

MGNREGA as a Technological Laboratory: Assessment of wage payment delays for Aadhaar-based payments and impact on delays due to payments trifurcation by caste

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Abstract

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is India's rural employment guarantee programme that provides 100 days of work to each household, and mandates payment of wages within 15 days of completion of work. MGNREGA has been subject to many technological interventions purported to improve efficiency and transparency. Many of these interventions were introduced without any consultation or scientific piloting. Consequently, some have violated the clauses of the Act, adversely affecting programme implementation. We demonstrate how two such digital technological interventions in MGNREGA - segregation of wage payments by caste, and Aadhaar-Based Payment System (ABPS) - have violated MGNREGA clauses. Our analysis is based on 31.36 million transactions across 10 states from Financial Year 2021-22 crawled from the programme's Management Information System (MIS). 63% wage payments were delayed beyond the mandated 7 days by the union government and 42% were delayed beyond 15 days. We use the percentage of transactions processed within the mandated time by the union government as the metric to assess the performance. Notwithstanding delays in wage payments, we find there is a statistically significant difference in the time taken to process payments across caste. This is also the first large-scale data-based evidence demonstrating no statistically significant difference in the time taken to process wage payments through ABPS compared with traditional account-based payments. We also examine official government circulars, documents retrieved using Right to Information responses combined with our immersive fieldwork to underscore our findings. In summary, we argue that any digital technology introduced in MGNREGA or any other social policy must be done through a consultative process, giving centrality to workers' rights.

Section 1: Introduction

India's social protection measures were put to a taxing test in the pandemic years and there are many lessons to be learned on the design, architecture and implementation of some of these measures (Azim Premji University 2021). Despite challenges, two rights-based social protection measures - the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) and the National Food Security Act (NFSA) -- stood out.

The MGNREGA, enacted in 2005, is a right to work act which guarantees 100 days of employment annually on demand to every rural household. Its provisions amount to justiciable rights. MGNREGA includes several progressive provisions such as an unemployment allowance to be paid if work is not provided within 15 days of demanding it, and a compensation to be paid to workers for each day's delay if wages are not paid within 15 days of completion of work. Each household has a unique job card which serves as the essential document that maps each household's work demand and wage payments. Additionally, the programme ensures equal pay for men and women. The Act is meant to provide relief from ecological and agrarian distress through the creation of long-term sustainable assets for water and soil conservation, drought proofing, rural connectivity, etc. In spite of the programme functioning at half its mandated capacity owing to budget and supply constraints and despite numerous implementation challenges, it has had a far-reaching impact. The World Bank recognised MGNREGA as the world's largest public works programme, providing social security to as much as 15 percent of the country's population. (World Bank, 2015)

As a means to ensure proactive public disclosure of information, MGNREGA became the first policy to have a real-time online transaction system referred to as the Management Information System (henceforth MIS). Through the MIS, there has been a digitisation of every process within MGNREGA - from the registration of a worker and their demand for work, to the work allotment, work attendance records, and finally the payment. The MIS also makes all this information available online. In this sense, the MIS is expected to serve three diverse purposes: (a) a tool for administrative efficiency (b) a platform for transparency and (c) for monitoring. Overloading one platform to perform such diverse objectives has created tensions between worker-centricity, government accountability and efficiency. Being the de facto implementation engine, there is a strong critique of how it has become a tool to subvert workers' rights and to further centralise the Act which goes against the grain of the principles of the Act (Dutta, 2016; Aggarwal, 2017; Dutta, 2018; Buddha, Dhorajiwala, and Narayanan, 2021; Buddha and Kagga, 2023).

Presence of intermediaries (commonly known as middlemen) and petty corruption has been a chronic problem in MGNREGA. For instance, private contractors and usage of heavy machines are banned as per the Act. Finding ways to check such forms of corruption and increase efficiency has been a central preoccupation for governments over the years and digital solutions have found currency. While there are some merits in this, over the years, this belief has led to a cultism of techno-solutionism as the only way out, making MGNREGA a technological laboratory for social policies. However, such a techno-solutionist belief has pitfalls as it does not account for local contexts and can, in fact, create newer intermediaries and new forms of corruption (Vivek et al. 2018). Most notable among digital interventions in social policies as a means to improve efficiency, reduce intermediaries and prevent corruption has

been the introduction of Aadhaar.² For an early assessment of Aadhaar in social protection programmes, see Khera (2017). In MGNREGA, Aadhaar plays a role at three levels:

- **Verification of Job Cards:** Seeding the Aadhaar numbers of workers with the MGNREGA job card. Subsequently, the information in the job card is authenticated against the information in the Aadhaar database.
- **Directing Payment:** Making the payment through the Aadhaar Payment Bridge System (APBS), wherein Aadhaar is the financial address of the individual.
- **Withdrawing Money:** Withdrawing money from private individuals running Customer Service Points (CSPs)/ banking kiosks or through Business Correspondents (BCs) through Aadhaar based biometric authentication. This requires the individual to seed their bank account with their Aadhaar number. This is known as the Aadhaar enabled Payment System (AePS).

