



DGN Discussion Note

Integrating Aadhaar and Voter ID Data: Promises and Dangers

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Introduction

Recently, the Election Commission of India (ECI) announced that with the Ministry of Law & Justice, it is considering the integration of Aadhaar and Voter ID information. The idea is to remove errors from electoral rolls and to allow migrant workers to vote in elections away from their homes. It claims that such a unified database will eliminate duplication of entries between Aadhaar and ECI.

Over the course of UPA-II and Narendra Modi's first government, Aadhaar was mandated to link with a range of government services, and such a move attracted significant opposition.² Multiple court cases, government committees and public debates, since then, have significantly shifted India's data governance needle towards building a cogent framework on regulating technology. This brief explores the benefits and issues with the integration of voter ID data with Aadhaar, keeping the evolution of data governance in India in mind.

Context

This proposal first arose in 2015, which resulted in the ECI conducting voter seeding.³ However, questions were raised about whether the ECI had taken voters' consent before sharing their data with UIDAI, and the Supreme Court stopped the exercise saying that Aadhaar's scope was limited to providing welfare benefits.⁴ Nonetheless, 300 million people's data had already been seeded.

In 2018, the Supreme Court upheld the validity of the Aadhaar Act but struck down several key provisions. Among these was Section 33(2), which would have allowed the government to share data in the name of national security. This was important to curtail use of Aadhaar within government agencies. Notwithstanding this, the budget session of Parliament in 2020 showed that the government was pushing for integrating Aadhaar with Voter ID, similar to the voter purification exercise conducted in 2015.⁵

¹ 'EC Moots Linking Aadhaar with Voter ID, Law Ministry Tells LS', *The Hindu*, 5 March 2020, sec. National,

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 $[\]underline{https://www.thehindu.com/news/national/ec-moots-linking-aadhaar-with-voter-id-law-ministry-tells-ls/article \underline{30992455.ece.}$

² Komal Gupta, 'Opposition Questions Govt Move to Make Aadhaar Must', *Livemint*, 10 April 2017, sec. politics, https://www.livemint.com/Politics/nwqpFParHMoYm8F4Dwt3yL/Rajya-Sabha-debates-Aadhaar-Opposition-points-to-flaws.html
.Ganesh Prabhu, 'Aadhaar Linkage to Minority Scholarships Opposed', *The Hindu*, 14 February 2015, sec. Karnataka, https://www.thehindu.com/news/national/karnataka/aadhaar-linkage-to-minority-scholarships-opposed/article6894600.ece

³ Voter seeding is a process which involves linking Aadhaar numbers to the Election Photo ID Database as part of the National Electoral Roll Purification and Authentication (NERPAP), with the intention to 'clean up' India's electoral rolls to prevent voter fraud

 $^{^4}$ Writ Petition 494 of 2012, Justice K.S. Puttaswamy (Retd) & ... vs Union of India & Ors on 11 August, 2015

⁵ EC Moots Linking Aadhaar with Voter ID, Law Ministry Tells LS.'





Current Situation

Currently, electoral data is held by the Election Commission in its own database, has its own verification process, and is separate from other government databases. The proposed linkage between the Aadhaar and election database will make data available to the ECI and UIDAI. An RTI request made by *Medianama* found that the ECI changes to be made to the Representation of the People Act, 1950 (RP Act) involve authorising the Election Commission to request Aadhar numbers from voters to establish identity of new voters and to verify the identity of current voters. The proposed amendment also states that voters will not be disqualified should they decide not to provide their number, or are unable to do so.⁶

In 2020, the absence of a Data Protection Law has exacerbated misuse of voter data. In Telangana's local elections in January 2020, facial recognition was deployed as a means to verify voter identity, even though there is no explicit legal provision for allowing facial recognition technology to do so.⁷ *The Hindu* reported that the data used was allegedly taken from the State's Resident Data Hub application. The 2015 Supreme Court order prohibited the collection of such information, but Telangana still used SRDH information in its local elections.⁸

Another instance is when the Delhi Police requested the electoral rolls of Northeast Delhi to compare names and faces of potential rioters while investigating the 2020 Delhi Riots. A letter from the ECI to the Delhi Police explicitly states that sharing names and photos of voters from its electoral rolls is against its own policies, it still did so. While the ECI argued that it only allowed for a physical inspection of voter rolls, voters' privacy was still violated without a legal mandate to do so.

