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AUTHENTICATING WELFARE EFFICIENCY: THE PRIVATE COSTS OF DIGITAL PUBLIC INFRASTRUCTURES

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Australia India Institute acknowledges the Traditional Owners of Country throughout Australia and recognises the continuing connection to lands, waters and communities. We pay our respect to Aboriginal and Torres Strait Islander cultures, and to Elders past, present and emerging.

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INTRODUCTION: THE RISE OF DIGITAL PUBLIC INFRASTRUCTURE

As digital technologies continue to evolve and proliferate among the public, their use in governance is motivated by a compulsion to harness their ubiquity in daily life. At the heart of the turn to the digital in welfare governance are arguments about inclusion, speed, transparency, convenience, and efficiency. States trying to plug leaky welfare delivery pipelines that are vulnerable to fraudulent human interventions view digital systems as being more cost efficient, trustworthy and inclusive because they permit direct targeting and tracking of benefits to beneficiaries.

Digital Public Infrastructures (DPI) is a term that has recently gained global currency as a model for organising and building interoperable systems that enable delivery of societal and governance services across welfare, banking, education, and healthcare. While no formal definition exists for DPI, digital ID systems, payment and banking systems, and secure data exchange systems are commonly understood to be essential components. The idea of DPI traces its origins to experiences of countries such as Estonia, India, and Brazil in building their digital identity and banking infrastructures. These infrastructures are regarded as cost efficient drivers of inclusive growth because they reduce the need for governments to maintain citizen information in siloed paper bureaucracies. DPIs leverage advances in biometric and communication technologies for creating digital identity systems that form the shared base for authentication and citizen access to welfare and other government services. The DPI model in circulation among several countries of the global South, multilateral agencies, non-government organisations and policy thinktanks catapulted to prominence in 2023 during India's leadership of the G-20 summit when member countries endorsed DPI as an important policy initiative that would accelerate innovation, inclusion, digital skilling, and security.

While DPI is primarily celebrated in terms of efficient and inclusive delivery of welfare governance, very little attention has been directed towards the hidden or unaccounted costs it imposes on different segments of the public that it serves. This report draws on my research on the role of India's Aadhaar, a compulsory citizen biometric digital ID system which serves as the basis for welfare delivery to highlight the overlooked private costs borne by citizens in the process of engaging with the DPI (Mudliar, 2020a, 2020b, 2021, 2024).

These costs are largely invisible within accounts of digital public governance because they are regarded as individualised problems rather than ongoing systemic inefficiencies. In doing so, the time, money, labour, foregone wages and other personal resources that individuals and households mobilise to negotiate the demands of DPI are often normalised as ordinary discomforts of everyday life. My research shows that the real costs of digital governance efficiency of welfare delivery becomes the *de facto* responsibility shouldered by citizens and families that most depend on it.

Although the terminology of DPI is not part of the welfare governance discourse in Australia, the country's digital infrastructure systems are based on similar underlying principles for the citizen-government interface in delivering welfare and services. Platforms such as myGov increasingly mediate citizens' access to welfare, taxation, health, and other public services. Similar to India's Aadhaar-enabled services, these systems rely on citizens authenticating their digital identity and credentials to access various public services. Australia passed the Digital ID Act in 2024 to provide individuals with secure, convenient, voluntary and inclusive ways to verify their identity for use in online transactions with government and businesses. While not compulsory as in the case of Aadhaar, Australia's Digital ID Act provides legislative room for further expansion of digital identity mechanisms for citizens. These points of connection within the rapidly evolving forms of digital governance offer an opportunity for Australian public policymakers to learn from India's DPI and citizen experiences of Aadhaar authentication for welfare delivery.