While there is some definitional clarity on the differences between APBS and AePS, there is no such definitional clarity on the steps constituting the popular term Aadhaar Based Payment Systems (ABPS). In such a scenario, we refer to the combination of job card verification and directing the payment through Aadhaar to constitute ABPS. The ABPS mode of wage payments has been existing since 2016 but till recently it existed as an option in addition to the traditional, well understood payment mode called the account-based system. But as per a recent circular dated January 30, 2023, the union government has made ABPS mandatory (MoRD, 2023a). Regardless of MGNREGA, most Aadhaar-linked bank accounts in rural areas are presumably automatically part of the AePS where informed consent to be part of AePS gets routinely violated. There is a huge amount of unchecked corruption in many parts of India where users are routinely overcharged or even fleeced while making AePS transactions (LibTech India, 2020).

In 2021, the union government had issued a circular to segregate wage payments based on the caste category of the workers. This was done by modifying the existing electronic channel of payments and creating three different pathways; one electronic pathway for Schedule Caste (SC) workers, one for Scheduled Tribe (ST) workers and one for workers of 'Other' caste category. This not only led to tensions along caste and communal lines at worksites but also increased the workload for field officials. What stands out in digital interventions in MGNREGA is the lack of any consultative process or independent pilots to evaluate the costs and benefits of such technologies. A recent example is the newly-mandated National Mobile Monitoring System (NNMS) application that records real-time, geo-tagged attendance of workers. As per the MGNREG Act, copies of attendance registers must be available for inspection by anyone. On grounds that these were fudged, they were phased out, first through the introduction of electronic muster rolls in 2018 and recently by the NNMS. This has led to new obstacles where people have been made to work without paying them (Buddha and Tamang, 2022; Aafaq, 2023). Many academics have pointed out the nature of opacity and taxonomies of exclusions mediated by technologies (Dréze, 2018; Chaudhuri 2019; LibTech India, 2020; Narayanan, 2023). However, the union government has not been able to produce any concrete evidence on such initiatives improving workers' rights or in yielding efficiency gains. On the contrary, there is evidence demonstrating that workers are often discouraged to pursue MGNREGA work (Narayanan et al. 2017).

² Aadhaar is a 12-digit unique identity number that can be obtained by residents of India, based on their biometric and demographic data.

From a theoretical standpoint, what we therefore observe are two competing perspectives. From the state's perspective, digital technologies are aimed to improve efficiency and reduce inclusion errors. From the perspective of citizens and rights-based civil society groups, there is an increasing apprehension that untested technologies introduced without consultation impede the rights of workers and result in exclusions.

The state's perspective on digital technologies in MGNREGA can be likened as 'high modernist' interventions in the spirit of the seminal work of James Scott called 'Seeing Like A State' (Scott, 1999). High modernists are likely to find standardised technological apparatus appealing as tools for governance and tend to ignore the ancient Greek idea of 'metis' which can roughly be translated as practical/local knowledge or common wisdom. As a consequence, multiple state actors at various levels of the administrative hierarchy become cogs in such a technological platform because the controls are centralised. As a corollary, within this framework, the state refers to rights-holders as 'beneficiaries', making the state seem to divest its responsibility to uphold citizens' rights and instead appear like a benefactor. From the rights-holders' perspective, high modernist interventions introduced by the state, such as the introduction of some digital systems in MGNREGA, can be assessed on principles of data justice. Data justice can be understood as "fairness in the way people are made visible, represented and treated as a result of their production of digital data" (Taylor, 2017). Using this framework, Maseiro and Das (2019) expand the scope of understanding data injustice produced due to digital identity systems. They conceptualise three forms of data injustices -- legal, informational and design related -- that arise through such digital identity systems.

We use a combination of large-scale data analysis using the MGNREGA programme data obtained from the MIS, immersive field work and analysing official government documents to demonstrate how two high modernist interventions have resulted in perpetuating legal and data injustices. The two interventions that we investigate are segregation of payments by caste and the introduction of ABPS. Our analysis is based on a total of 31.36 million wage transactions sampled from 327 blocks³ across 10 states from the financial year (FY) 2021-22. The total amount involved in these transactions is Rs. 46.02 billion. Our analysis is the first large-scale data-based analysis that examines the impact of these two digital interventions.

We use the time taken by the union government in transferring wages to MGNREGA workers as a metric of efficiency. As per the guidelines of the Act, the union government is mandated to transfer wages within seven days of receiving electronic invoices from the constituent states. Our outcome variable is the percentage of transactions for which the union government completed its payment within seven days. To be more conservative, we also use the percentage of transactions completed within 15 days.

Our findings suggest that there was a statistically significant difference in the time taken to process payments across caste lines. 63% wage payments were delayed beyond the mandated 7 days by the union government and 42% were delayed beyond 15 days. Wage payments for 47% of Scheduled Caste (SC) workers were processed on time; in

³Block is a subdistrict unit. Multiple blocks form a district and multiple districts constitute a state.

comparison, this figure was 42% for Scheduled Tribe (ST) workers, and only 33% for general category ('Other') workers. Further, the analysis also shows that there is no statistically significant difference in the time taken to process wage payments through ABPS and through account-based systems. Through document analysis based on responses sought under the Right to Information Act (RTI) and immersive field work, we observe that a move to make ABPS mandatory contradicts the efficiency or transparency arguments propounded by the union government.⁴ On the contrary, we argue that it has led to more opacity without any gains in improving timely payments.