The exact reasons for this proposed integration are still unclear, and the justifications given by the government are ambiguous, from removing duplicates from the electoral roll, to letting migrants vote, without any robust policy proposal mentioned. Given this context, we analyse the benefits and pitfalls of such interlinking below.

https://www.medianama.com/2019/09/223-rp-act-amendments-aadhaar-voter-id/

 $^{^6}$ Soumyarendra Barik, 'Here Are the Amendments the Election Commission Wants to the Representation of the People Act for Aadhaar-Voter ID Linkage', MediaNama, 16 September 2019,

⁷ Reuters, 'Telangana Tests Facial Recognition in Local Polls as Privacy Fears Mount', *The Hindu*, 22 January 2020, sec. Technology, https://www.thehindu.com/sci-tech/technology/telangana-tests-facial-recognition-in-local-polls-as-privacy-fears-mount/article30623453.ece

⁸ Aman Sethi, 'Why State Data Hubs Pose a Risk to Aadhaar Security', *Hindustan Times*, 13 March 2018, https://www.hindustantimes.com/india-news/why-state-data-hubs-pose-a-risk-to-aadhaar-security/story-Klyl3yT5MkFk6Szg2yGg 9N.html.

⁹ EC: Said No to Police over Poll Rolls Data in Northeast Delhi Riots Probe', *The Indian Express*, 25 August 2020, https://indianexpress.com/article/cities/delhi/ec-said-no-to-police-over-poll-rolls-data-in-northeast-delhi-riots-probe-6568509/ 'Delhi Riots: Police Asks for Voters' List, Doesn't Follow Up After EC Allows Physical Viewing Only', *The Wire*, 25 August 2020, https://thewire.in/government/delhi-police-riots-electoral-roll-election-commission-digital-database.





Benefits of Aadhaar Integration with EPIC

There are two benefits of interlinking Aadhaar with Voter-ID databases.

1. Accessible Voting for Migrant workers

There have been calls to allow migrant workers to be given the right to vote regardless of their location, in order to let them participate in elections in their home states. An analysis by *Business Standard* and *Sabrang India* indicates that India lags in voter participation compared to other large democracies, a large reason being the staggering numbers of migrant workers, at an estimated population of 300 million. Teesta Setalvad, secretary of Citizens for Justice and Peace (CJP), has most recently argued for allowing migrant workers to vote from the states where they work, not in their home states. Aljeevika Bureau has also conducted extensive research on migrants and their exclusion from the electoral system, calling for remote voting as well, primarily through postal ballots, not by using Aadhaar cards. Postal ballots are argued to be robust because they already exist to ECI personnel, armed force personnel, the Prime Minister and President, and to those over the age of 80, which is why they could be extended to migrants.

The government has admitted to Parliament that it lacks national level data on migrant workers and their registration information.¹³ Given this, it could be argued that linking the two databases will allow the ECI to track migrant workers and build out its database on migrant voters, enabling their participation in elections from their places of work.

2. De-duplication of Voter IDs

The ECI argues that linking these databases through an intermediate platform can help avoid duplicate voter ID cards when people move from villages to cities in search of work. Duplicate cards could, in theory, lead to significant electoral fraud or double voting. Linking the EPIC database to Aadhaar reduces duplication since Aadhaar details are collected using biometric information, which cannot be replicated. Consequently, this would allow migrants to vote outside of their hometowns since a change in residence can be updated on their Aadhaar Card, which is used to receive benefits, which can directly update the EPIC database as well. While there have been calls to allow migrant labourers to vote, given the staggering number of such

¹⁰ 'Over 300 Million Indians Couldn't Vote in This Election, They Won't Be Able to in 2024 Either,' *SabrangIndia*, 23 May 2019, https://sabrangindia.in/article/over-300-million-indians-couldnt-vote-election-they-wont-be-able-2024-either.

¹¹ Letter from CJP to the Election Commission of India and Ministry of Law, 10 July 2020, accessed 29 September 2020, https://cjp.org.in/let-migrant-vote/.

