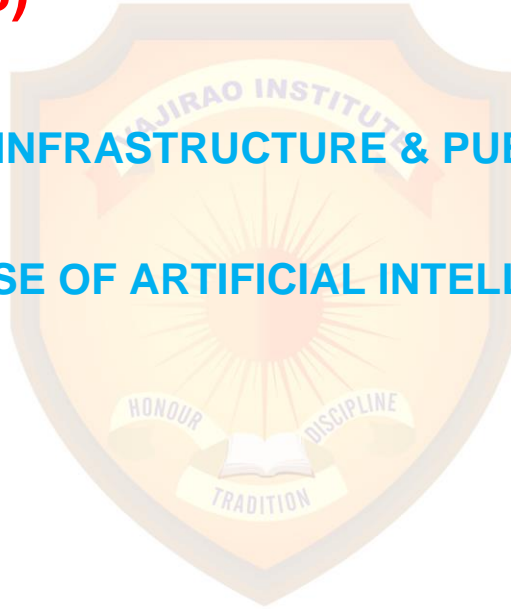
# YOJANA MAGAZINE ANALYSIS

(November 2023)

(Part 3/3)

## TOPICS (PART 3/3)

- DIGITAL PUBLIC INFRASTRUCTURE & PUBLIC PARTICIPATION
- RESPONSIBLE USE OF ARTIFICIAL INTELLIGENCE (AI)



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## **DIGITAL PUBLIC INFRASTRUCTURE & PUBLIC PARTICIPATION**

# **DIGITAL PUBLIC INFRASTRUCTURE & PUBLIC PARTICIPATION**

**India's commitment to Digital Public Infrastructure initiatives, exemplified by JAM Trinity, has not only accelerated financial inclusion but also set a benchmark for impartial digital transformation. The Unified Payments Interface (UPI) and other digital endeavours showcase India's leadership in embracing technology to bridge digital divides and promote innovation.**

**AKASH TRIPATHI**

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### **SIGNIFICANCE OF DPI**

In a world marked by growing digitalisation, the demand for a strong **Digital Public Infrastructure (DPI)** has become vitally important, serving as an **essential catalyst for enhancing resilience, facilitating service provision, and fostering innovation.**

The G20 Leaders' Declaration under India's Presidency on **Technological Transformation and Digital Public Infrastructure** underlines the central role that technology plays in bridging digital divides and cultivating inclusive and sustainable development.

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## DPI IN INDIA

The G20 India Presidency was grounded in the central theme of **Vasudhaiva Kutumbakam**, which translates to **'one earth, one Family, one Future'**. This theme emphasised the importance of fair and inclusive economic growth as well as a collective vision for the future.

In line with this vision, India plans to build and maintain a Global Digital Public infrastructure repository (GDPIR), a digital storage of DPI.

## JAM TRINITY & DPI

In India, the adoption of Digital Public infrastructures (DPis) like Aadhaar, alongside Jan Dhan bank accounts and Mobile phones, is recognised to have played a pivotal role in shifting ownership of transaction accounts.<sup>2</sup> The **JAM trinity** has accelerated the rate of **financial inclusion**, increasing it from **25% in 2008 to more than 80% within the past six years**.

It is estimated that achieving **this level of financial inclusion** could have taken up to **47 years without the implementation of DPI**. The G20 new Delhi Leaders' Declaration emphasises the importance of safe, secure, and inclusive DPI, which resonates with India's successful implementation of Aadhaar and the JAM trinity (Jan Dhan, Aadhaar, and Mobile phones) to accelerate financial inclusion.

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## GOVERNMENT TO PERSON TRANSACTIONS

India has established one of the world's largest digital **Government-to-Person (G2P) architectures** by utilising DPI.

This approach has facilitated the transfer of approximately **Rs. 32.29 trillion** directly to beneficiaries across **53 central government ministries** through **313 key schemes, till date.**

### UPI & DPI

Similarly, India's **Unified Payments Interface (UPI)** stands as a swift and instantaneous payment network within India, with over **10.586 billion transactions**, totalling approximately **Rs.15.76 trillion, recorded in August 2023.**

The UPI-Pay now linking India with 11 countries (France, Singapore, Australia, Canada, Hong Kong, Oman, Qatar, the USA, Saudi Arabia, the UAE, and the United Kingdom) is in line with the G20's focus on financial inclusion.

### OTHER KEY INITIATIVES UNDER DPI

- **DIGITAL INDIA & BHARAT NET:**

The Digital India initiative, launched in **2015**, aligns with the **G20's commitment to bridging the digital divide.** It focuses on providing digital infrastructure and promoting digital literacy, both essential elements highlighted in the G20 declaration.

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As of 11 September, 2023, the BharatNet project has successfully linked **202,028 Gram Panchayats**, with 658,685 kilometres of optical fibre cables (OFC) installed.

Furthermore, **643,789 Fibre-to-the-Home (FttH)** connections have been activated, and **104,675 Wi-Fi hotspots** have been deployed to guarantee connectivity to the last mile.

- **PM JAN DHAN YOJANA:**

PMJDY has significantly contributed to financial inclusion and digital adoption, key priorities in the G20's emphasis on public participation.

As of **13 September 2023, under the PMJDY**, the total number of beneficiaries across different types of banks, including public sector banks, regional rural banks, private sector banks, and rural cooperative banks, amounted to **50.41 crore**.

Among these beneficiaries, **27.98 crore were rural-urban females**. The cumulative deposits in their accounts reached a total of **Rs. 20,494.18 billion**, with **34.26 crore Rupay Debit cards issued** to the beneficiaries.