The circular issued to create different pathways for payments to different caste categories has since been revoked due to enormous public pressure but the union government has neither acknowledged nor has accepted accountability for the damages induced by this move. The union government has now made ABPS mandatory for MGNREGA wage payments from 1 September 2023 (Chitlangia 2023) on the grounds that ABPS leads to timely payment of wages, improved efficiency and transparency. Taken together, these moves have only exacerbated the hardships faced by workers with questionable benefits.

In section 2, we discuss the wage payments process in MGNREGA, show the extent of funds crunch over the years and how the fund crunch has a direct bearing in the delay of wage payments and, discuss the two interventions – segregation of payments on the basis of caste and introduction of ABPS – in detail. In section 3, using government circulars and responses from the RTI act we contrast the union government's narrative on ABPS juxtaposed with realities based on voices from the ground and programme data. The methodology, sampling and the model for our analysis are presented in Section 4 and the results are shown in Section 5. Section 6 concludes with a discussion on the finding followed with an Appendix with additional figures and results.

Section 2: MGNREGA Wage Payments and Delays

2.1 Brief timeline of the MGNREGA Wage Payment System

The MGNREGA wage payment system has witnessed multiple transformations over the years. At first, wage payments were made in cash through the Gram Panchayat (GP). The wages of all workers in the GP was received by the GP administration's account, and was disbursed in cash to workers in a public place. Following this, in 2008, state governments were instructed to open accounts for MGNREGA workers in banks or post offices. Payments were now to be made by the GP administration in the form of account payee cheques to workers. This was considered an important step in reducing leakages, and in ensuring transparency.

2012 was the year when the Ministry of Rural Development (MoRD) introduced the electronic fund management system, or the e-fms. The e-fms enabled the payment of wages directly to workers' accounts by the state government. The 2013 MGNREGA guidelines released by the MoRD emphasised mechanisms for increasing transparency: wall

⁴ For document analysis we examine official communication released by the MoRD including letters, circulars, and notifications. Additionally, we analyse RTI responses submitted by the MoRD. The RTI applications we examine were filed by Kambhatla (2016), Narayanan (2022), Tamang (2023), Chakradhar (2023), Dréze (2023). The RTI responses have been compiled in a Google Drive folder [here](#).

paintings, wage payment slips, SMS alerts, and door-to-door dissemination of information were suggested to ensure worker awareness. Over time, these measures have disappeared. Post offices have also slowly been phased out as a payment agency.

In 2016 the MGNREGA payment system was further centralised with the introduction of the National electronic fund management system, or the Ne-fms. The Ne-fms enabled the union government to directly transfer wages to the workers' bank accounts. The Ne-fms operates through two channels: wage payments can be account-based and Aadhaar based. Ne-fms is the payment infrastructure that MGNREGA uses even today.

2.2 MGNREGA Wage Payment Process

The MGNREGA wage payment process begins when a period of work ends, as designated by an electronic muster roll⁵ (eMR). An eMR contains details about the work done, details about the workers who worked, and the start and end dates of that eMR. At the end of the designated work period, attendance and the amount of work done are marked on the eMR, and it is entered on to the MGNREGA MIS. Section 3 of the MGNREG Act says that the wages for a completed muster roll for work must be paid within 15 days of completion of work, failing which the workers are entitled to compensation (0.05% per day of wages earned) for each day's delay.

There are two broad stages in the wage payment process. Stage 1 begins with the closure of the eMR and data entry on the MIS by the block-level computer operator. Subsequently, a wagelist and an electronic Funds Transfer Order (FTO) are generated containing the details required to calculate the wages due to workers. The FTO then requires two digital signatures by panchayat/block officials. Stage 1 ends with the signatures on the FTO, which are interpreted as the approval to pay workers. As per official guidelines, Stage 1 must be completed within 8 days.

Stage 2 begins once the approved FTO is digitally sent on to the union government, after which the MoRD transfers the wages directly to the bank account of the workers. Stage 2 is mandated to be completed within 7 days. Stage 1 is the constituent state government's responsibility and stage 2 is the union government's responsibility. The MIS only calculates and shows stage 1 delays. Stage 2 delays are not accurately reflected on the MIS and thereby the extent of delays and the delay compensation thereof remain unaccounted. From the MIS, we can only discern that stage 1 has been completed within 15 days and not whether it has been completed within the mandated 8 days period. Stage 1 of 94% of wage payments in FY 2021-22 was done within 15 days. Stage 2 delays continue to be unaccounted and high (LibTech India, 2021).