¹² Amrita Sharma et al., 'Political Inclusion of Seasonal Migrant Workers in India: Perceptions, Realities and Challenges' (Udaipur: Aajeevika Bureau, 2012),

https://www.aajeevika.org/assets/pdfs/Political%20Inclusion%200f%20Migrant%20Workers%20in%20India.pdf

¹³ S. Irudaya Rajan, Ashwin Kumar, and Heller Arokkiaraj, 'The Realities of Voting in India', *Economic and Political Weekly* 54, no. 18 (4 May 2019): 12–14.

¹⁴ Aditi Agarwal, 'EC Will Create a Platform for Aadhaar-Voter ID Linkage: Senior Election Commission Official', *MediaNama*, 19 February 2020, https://www.medianama.com/2020/02/223-voter-id-aadhaar-linkage-privacy-ensured-ec-official/





workers, no proposal from civil society has called for integration of Aadhaar with EPIC.¹⁵ The ECI's argument is that this linking will let people cast votes remotely and therefore not be disenfranchised.¹⁶ In fact, it is argued that the duplication could be eliminated by verifying one's identity using biometric information, reducing the need for extra information to be provided.¹⁷

The proposed amendment, as reported in *Medianama*, deems the linking to be voluntary, and not mandatory.¹⁸ This amendment does not remove other forms of identity deemed acceptable to receive and verify an EPIC card such as driving license, passport, utility bills and other documents, as seen in its enrolment forms.

Pitfalls of Integration

1. Legal and Privacy Concerns

The proposal fails to specify the extent of data sharing between the two databases, the methods through which consent will be obtained, and whether consent to link the databases can be revoked.

To obtain a voter ID card, or an Aadhaar card, one can use any of the prescribed documents.¹⁹ This information, when linked to the EPIC database, can result in targeted political advertising, and also disenfranchisement. There have been examples of targeted surveillance using Aadhaar information and demographic data. In Andhra Pradesh, 5.167 million families' locations could be tracked on a website run by the state government, using religion and caste as search criteria.²⁰ This publicly available list used Aadhaar numbers to match people to their

https://www.huffingtonpost.in/2018/04/25/aadhaar-seeding-fiasco-how-to-geo-locate-every-minority-family-in-ap-with-one-click _a_23419643/.

¹⁵ Teesta Setalvad, "The Migrant's Right to Vote: EC Must Ensure Optimal Conditions for Exercise of This Freedom', *The Indian Express*, 18 July 2020,

 $[\]underline{\text{https://indianexpress.com/article/opinion/columns/election-comission-right-to-vote-migrant-workers-6511095/.}$

¹⁶ Anubhuti Vishnoi, 'Election Commission Push for Pending Poll Reforms at Law Ministry Meet', *Economic Times*, 16 February 2020.

 $[\]frac{https://economic times.indiatimes.com/news/politics-and-nation/election-commission-push-for-pending-poll-reforms-at-law-ministry-meet/articleshow/74165073.cms.$

¹⁷ An implementational and technical issue arises when integration occurs, primarily that there is no way to ensure that one's voter ID and Aadhaar data are considered the same by the software used for such integration. The lack of clarity around the technical integration of such data could further disenfranchise people because of a lack of data verification.

¹⁸ It must be noted that even if consent is obtained to use personal data, the state can still impede one's right to privacy by using their data in other ways such as using their demographic data to target an individual etc.

¹⁹ To verify identity and residence, documents such as driving licenses, passports, bank statements, MGNREGA card, insurance statements, electricity and water bills, caste certificate and more, which are scanned are stored on the UIDAI database, are acceptable.

²⁰ This was a database of recipients of a government subsidy that used Aadhaar numbers as a unique identifier to compile detailed information about the scheme's beneficiaries. *HuffingtonPost India* also found the precise latitude and longitude of homes inhabited by Muslim families, Dalit families, Hindu homes and even Zorastrian families.

Aman Sethi, 'Aadhaar Seeding Fiasco: How To Geo-Locate By Caste and Religion In Andhra Pradesh With One Click', *HuffPost India*, 25 April 2018, sec. Tech,





demographic data and even their location. In the wrong hands, this data could be used to target specific groups, and strip many of the right to vote.²¹

If India passes a Personal Data Protection Bill and decides to press ahead with voter integration, it might be worth examining South Korea's data protection and voting regime since it mandates data minimisation. It has enabled limited forms of e-voting and other e-governance frameworks while ensuring strong data protection laws to facilitate this push.²² Its data protection regime applies to government entities as well, apart from private companies, with the burden of proof to prove that personal data was collected voluntarily falling on the data collector.²³ Moreover, for a government agency to share data across the government, the explicit consent of the individual in question must be obtained, and even then, the principle of data minimisation is to be followed.²⁴ A similar setup could ensure that limited demographic information is shared across the ECI and UIDAI to ensure that the privacy of voters is maintained, if the Personal Data Protection Bill has such limiting provisions. South Korea's regime should be considered as a template for India to follow.