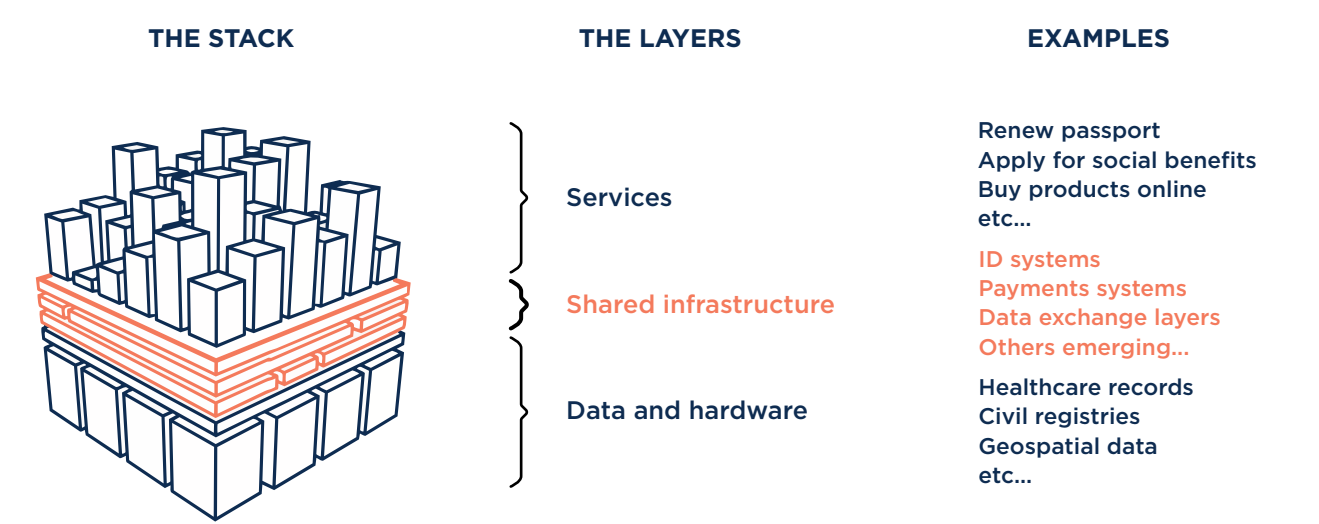
UNDERSTANDING DIGITAL PUBLIC INFRASTRUCTURE

The key motivation for countries to invest in and build DPIs is the promise of efficient delivery of public services and governance. During India’s chairing of the G-20 in 2023, a joint statement issued by the participating Digital Economy Ministers Meeting put forward a framework for development, deployment, and governance of DPI which countries could adopt. The framework emphasised the need to incorporate technology as well as non-technology components for building inclusive, human-centric DPI for achieving sustainable development goals (G20 Digital Economy Ministers Meeting, 2023).

The concept of DPI draws on a compelling metaphor of a digital ‘stack’ ecosystem made up of layers of different kinds of technology to provide a range of services or ‘solutions’ to users. The internet, telecom, and electricity infrastructures form the foundation of the stack that enable user devices such as computers and mobile phones to provide digital identity and banking services. These, in turn, serve as the next layer and gateway to different domains such as payment solutions, welfare delivery, and healthcare for users and citizens to interact with government service agencies and engage in transactions with various private service providers. The digital stack layers are built on modular, open-source standards and principles of interoperability to enable equitable access and resource sharing across systems (see e.g. OECD, 2024; ITU, 2024; World Bank, 2025). The DPI is thus operationalised through the delivery of various services to citizens.

One of the most consequential encounters which directly mediates citizen experience of DPI is authentication. Authentication involves verification of their Aadhaar credentials which exist in a government database. These credentials consist of details such as fingerprint and iris scans, name, photograph, address, and date of birth represented by an Aadhaar number. It is through authentication that DPI is able to claim its effectiveness in vetting individual or household eligibility for accessing welfare services and benefits and ensuring that these are directly delivered to them.

The two most common forms of authentication in a DPI like Aadhaar are biometric and via a One-Time Password (OTP) sent to a registered mobile phone. While these forms of authentication are commonplace in personal and work settings, they can be unstable in the context of DPI. Successful authentication in DPI depends on the coordinated functioning of the digital stack of multiple distributed infrastructures involving biometric sensors, point-of-sale devices, telecommunications networks, authentication servers, and interoperable databases. Failures, delays, and mismatches within or across any of these DPI stack layers can be significant stressors for eligible persons and families who need access to or rely on welfare services and benefits.