An analysis of 9 million MGNREGA transactions from FY 16-17 showed that only 21 percent of the wage payments were fully completed (stage 1+stage 2) within 15 days (Narayanan, Dhorajiwala and Golani, 2019). These were acknowledged by the Ministry of Finance in an internal memorandum (Department of Expenditure, 2017) and the Supreme Court. The Supreme Court gave strong orders to the union government to pay the workers for the full extent of delay, but the delay compensation norms continue to be violated (The Supreme Court of India, 2018). In continuation, an analysis of 17 million transactions from the first half of FY 2021-22 showed that only 29% of

⁵ Muster roll is an attendance register containing job card details of workers and the number of days a worker has worked

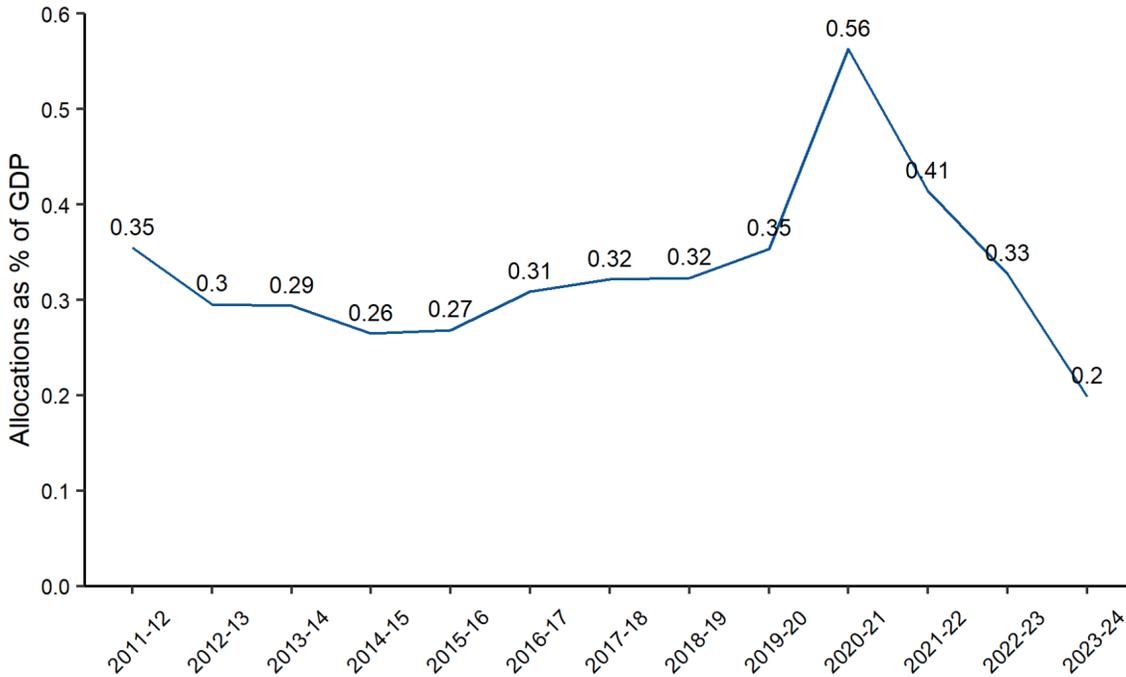


Fig. 1 MGNREGA allocation as a percentage of GDP for the financial years 2011-12 to 2023-24

Source: PAEG & NSM (2023)

transactions had actually been processed within the stipulated 7 day period by the union government (LibTech India, 2021).

The memorandum issued by the Department of Expenditure in 2017 clearly acknowledged that insufficient funds have a direct bearing on delays in wage payments, and yet each year's budget estimate remains woefully low. Moreover, one-fifth of each year's allocation in the last five years have been spent in clearing pending liabilities of previous years. (PAEG & NSM, 2023) And, contrary to the claims made by the MoRD (MoRD, 2023b), adequate funds are not released throughout the financial year as per the demand for MGNREGA work. In reality, the initial budget allocation acts as a ceiling on the amount of work that can be allocated in each panchayat making the programme supply driven.

Lack of adequate budget allocation not only leads to a violation of the timely payment of wages but also leads to suppression of work demand. Media reports have previously highlighted how Programme Officers were instructed by the MoRD to not generate any more work since funds were drying up (Sethi, 2016). A study done by Azim Premji University illustrates that even when the need for MGNREGA was at its peak during the pandemic, despite needing, as many as 39% of households in the study blocks could not get a single day of work (Azim Premji University, 2022). The study demonstrated that, to meet the full extent of work demand, as a conservative estimate, the budget allocation should have been at least four times more than what was allocated. This is in line with the demands of various academics and citizen action groups that the MGNREGA budget should at least be 1% of the GDP. World Bank researchers had put this at 1.7% of the GDP for a robust implementation of the programme. (Murgai and Ravallion, 2005) However, as Figure 1 illustrates, the budget allocation in FY 2021-22 was merely 0.41% of the GDP which has

declined further to 0.2% of the GDP in FY 2023-24. Even in the year of the national lockdown (FY 2020-21), when the budget allocation was highest in nominal terms, it was just 0.56% of the GDP.