2. Scope for Fraud

The scope for electoral fraud is widespread, not reduced by linking the EPIC database with the unverifiable UIDAI database. UIDAI in multiple court cases has admitted that it has no information about the enrolment operator, agency, or even their location while enrolling someone in Aadhaar, raising questions about dubious enrolment practices.²⁵ Multiple concerns regarding the safety of individual privacy in the Aadhaar database have been raised in the past. Many activists note that Aadhaar is prone to leaks and therefore can undermine the sanctity of

Sushovan Sircar, 'RTI Reveals Election Commission Linked Aadhaar And Voter IDs Without Consent', *BloombergQuint*, 15 November 2018,

https://www.bloombergquint.com/politics/election-commission-linking-voter-id-aadhaar-without-consent-reveals-rti.

Alex Wall, 'GDPR Matchup: South Korea's Personal Information Protection Act', IAPP, 8 January 2018,

https://iapp.org/news/a/gdpr-matchup-south-koreas-personal-information-protection-act/.

Personal Information Protection Act (PIPA) (2011), as amended upto 29 March 2016, Article 16, Republic of Korea, https://www.privacy.go.kr/eng/laws_view.do?nttId=8186&imgNo=3.

Government servants leave e-signatures when they enter and exit databases, to facilitate tracking of the use of personal data, and also have a multi-step process to authenticate a citizen's electronic identity to reduce fraud. A similar tracking mechanism can be crucial to preventing bureaucratic overreach.

²¹ Ibid.

²²South Korea is ranked second in the UN's e-governance survey, with many government services being available online, including voting. Korea, despite the wide penetration of internet governance and sharing of data across agencies, has a robust data protection law that is deemed to be one of the strictest in the world.

²³ Tina George Karippacheril et al., *Bringing Government into the 21st Century: The Korean Digital Governance Experience*, Directions in Development - Public Sector Governance (The World Bank, 2016), pages 70 and 123, https://doi.org/10.1596/978-1-4648-0881-4.

²⁴ PIPA (2011), Articles 18-20.

²⁵ 'The Curious Case of PAN-Aadhaar Linkage', 58.





the electoral roll.²⁶ UIDAI and MEITY, for the first time admitted to false Aadhaar cards being a problem in a written answer to Parliament during the 2020 monsoon session.²⁷

With this information in mind, the validity of voting cards that are authenticated by Aadhaar cards, which could be dubiously created, is put under question. Unless there is a way to verify the Aadhaar card used to verify one's EPIC card, the exercise's intended aim, to remove duplicate voters from the rolls, will be undermined.²⁸ Moreover, reports indicate that rather than cleaning up the electoral roll and removing duplicates, this exercise has led to disenfranchisement of voters instead.²⁹

This point is illustrated by examining the mandatory linking of Aadhaar and PAN cards in 2018.³⁰ Given that Aadhaar cards are now used to verify identity of the PAN holder,³¹ the authenticity of the Aadhaar cards will determine the authenticity of the PAN card. UIDAI has earlier accepted the scope of fraud in Aadhaar, and thus this could extend to fraud in PAN as well.³² This move further legitimises benami financial transactions by those who obtained a PAN card with a fake Aadhaar.³³ Applying this logic to the integration of EPIC and Aadhaar, any new

Reetika Khera, Dissent on Aadhaar: Big Data Meets Big Brother (Hyderabad, Telangana: The Orient Blackswan, 2019). Mardav Jain, 'The Aadhaar Card: Cybersecurity Issues with India's Biometric Experiment', The Henry M. Jackson School of International Studies, 9 May 2019,

https://jsis.washington.edu/news/the-aadhaar-card-cybersecurity-issues-with-indias-biometric-experiment/

Karan Saini, 'Aadhaar Remains an Unending Security Nightmare for a Billion Indians', The Wire, 11 May 2018,

https://thewire.in/government/aadhaar-remains-an-unending-security-nightmare-for-a-billion-indians.

