

# eTransactions = **Eliminated** Transactions

*(How sometimes Minimum Government can be Better Governance)*

*By Rajesh Aggarwal, Principal Secretary IT, Govt. of Maharashtra*

The Central and State Governments are focusing on e-Transactions or *electronic* transactions. Electronic transactions allow citizens to access citizen services conveniently without having to visit Government offices. Services can be accessed either through the Common Service Centers (CSCs) or from one's home via internet. The eTaal Portal ([www.eTaal.gov.in](http://www.eTaal.gov.in)) has also set in a sense of competition among states for providing more and more electronic transactions.

While e-Transactions have brought in greater transparency into Government functioning and in ensuring better service delivery, but it also runs the risk of processes and services being computerized without assessing whether the service is actually needed and whether it is adding any value to the overall process. So, there is an urgent need to look beyond electronic transactions and see if certain transaction can actually be eliminated instead of being computerized. Herein lies the concept of '*Eliminated Transactions*'. Let us look at an example in the context of Education. Every year, students taking admission in Junior College would have to furnish Domicile Certificate. This leads to a mad scramble among lakhs of students for getting the certificates before the admission process. Let us see how to make this process citizen friendly.

*SCENARIO 1:* Students run around to various Government offices at Tahsil (Taluka) and District levels. They pay to touts to know the procedure, to get the Application Form, fill up the complicated form and various annexures, go to Taluka Treasury Bank to pay the Government fees by Challan, and then go through a tout to get the Domicile certificate, or waste multiple trips and days to get the Certificate.

*SCENARIO 2:* Government Machinery holds Special Camps ("Government at your doorsteps") with senior officials and entire decision making machinery present. You go there, stand in long queues, but at the end of the day, you get your Certificate.

*SCENARIO 3:* You go to the nearest CSC (Citizen Service Centre) in or nearby your village, fill up the Application form and the “facilitation fees”, get a computerized receipt, go back after three four days, and pick up your Domicile Certificate.

*SCENARIO 4:* You go to the Citizen Services Portal of the Government, fill up the Form online, upload your documents, pay the fees by Net Banking or Credit/Debit Card online, and after a few days, get a digitally signed certificate by email.

*SCENARIO 5:* Government looks at the problem in a holistic manner and asks the question – *Is this certificate needed at all and is it adding any value?* So, instead of looking at avenues of computerizing this transaction, the State looks at eliminating the same. Accordingly, a decision is taken that any student who has appeared for the 10<sup>th</sup> standard examination from the State need not submit a domicile certificate for admission to Junior College. This not only simplifies the process, but results in greater ease and convenience to the students. **Thus, instead of going for electronic transactions for every service, there is a need to look at which processes/services can be eliminated.**

This Elimination of Transactions can happen in 80% of the transactions a citizen is made to do! Who asks for copies of Land Title? In 90% cases, it is the Government (the Cooperative Bank for Farmer Loans, the Stamp Duty Registrar for sale/purchase/rental of properties etc.). And who gives the Land Title certificate? The Government itself.

Perhaps a Law needs to be enacted, BANNING a Government Department or an Institution to ask for copy of a document from a citizen, if ANY Government department is the custodian of that document. The citizen should just indicate the number (like student roll number, or Land Plot number), and the SERVER to SERVER internal transaction between various government departments should verify and get the details. This simplifies citizen’s life, and makes Transactions faster and eliminates frauds. Apart from massive digitization of legacy data, simplification and computerization of processes, standardization of metadata etc., it also needs an easy, verifiable citizen authentication process. This is where eKYC process of Aadhaar will come in handy. For example, Maharashtra Stamp Duty Registration office has allowed people to print Rental Lease agreements from home by filling up a form online, paying fees online, and UID linked online authentication of owner and tenant. No need to go to any government office!

Many of you have read my freewheeling Paper “eGov 0.0 – A Primer on eGovernance”, which is available at [www.ilovemaths.com/rajesh/egov.pdf](http://www.ilovemaths.com/rajesh/egov.pdf)

*Here are a few extracts from that paper, indicating the need of drastically reducing the paperwork, and simplifying the citizens’ lives:*

..... Before we start “computerising” any activity, the first question we must ask ourselves is - should the Government be doing this activity at all (like Octroi)? If we can rise above our narrow department view and take a macro view, or think from taxpayer’s point of view, the answer in many cases would be NO. Do some dispassionate analysis whether your department or office should exist at all. Does it exist in developed countries? Is it a legacy organ like appendix which has now lost its relevance, is painful to the taxpayer, and needs removal? In that case, rather than think about “computerisation”, think about “closure”.

..... Ideal situation is to eliminate ALL physical interaction of the citizen with the government, replacing it with online systems for payments, SMS/eMail/IVR systems for complaints and Application Status etc., an outsourced computerised Front Desk for submitting or receiving physical papers, and a courier system for delivering papers from Government to citizen.

..... There is a GIGO principle (Garbage In, Garbage Out) in the Computer World. Unless your input and the process is clean, you will not get butter after churning, you will only get garbage (using a mild word here, for fear of censorship).

..... Be RUTHLESS. Take out Scissors and CHOP CHOP CHOP your activity. Do what is called BPR (Business Process Re-engineering) or GPR (Government Process Re-engineering).

..... Our Acts and Rules frequently need drastic changes - many Acts during British Times were made to harass, control, subdue the citizens or to deprive them of legitimate rights - many Acts need to change due to development of new Technologies (e.g. introducing options of online payments, digital signatures; transport has moved beyond horses, communication has moved beyond telegraph) - many Acts need to change with the change in attitudes and behaviour over time (e.g. censorship standards, Right to Information, Privacy issues, need to decentralize and de-regulate, trust more and inspect less and so on). Are you asking citizens to submit some document in Triplicate? Do you ask them to get the zerox copy verified from a Gazetted Officer or a Notary? **Do you ask them for**

**a big sheaf of Annexures (accompanying documents)? Does your Application Form have 100 pieces of information asked, when 10 would be sufficient?** Do you give a receipt to the citizen, or can the babudom happily lose papers? Is the payment process simple and convenient, or does the citizen waste one full day and more money in transport than the government fee itself? (Can the citizen pay online or at a shop/CSC near his home, or is he required to waste a day and money going to Treasury Bank for a challan?) Do you give a commitment regarding the Time Frame in which citizen's work would be done? (This is the thing called Citizen Charter). Does the File get approved with just two-three steps, or does it go round and round with twenty Human Touch Points (and a few Monkey touch points if your file is in offices on Raisina Hills)? Can you intimate the citizen of status of his Application by a SMS, email or a phone call? Can you deliver the end result to the citizen in a painless way, at his home or near his home? (Getting a courier at Home is better than going multiple times to a government office to get your document – ration card, passport etc.). Can you **DRASTICALLY REDUCE** and rationalise the existing procedures and make the citizen feel the dignity of living in a democratic country?