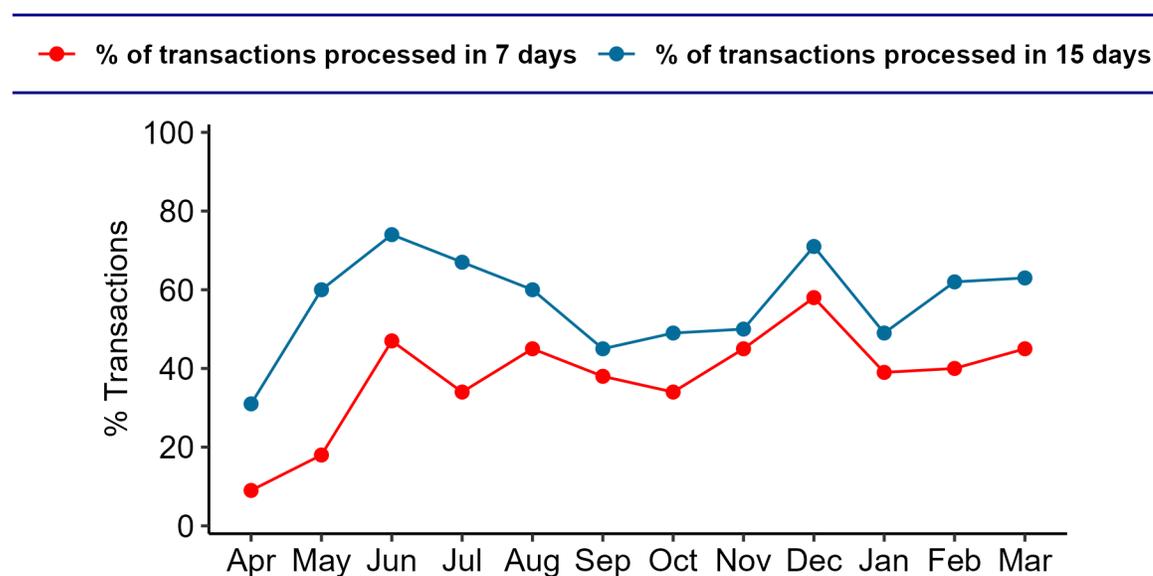


Fig. 2 Percentage of transactions processed within 7 and 15 days over the months in FY 2021-22

The impact of inadequate budget on wage payment delays can be seen in our findings as well. We analyse the percentage of transactions that were processed in 7 and 15 days over the months of the FY 2021-22.

Figure 2 illustrates how funds dried up around September and despite additional fund allocation in quarter three (MoRD, 2020), funds again dried up by February-March. The percentage of transactions processed within 7 days never exceeded 50% throughout the year. Even by giving double the amount of time mandated officially, we see that the percentage of transactions processed within 15 days ranged between 40% (September) and 75% (June). This suggests that the budget acts as a significant constraint on the timely payment of wages.

An interesting anomaly in Figure 2 is the relatively low percentage of transactions processed within 7/15 days in April. Historically, wage payments are processed relatively quickly in April, since the programme is flush with funds at the beginning of the FY. The introduction of the trifurcation of MGNREGA wage payments by caste in March 2021 created significant confusion among block and district officials due to the change in procedure. Our conversations with field functionaries and block computer operators, who are responsible for all data-entry on the MIS, indicate that the sudden change in the payment process and lack of clear instructions led to delays in payments in April. By May, the caste-based trifurcation of wage payments had been better understood by block officials, and timely payments had picked up again only to be delayed again due to insufficient funds.

2.3 Caste Segregation in MGNREGA Wage Payments

In March 2021, the MoRD issued a circular modifying the wage payments architecture further by segregating the payments by the caste category of the workers (MoRD, 2021). In this paper, we refer to this as ‘caste trifurcation’, since the payments were divided into three channels.

Until this circular was introduced, two FTOs were generated each for account-based wage payments and for ABPS payments for all the workers who had worked in the same eMR, and all of their wages were processed together. After the circular on payments by caste, separate FTOs were generated for each category of worker, i.e., separate ones for SC workers, separate for ST workers and separate for ‘Other’ caste even if they all worked in the same worksite. Even within each caste category, account-based and ABPS FTOs were generated separately, leading to six FTOs for each eMR. Now, wages of SC, ST, and Other workers were paid at different times, even if they had worked together in the same eMR. The difference in payment time varied substantially, with there being differences of more than a month in some cases. The increase in FTOs to be generated also increased administrative workload for block-level officers.

While affirmative action is important, trifurcation of MGNREGA wage payments by caste did not help marginalised communities. Across states, there were reports that this move led to increased friction between communities, and even communal tensions in areas where the ‘Other’ category was predominantly Muslim. (Moudgal, 2021) Panchayat functionaries like MGNREGA Mates reported facing accusations of casteism, even though they have no role in the wage payments process. Block officials and computer operators also reported that their workload increased.

The MoRD never gave a clear reason for this move. A statement was released after news reports highlighted problems being caused by the trifurcation, wherein the MoRD merely said “For better accounting purpose, it has been decided, in consultation with Department of Expenditure, to have a category-wise (SC, ST and others) wage payment system.” (Sood, 2021) The circular was revoked on 1 November, 2021 but continued to be operational till the end of the financial year 2021-22. (Jebaraj, 2021).