Gautam S. Mengle, 'Major Aadhaar Data Leak Plugged: French Security Researcher', *The Hindu*, 20 March 2019, sec. Technology, https://www.thehindu.com/sci-tech/technology/major-aadhaar-data-leak-plugged-french-security-researcher/article26584981.ece. Security in UIDAI system

'UIDAI: Aadhaar Data Is Fully Safe', Economic Times, 5 January 2018,

 $\label{lem:https://economic times.indiatimes.com/news/politics-and-nation/aadhaar-data-is-fully-safe-uidai/articleshow/61725239.cms? from $$\equiv$mdr.$$

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https://bombayhighcourt.nic.in/generatenewauth.php?bhcpar=cGFoaDou-L3dyaXRlcmVhZGRhdGEvZGFoYS9hdXJjcmltaW5hbC8yMDE4LyZmbmFtZT1XUDE4MTExNzEyMTAxOC5wZGYmc21mbGFnPU4mcmp1ZGRhdGU9JnVwbG9hZGRoPTE5LzEwLzIwMTgmc3Bhc3NwaHJhc2U9MTUwODIwMjEzMDI5

 $\underline{\text{https://www.medianama.com/2020/09/223-parliament-watch-indirect-answers-week-2/.}}$

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²⁶There are a range of arguments in favour and against the view that Aadhaar has a leaky database. Proponents argue that the ease with which Aadhaar data can be found online and are available highlights how insecure its database is. UIDAI contends that the leakages occur by other government departments, not its own database. For further information on this topic see below:

²⁷ Aditya Chunduru, 'Parliament Watch: Confusing, Indirect Answers from Govt during Week 2', *MediaNama*, 25 September 2020, https://www.medianama.com/2020/09/223-parliament-watch-indirect-answers-week-2/.

²⁸ While the exact number of duplicate cards is unclear, in Andhra Pradesh, the YSRCP alleged that 20 lakh duplicate entries exist on the electoral rolls. The ECI has not published information regarding the same.

²⁹ Rachna Khaira and Aman Sethi, 'UIDAI's Voter ID-Aadhaar Linking Plans May Have Cost Millions Their Vote', *HuffPost India*, 9 November 2018, sec. Tech,

³⁰ The current digital infrastructure to facilitate integration across the databases is unclear. The PAN-Aadhaar linkage is a prior example of potential pitfalls with such an integration.

³¹ Aadhaar linkage to PAN makes it impossible to establish the identity of the PAN holder as it destroys the requirement of Section 13A(2) of the Income Tax Act, 1961, which placed the "responsibility of identifying the PAN holder on the assessing officer."

³²During the monsoon session of Parliament, it was reported that 40,000 fake Aadhaar cards were cancelled in 2020, however this is the first time that UIDAI has admitted to fraud in its systems.

The State of Maharashtra vs The Director, Unique Identification Authority of India (2018): Criminal Writ Petition No 1811 of 2017, Aurangabad Bench of Bombay High Court judgment dated 12 October 2018,

^{&#}x27;Parliament Watch: Confusing, Indirect Answers from Govt during Week 2',

³³ 'The Curious Case of PAN-Aadhaar Linkage,' 60.





EPIC cards issued using an unverifiable Aadhaar card could result in massive fraud, rather than securing the integrity of the electoral roll. The scope for abuse by political groups is extremely high if the linkage proposed between EPIC and Aadhaar matches the PAN-Aadhaar integration.

3. Concerns of Disenfranchisement

A further argument against the integration of EPIC and Aadhaar is that it is a redundant exercise, primarily because those who have obtained EPIC cards have already proven their citizenship and identity using more reliable documents, such as a driving license, passport, bills, and other proofs of identity and residence.³⁴ The process of such verification is prone to errors, undermining the very purpose of the exercise, as seen in the previously discussed case of Telangana, where 2 million voters were disenfranchised.³⁵

Reports by the World Bank and European Union on integrating social and electoral registries have argued strongly against such integration because of the scope for abuse and the complications in verifying data. The evidence shows that an integrated ID card, will disenfranchise voters due to a lack of documentation, undermining the very purpose of this integration. In an attempt to clean up electoral rolls, this exercise has the potential to disenfranchise existing voters.³⁶ Consequently, an integrated Aadhaar and Voter ID card could promote further disenfranchisement.