Source: Mazzucato, Eaves & Vasconcellos, 2026

INDIA'S DPI

India's innovations in the DPI space are collectively referred to as the 'India Stack'. Its development began with the building of India's citizen ID biometric database called Aadhaar and commenced enrolling people from 2010. In the ensuing decade and a half, Aadhaar has been leveraged to deliver various welfare schemes such as the Public Distribution System (PDS) that mediates food security in India. It has also led to welfare-centric innovations such as the JAM Yojana (scheme), which links (J)anDhan (individual bank account), (A)adhaar (ID), and (M)obile phone to facilitate Direct Benefit Transfers (DBT). Since 2014, JAM has been instrumental in bringing hitherto unbanked populations into the formal banking sector by opening zero balance bank accounts. By linking their bank accounts to Aadhaar and mobile phone numbers, the government has been able to execute cash transfers directly into beneficiaries' accounts by authenticating their eligibility for various welfare schemes (DBT Bharat, 2026).

The India Stack extends beyond Aadhaar-based access to PDS and JAM-based direct benefit transfers to include other digital innovations such as the highly successful Unified Payments Interface (UPI). Introduced in 2016 to facilitate seamless, instant peer-to-peer bank transfers at no cost, UPI has dramatically increased the volume of digital transactions and has expanded to a number of countries including the UAE, Singapore, Bhutan, Nepal, and Mauritius (The Hindu, 2026).

The 'India Stack' has been celebrated as a successful DPI and garnered global attention from a range of non-governmental organisations, policy think tanks and heads of state. When the UK Prime Minister Keir Starmer visited India in October 2025, one of the top items on his agenda was to learn from the "massive success" of Aadhaar for advancing his proposal for a digital 'Brit Card' ID for citizens (BBC, 2025).



CASE STUDY: THE PRIVATE COSTS OF AADHAAR AUTHENTICATION FOR ACCESSING INDIA'S PUBLIC DISTRIBUTION SYSTEM

My ethnographic research over the past decade has focused on the lived experience of citizens in rural India whose access to food security is mediated by Aadhaar authentication. India's National Food Security Act, 2013 (NFSA) established food and nutritional security as a statutory entitlement by legally guaranteeing subsidised foodgrains every month to poor and vulnerable households that constituted approximately 75% of India's rural population and around 50% of the urban population (NFSA, 2013). The principal mechanism through which these entitlements are delivered is the Public Distribution System (PDS), one of the world's largest welfare distribution systems. The Indian government introduced Aadhaar authentication for PDS to curb longstanding concerns of illegitimate welfare claims and diversion of food grains for sale in the open market. Following this decision, Aadhaar authentication became a mandatory administrative step in the distribution of food entitlements for eligible households.

Aadhaar authentication within the PDS is compulsory, repeated every month for accessing food entitlements. Each month, beneficiaries visit their local fair price shop with their PDS-issued household ration card which includes the names of all family members. The dealer connects the electronic point-of-sale (POS) machine to the internet, enters the household's ration card number, and selects the family member who will authenticate on behalf of the household. The household member then places a finger on the biometric scanner for authentication. If the fingerprint matches the Aadhaar database, the household's food grain entitlement is released. If biometric authentication fails more than three times, then the beneficiary needs to authenticate with an OTP sent to their Aadhaar-linked mobile phone number. If beneficiaries are unable to comply with either of these options, they cannot receive their monthly food security entitlements.

Rather than being a simple technical check for eligible households accessing PDS food entitlements, my research in the rural areas of the state of Rajasthan revealed that beneficiaries were burdened with significant costs and labour to make the Aadhaar authentication process work.

These privately borne costs are linked to four recurring operational issues pertaining to the DPI – internet and server unreliability, biometric illegibility, mobile phone costs, and database interoperability. While these operational problems are often naturalised as unavoidable technical issues that have to be accepted by the public, it is the poor households that suffer the costly consequences of the trials and tribulations of negotiating the DPI on a monthly basis to access their food security entitlements.