2.4 Account and Aadhaar based payments

There are two modalities for transferring wage payments to MGNREGA workers: account-based payment and ABPS. Account-based payments are simple bank transfers using the worker’s name, her account number, and the bank’s IFSC. This is like a NEFT bank transfer. These are linked to each worker’s job card number. Any changes or corrections in the account-based payment systems can be done locally at the block computer office using the block computer operator’s login credentials.

ABPS uses the worker’s unique 12-digit Aadhaar number as their financial address. For ABPS, a worker’s Aadhaar details must be seeded to her job card; her Aadhaar details must be seeded to her bank account, the worker’s Aadhaar must be mapped with the National Payments Corporation of India (NPCI) database. Finally, the bank’s institutional identification number (IIN) must itself be mapped with the NPCI database. If a worker has multiple

Aadhaar linked bank accounts, then with ABPS, money sent is supposedly credited to the last-Aadhaar-linked-account; a source of much confusion for citizens.

A clarification must be made here: the Aadhaar payment system is technically referred to as the Aadhaar Payments Bridge System, or APBS. However, MoRD documents and communications seem to be using APBS and ABPS interchangeably. For the purpose of our paper, we use ABPS since that is the terminology recent MoRD communication uses. In our interpretation, ABPS is essentially APBS as it operates within the MGNREGA infrastructure, which refers to Aadhaar seeding and authentication along with the APBS.

While the process of shifting towards ABPS started in 2013, a major push came from the government from 2014-15. This was a part of the National Democratic Alliance (NDA) government's flagship Jan dhan, Aadhaar, Mobile (JAM) trinity. Since then, the union government has set targets for Aadhaar seeding for many things, from trying to link 1 billion bank accounts with Aadhaar in 2017, to linking rights and entitlement holders of many social security schemes.

In January 2023, the MoRD released a circular mandating the use of ABPS for all MGNREGA wage payments across the country. (MoRD, 2023a) At the time, only 43% of MGNREGA workers were eligible for ABPS payments. Since then, the MoRD has extended the deadline for mandatory Aadhaar seeding and ABPS multiple times because of public pressure and the difficulties faced by states in meeting targets. Our field work, also corroborated by news reports, suggest that officials are deleting job cards in order to show higher compliance with ABPS. (Nair, 2023) The current deadline is 31 August, 2023. Even as of 28 August 2023, 41% of all workers remain ineligible for ABPS⁶. Our findings are highly relevant in this context.

As we articulate in Section 6, the opacity of the ABPS architecture has made it nearly impossible for workers to track which account their payment has been deposited in. This has deprived the workers of their right to work and wages. As we elaborate in section 3, the responses given by the MoRD on the rush to make ABPS mandatory lack any clear rationale.

Section 3: The Aadhaar story

In this section we analyse official MoRD communications, as well as responses submitted by the MoRD to RTI requests filed by various individuals.

A 2017 notification issued by the MoRD says that MGNREGA workers are required to undergo Aadhaar authentication, and if the worker is not enrolled in Aadhaar yet, they are required to get an Aadhaar card made. (MoRD, 2017) At this point the Aadhaar card was not mandatory for working in MGNREGA although a push to integrate Aadhaar had begun. Subsequent circulars from 2017 till 2022 re-emphasise this push, repeatedly asking

⁶ Source: MGNREGA MIS Report 1.1.9, Aadhaar authentication status report, accessed 28 August 2023.

<https://docs.google.com/spreadsheets/d/1zGROWfRlyWfFQ7lKAw7lgdZAJgFPRgoK/edit?usp=sharing&ouid=108699161664345791979&rtpof=true&sd=true>

administrators to ensure that the Aadhaar cards of workers be seeded with their MGNREGA job cards. This process culminated on 30 January 2023, when the MoRD mandated the ABPS for all wage payments in MGNREGA with effect from 1 February 2023. (MoRD, 2023a)