- **MAKE IN INDIA:**

The **Make in India** initiative has bolstered India's self-reliance in technology, reducing dependency on imports. This aligns with the G20's focus on innovation, technology transfer, and fostering a secure digital environment.

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Including **374,576 business requests** and investments in the pipeline totalling **\$201.12 billion**, it has spurred the production of electronic and digital goods locally, reducing dependency on imports and bolstering the nation's self-reliance in technology. These efforts have also led to the creation of 464,217 actual jobs.

- **STARTUP INDIA:**

Startup India has **nurtured entrepreneurship and innovation**, which is in line with the G20's commitment to promoting responsible and inclusive use of digital technology.

Including **99,380 DPIIT recognised startups** and a user base of **664,486 on the startup India Portal**, it provides crucial support to startups, including **access to funding, mentorship, and regulatory reforms**.

As of 31 May 2023, India accommodates **108 unicorns**, accounting to a combined valuation of **\$340.80 billion**. 17 startups are contributing significantly to India's digital ecosystem by developing innovative solutions, and these figures highlight the programme's successful impact in fostering entrepreneurship and growth.

- **SMART CITY MISSION:**

While primarily an urban development initiative, the smart cities Mission integrates digital infrastructure components, aligning with the G20's emphasis on building DPI.

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The smart cities Mission encompasses **100 mission cities**, includes **7,934 total projects**, and involves a total estimated cost of **70,392 crore**.

Through these initiatives, it is actively enhancing the digital capabilities of selected cities by implementing projects such as **Wi-Fi hotspots, intelligent transportation systems, and data-driven governance solutions**. These efforts play a vital role in advancing both the physical and digital aspects of urban living in India's cities.

### **THE UMANG APP & DIGILOCKER:**

The **UMANG app** aligns with the **G20 Leaders Declaration 2023** by serving as a **Digital Public Infrastructure** that provides secure and inclusive access to a wide range of government services. With **313 departments and 1,745 services (898 central, 847 state)**, has **56 million registered users and processed 3.849 billion transactions**. this showcases its comprehensive reach and importance as a digital platform streamlining government-citizen interactions in India.

**DigiLocker** aims to advance paperless governance by providing citizens with **authentic digital documents** from various issuers, stored in their locker accounts.

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## RESPONSIBLE USE OF AI

The Ministry of Electronics and IT (MeitY) has undertaken various schemes and programs to accelerate the implementation and development of AI in India. These initiatives align with the **G20 Leaders' Declaration 2023**, which emphasises the responsible and inclusive use of AI for the public good.

MeitY's efforts include **re-skilling/up-skilling** of professionals, online portals, capacity building, research centres, and international collaborations, all of which contribute to responsible AI development.

Furthermore, the commitment to promoting **responsible AI for achieving Sustainable Development Goals** (SDGs) reflects India's dedication to using AI for public benefit and aligns with the global objective of leveraging AI responsibly for the greater good.

### NDLD & RESPONSIBLE AI

The recently concluded G20 summit in New Delhi (9-10 September 2023) has tackled multiple aspects related to **Responsible AI (RAI)**.

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Most of the G20 members have been working towards **establishing regulations for the responsible use of AI**, especially since the advent of **GenAI applications**.

The **European Union's proposed AI Act** is the most comprehensive attempt to establish a regulatory framework for the responsible development of AI that focuses primarily on strengthening rules around data quality, transparency, human oversight, and accountability.

## WHAT IS RESPONSIBLE AI?

RAI is broadly understood as the **practice of designing, developing, and deploying AI to empower employees and businesses and impact society in a fair manner**.

Given **AI's dual-use character**, this is a **loose and flexible understanding**, and it posits RAI as an **umbrella term** that usually encompasses considerations around fair, explainable, and trustworthy AI systems.

## KEY HIGHLIGHTS OF THE ADOPTION

- The New Delhi Leaders' Declaration highlights the significance of harnessing '**AI responsibly for good and for all**'.

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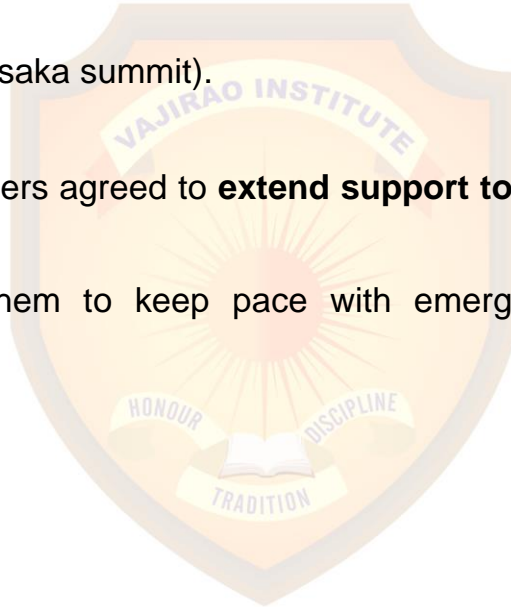
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- It states that the **G20 leaders are committed** to leveraging AI for the public good by solving challenges in a responsible, inclusive, and human-centric manner, while protecting people's rights and safety.
- The declaration also reaffirms the leaders' commitment to **G20 AI Principles of 2019**.  
(adopted at the 2019 Osaka summit).
- Towards this, G20 leaders agreed to **extend support to educational institutions** and **teachers** to enable them to keep pace with emerging trends and technological advances including AI.



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