Waiting – internet and server unreliability

Rural household members that present themselves at the PDS shop to collect their monthly food entitlements often find that the point of sale (POS) machine is inoperable due to poor internet connectivity or server outages. Since the POS machine is required to perform biometric authentication, internet uncertainties and server outages often force household representatives to either wait indefinitely till the connection is restored or make repeat trips to the PDS shop to collect their monthly rations. This represents a significant cost for daily wage agricultural workers, rural women responsible for both household and farm work, and elderly beneficiaries travelling long distances from their homes and fields to wait indefinitely at the PDS shop for the POS to work (Mudliar, 2020). In effect, the PDS authentication process assumes that rural welfare-dependent families can absorb the costs of foregone daily wages for the time spent waiting and making repeated visits caused by infrastructure malfunctions and failures.

Repairing – biometric illegibility

Along with the unpredictable waiting times is the issue of biometric legibility of the fingerprint at the POS machine. Biometric authentication operates on the presumption that an individual's fingerprints are stable and can be readily verified against the images maintained in their Aadhaar ID record. Yet this presumption is constantly challenged at the point of authentication when the machine fails to recognise the fingerprints of persons whose hands have been worn down or wounded by manual labour or the ravages of weather and age.



Fingerprint authentication becomes a source of considerable anxiety because if the machine fails to verify it in three attempts, then the person has to wait for several hours, sometimes up to a day, before trying again. To avoid facing such a problem, many rural households engaged in farming and agricultural wage labour rely on their children to complete biometric authentication at the PDS shop. The Aadhaar authentication data for rural Rajasthan which I obtained through a Right to Information (RTI) request showed that children from households categorised as below poverty line were disproportionately represented in Aadhaar authentication numbers in the PDS compared to those from above poverty line households. This translates to unaccounted costs of several days of foregone school attendance on a monthly basis for children who are sent to collect their families' PDS food entitlements (Mudliar, 2024).

Connecting – mobile phone costs

The mobile phone-based OTP has become an additional means of authentication for PDS entitlements. As a complement to fingerprint authentication, the PDS shop dealer can send an OTP to an individual's Aadhaar-registered mobile phone number which, when entered into the POS machine, confirms their identity. The introduction of PDS authentication via the mobile phone OTP brings new costs for households that rely on the food entitlements. They need to maintain a continuously active phone number and pay for recurring mobile charges to the private telecom provider. Welfare-dependent households do not always have consistent access to a mobile phone. They must bear the costs of acquiring a handset, paying for recurring mobile recharges, updating Aadhaar whenever phone numbers change, and travelling to Aadhaar enrolment centres to complete these updates. These costs are compounded by indirect expenses, including transport, lost wages, and repeated visits to resolve authentication problems.

Some welfare-dependent households can only afford one handset on a limited budget which is usually held by the main income earner in the family whose availability to share the OTP requires coordination. Consequently, OTP authentication imposes additional costs and stress on such households failing which they face the prospect of losing their food entitlements.

Matching – interoperability hurdles

In principle, the India Stack DPI promises seamless interoperability across government databases that allows welfare benefits to reach the intended beneficiaries. The reality, however, is that the biographical information of individuals across these databases is often inconsistent and requires them to spend significant effort to reconcile the discrepancies. Many of the discrepancies between different databases occur due to minor errors in data entry in official records, such as the spelling of names, the parents' names, gender, and date of birth. The mismatches of an individual's information become recurring hurdles for interoperability across Aadhaar, local government, welfare schemes, bank and school databases.

Correcting these inconsistencies is both time consuming and costly, particularly for poor rural households. Biographical data mismatches involve assembling documentation from various government departments. Poor household members are frequently stymied in their efforts due to lack of knowledge and reliable information about how to make corrections, the supporting documents that are required, and the government departments that are responsible for different kinds of documentation. As a result, they spend considerable time and money navigating between various government offices, local authorities, post offices, and Aadhaar enrolment centres, encountering multiple rejections and repeat visits before their records are sufficiently aligned for administrative purposes. Until this process is completed, individuals or households cannot access their PDS food entitlements or other welfare scheme benefits.