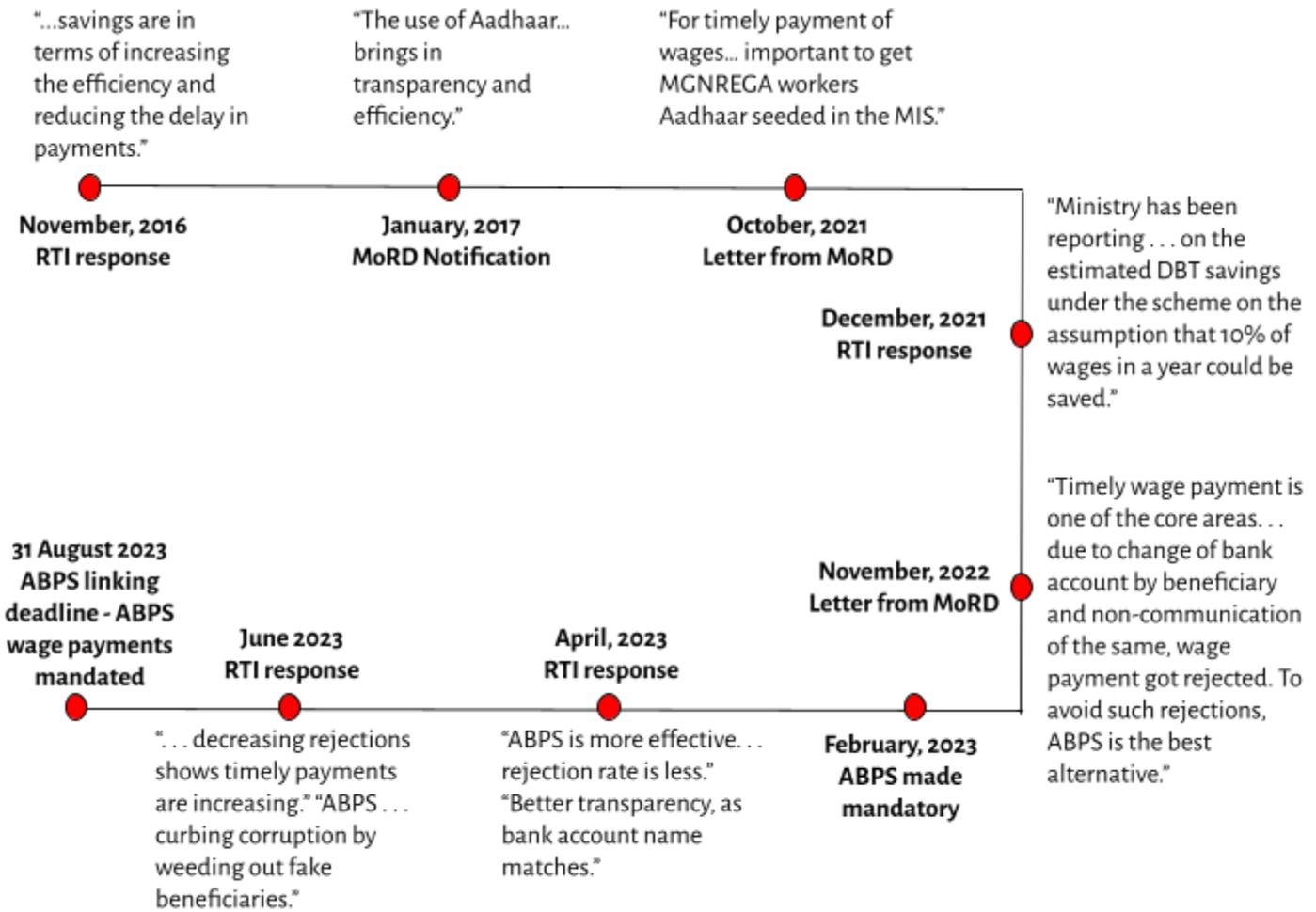


Fig. 3 Timeline of shifting goalposts in ABPS

Source: Compiled on the basis of official MoRD communications and RTI responses between 2016 and 2023.

In its various letters and orders, as well as in responses to RTIs, the MoRD has given varying reasons for ABPS payments being 'better' than account-based payments. At different times, the MoRD has claimed that ABPS are more efficient, they improve transparency, and they reduce rejections in payments. However, till date, the union government has not released any data or provided any evidence for these claims. On the other hand, there is a significant body of workers' voices and other evidence from the ground that shows ABPS payments actually reduce transparency and make payment rejections much harder to resolve. Below we present a timeline of the MoRD's 'shifting goalposts' when it comes to the ABPS. Each of the quoted statements is taken verbatim from either MoRD releases or from responses obtained using the RTI law by various activists and academics.

The justification given by the MoRD for preferring ABPS can broadly be classified into two reasons, with multiple mechanisms for achieving each – 1. Increased efficiency and savings, and 2. Increased transparency.

3.1 Increased efficiency and savings

Despite multiple RTIs, there is no clarity on what precisely is meant by 'efficiency' for the MoRD. It can either be assumed to be one of the following: (a) removing 'ghost workers' or (b) making timely payment of wages or (c) decreasing rejections in wage payments.

The removal of 'ghost-workers', or fake job cards, is an important exercise, and can lead to savings for the government by reducing corruption. As per official claims, this can only be done by seeding one's Aadhaar to one's job card. An RTI reply in 2017 revealed that out of 94 lakh jobcards of 'fake' workers that were deleted in FY 2016-17, merely 12.6% were actually deleted on the grounds of being duplicate or fake. (Khera 2017) Our fieldwork shows that in this quest, a significant number of real workers are being deleted off MGNREGA. We discuss this further in Section 6. Further, if we assume that the union government's efficiency claims are based on timely payment of wages or on reduced rejections, then our earlier work and this paper using sample sizes of millions of transactions debunk that claim.