Conclusion

In 2019, Justice B.N. Srikrishna, Chairman of the Committee that drafted the Personal Data Protection Bill, called the ECI's proposal to link the two databases "most dangerous," arguing that "if [the government] can collate the data, [it] can profile human beings."³⁷ This note has already explained the ease with which governments can profile their citizens, as seen in Telangana and Andhra Pradesh, without robust legal hurdles to prevent the misuse and abuse of personal data.

In this note, we have examined the implications of the potential integration of Aadhaar and Election Cards. On balance, we argue against this move, in its proposed form. While we acknowledge that the move seems likely, given the government's desire to push forward with

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 $^{^{34}}$ 'Linking Aadhaar, Voter ID Unwelcome', $Deccan\ Herald,$ 2 March 2020,

https://www.deccanherald.com/opinion/second-edit/linking-aadhaar-voter-id-unwelcome-809939.html

³⁵ Between 2014-2018, 2.2 million voters were removed from voter rolls in Telangana. The Telangana Chief Election Officer attributed this to the voter purification exercise conducted in 2015.

Yunus Y. Lasania, '2.2 Million Voters Name Removed from Telangana Rolls: Chief Electoral Officer', *Livemint*, 24 September 2018, sec. politics,

https://www.livemint.com/Politics/oCk3dWY6fVTTlQfsfbdyCN/22-million-voters-missing-from-Telangana-rolls-Chief-elect.html. ³⁶ Tova Wang, 'Voter Identification Requirements and Public International Law: An Examination of Africa and Latin America' (The Carter Centre, 2012), https://www.cartercenter.org/resources/pdfs/peace/democracy/des/voter-identification-requirements.pdf. 'Integrating Social Registry with ID Systems' (The World Bank, n.d.), https://olc.worldbank.org/sites/default/files/3.pdf.

³⁷ Sushovan Sircar, 'Most Dangerous Situation: Justice Srikrishna on EC-Aadhaar Linking', *BloombergQuint*, 29 August 2019, https://www.bloombergquint.com/law-and-policy/aadhaar-election-commission-voter-id-linking-most-dangerous-situation-justice-srikrishna.





this proposal and its majorities in Parliament, the exercise raises serious questions about the privacy of voters, and by extension, the sanctity of the electoral roll, undermining the very justification for the integration.

On balance, the proposed amendment in its current form does not address the right to privacy that is guaranteed to individual citizens, and does not address the technological mechanism through which an integration would take place. Data minimisation with electronic signatures might be a way to ensure that individual data is not abused by the government, but given previous attempts at integrating social registries with Aadhaar, it seems unlikely. Given the lack of clarity on the mechanism of this proposed integration, we would recommend that UIDAI and the ECI reconsider this proposal until clear safeguards to protect individual privacy are made clear, until the databases are further secured to prevent potential leaks, and processes and mechanisms to prevent disenfranchisement of voters during this exercise are developed.





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https://www.huffingtonpost.in/2018/11/08/election-commission-uidai-plan-to-link-aadhaar-to-voter-id s-may-have-robbed-millions-of-their-vote a 23584297/.

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About Data Governance Network

Data Governance Network The Data Governance Network is developing a multi-disciplinary community of researchers tackling India's next policy frontiers: data-enabled policymaking and the digital economy. At DGN, we work to cultivate and communicate research stemming from diverse viewpoints on market regulation, information privacy and digital rights. Our hope is to generate balanced and networked perspectives on data governance — thereby helping governments make smart policy choices which advance the empowerment and protection of individuals in today's data-rich environment.

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IDFC Institute has been set up as a research-focused think/do tank to investigate the political, economic and spatial dimensions of India's ongoing transition from a low income, state-led country to a prosperous market-based economy. We provide in-depth, actionable research and recommendations that are grounded in a contextual understanding of the political economy of execution. Our work rests on three pillars – 'State and the Citizen', 'Strengthening Institutions', and 'Urbanisation'. The State and the Citizen pillar covers the design and delivery of public goods, ranging from healthcare and infrastructure to a robust data protection regime. The Strengthening Institutions pillar focuses on improving the functioning and responsiveness of institutions. Finally, the Urbanisation pillar focuses on the historic transformation of India from a primarily rural to largely urban country. All our research, papers, databases, and recommendations are in the public domain and freely accessible through www.idfcinstitute.org.

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