CONCLUSION: POLICY INSIGHTS FOR INDIA AND AUSTRALIA

While most policy frameworks and discussions of DPI tend to focus on the technical attributes of the infrastructure (e.g., OECD, 2024; ITU, 2024; World Bank, 2025), the notion of ‘public’ in DPI is vaguely articulated in terms of public interest. But as Mazzucato, Eaves & Vasconcellos (2026) point out, the technical attributes of DPI are embedded within a normative economic paradigm that values dynamic efficiency and scalability from a market perspective. They argue that this economic framing of public interest “does not put the direction of investment, quality of outcomes, or institutional conditions for value creation at the centre of discussion” of DPI (p. 126). Although the DPI Framework presented during the G20 meeting in 2023 invokes human rights principles, inclusivity and effective grievance redressal as central to the design and governance of DPI, it avoids addressing how the costs borne by different segments of the public – in terms of money, time, and individual dignity – should be factored into assessing the economic efficiency and scalability of digital public infrastructures.

Preserving the dignity of welfare recipients in their interactions with digital governance systems has been a widely debated issue in Australia following the use of data dashboards and machine learning technologies that are part of Australia’s digital discourse as ‘automated decision making’ (ADM+S, 2026). The algorithm-driven information system implemented by the government’s Centrelink program in 2016 generated automated debt notices to welfare recipients by data matching their welfare records with their income tax records. The errors associated with the automated data matching resulted in a public outcry and culminated in a court ruling that deemed the system unlawful and wilfully ignorant (Braithwaite, 2020; Henman 2024). The Royal Commission set up to investigate the scheme made 57 recommendations to the Australian Government, several of which emphasised preservation of citizen dignity in the design and delivery of digital public services (Royal Commission into the Robodebt Scheme, 2023). Similar concerns were invoked in relation to an automated assessment system implemented by Workforce Australia in 2022 for determining whether jobseekers should receive in-person assistance or self-manage their obligations with minimal human contact (Ball, McGann, Lewis, & Considine, 2025).

While the Royal Commission provided recommendations to the Australian Government for ensuring individual dignity in digital systems of welfare administration, the Indian government has yet to constitute a commission of enquiry to investigate the hardships, exclusions and compromises of individual and household dignity in the Aadhaar authentication process for accessing PDS food entitlements. News media in India frequently report on dire experiences of welfare exclusion not only in the PDS, but also in other rural welfare schemes such as employment guarantee programs due to the various difficulties encountered by citizens for meeting authentication requirements (Nair, 2025).

As Mazzucato, Eaves & Vasconcellos (2026) observe, “DPI, like any form of infrastructure, is not neutral – it creates winners and losers and shapes what can be built on top of it” (p. 130). It is not enough to articulate the purpose of DPI in broad terms of public interest and efficient welfare governance and without explicitly stating how its functionality and structural attributes will not shift the cost burden onto, or undermine the dignity of, the publics that most depend on it. Policymakers must acknowledge, scrutinize, and alleviate the private costs and privations experienced by diverse citizens and publics in their everyday negotiations of the digital infrastructure and administrative systems.

The Aadhaar authentication experience for accessing PDS food entitlements offers three key insights for Australian policymakers considering the expansion of digital identity mechanisms for welfare governance and delivery. First, define the purpose and public value of the digital identity system in positive terms of how it enhances the capabilities and dignity of individuals requiring welfare assistance. Second, build in measurements of authentication efficiency in the design of the digital infrastructure to ensure individuals are able to successfully complete digital access requirements within the shortest time. Third, design the authentication system to anticipate and develop alternative modes of welfare delivery in the case digital infrastructure malfunctions, breakdowns, and interoperable systems failures. By incorporating these three principles, policymakers can truly realise the public interest and value claims of digital public systems for delivering welfare governance efficiency to their citizens.



```
mirror_mod.use_x
mirror_mod.use_y
mirror_mod.use_z
elif operation == "f
mirror_mod.use_x
mirror_mod.use_y
mirror_mod.use_z
mirror_mod
mirror_mod
selection_operatio
mirror_ob.select=1
modifier_ob.select=1
obj.ext_scene.ob
print("Selected"
use sel
control
data.object.com
except:
print("please sel
except:
print("ple
OPERATOR CLA
OPER
```

```
mirror_mod.mirror_object
operation: "MIRROR X":
mirror_mod.use_x #Mirror
mirror_mod.use_y #Mirror
mirror_mod.use_z #Mirror Tool
elif operation: "MIRROR Y":
mirror
#Mirror Tool
```

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