With regard to claims on savings, in an RTI response in 2021, the MoRD also claimed that an "estimated cumulative savings/benefits due to Aadhaar in MGNREGA till March, 2021 is Rs 33,475 crores." However, there has been no clear answer regarding the methodology used to arrive at these numbers. The MoRD's response was a statement which only said "Ministry has been reporting DBT Mission on the estimated DBT savings under the scheme on the assumption that 10% of the wages in the year could be saved." The savings due to Aadhaar accordingly appear to be an 'assumption' more than any mathematically rigorous calculation.⁷

3.2 Increased transparency

The second big reason claimed for the shift to ABPS is an increase in transparency. As with efficiency, there has been no precise demonstration on how more transparency has been achieved by adopting ABPS, or how precisely to even measure it. In response to an RTI sought by economist Jean Dréze in April 2023, the MoRD responded by saying that ABPS leads to "better transparency as in response of ABPS we get the same beneficiary name for which payment was requested and in account-based payment the beneficiary name may not be the same in joint bank account cases." There has been a steady decline in joint accounts for MGNREGA workers. There is no evident justification on the role played by Aadhaar in having a single account instead of a joint account. As such, the most recent justification for ABPS also seems obfuscatory.

From the workers' perspective, transparency's most useful interpretation could be the answers to the following basic questions: 1) What are my wages? 2) Have the wages been paid? 3) Which account would they be credited to? 4) Can I access wages whenever I need them after they are credited? (Buddha, Dhorajiwala, and Narayanan, 2021). There is no proactive measure taken by the government in informing workers on when and how much wages have been credited. Under ABPS, even block computer operators can usually only tell whether wages are credited but not which bank account the wages are credited to. This poses enormous hardships for workers. The issue of the same person having multiple bank accounts is common across much of rural India. Many people we have encountered in our work across

⁷ See (Venkatanarayanan, 2017) for more on savings in MGNREGA due to Aadhaar.

Jharkhand, Andhra Pradesh, Telangana, Rajasthan, and other states, have at least 3 bank accounts. The bank account to which a worker's Aadhaar is linked to, may or may not be the account whose details one submitted while registering for a scheme. These are called diverted payments⁸. ABPS payments can also result in misdirected payments⁹ which are nearly impossible to detect and resolve. Both of these are discussed in Section 6.

Section 4: Methodology and Data

4.1 Data and sample

We use data from two reports – from report 8.1.1 (FTO status report) and the 'Job Card Register' available separately for each panchayat within the state reports in the NREGA MIS.¹⁰ The FTO status report gives information on the status of FTOs once the FTOs have been electronically sent to the union government. This report gives details of each wage transaction, i.e., the name and job card ID of the worker, the amount of wages paid/to be paid, the date when the FTO was sent to the union government etc.

In addition, we get information on whether the transaction is pending, processed or rejected.¹¹ In case the transaction was processed or rejected, the report gives the corresponding date. The job card register has basic demographic details of each job card holder such as age, gender and caste category that the worker belongs to. We merge the FTO status report with the job card register by using the job card number and the worker name as the key. We have written crawlers to automate the data downloading process.

We use stratified sampling to download transactions for ten states for the financial year 2021-22. The ten states selected for the analysis are Bihar, Chhattisgarh, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Rajasthan, Odisha, Uttar Pradesh and West Bengal. These states have been chosen keeping in mind that they have high volumes of MGNREGA work. Some other high volume states such as Assam, Maharashtra, Telangana and Tamil Nadu have been omitted owing to limitations of data handling. However, our arguments are likely to hold without loss of generality.

First, we randomly sample one block per district in each of the ten states and then download all transactions for the whole financial year within each sampled block. This gave us a total of 31.36 million transactions sampled across 327 blocks.¹² The total amount involved in these transactions is Rs. 46.02 billion. Table 1 shows the total number of transactions and the number of transactions sampled across the ten states. The percentage of transactions sampled

⁸ Diverted payments are payments that are diverted to a worker's alternate bank account, which is not the same account they had provided while registering for MGNREGA. Since worker's can often have multiple accounts, and not know about all of them, diverted payments can be difficult to trace.

⁹ Misdirected payments are payments wherein one's wages are credited to another individual's account. Since the money is credited as per the system, it is difficult to even notice the misdirection, and very difficult to recover the wage and send it to the correct account.

¹⁰ Data used for the analysis was downloaded on 26th July 2022.

¹¹ Transactions get rejected when, due to some technical issues, money is not transferred to the workers' account even though it was transferred by the union government.

¹² Data on some blocks/districts is missing due to technical issues.

ranges between 7% and 9% for all states except for Chhattisgarh and Madhya Pradesh where the proportion of transactions sampled is around 18%.

Table 1 Sample size in different states

State name	Number of transactions (in millions)		Transactions in sampled blocks as a % of total
	In all blocks	In sampled blocks	
Bihar	14.92	1.13	7.6
Chhattisgarh	30.96	5.70	18.4
Jharkhand	17.50	1.47	8.4
Karnataka	18.38	1.87	10.2
Kerala	22.70	1.64	7.2
Madhya Pradesh	46.83	8.29	17.7
Odisha	24.46	2.36	9.6
Rajasthan	40.95	4.03	9.8
Uttar Pradesh	33.89	2.91	8.6
West Bengal	26.61	1.97	7.4
Total	227.20	31.37	11.3

The date on which an FTO is electronically sent to the union government is called the transaction date. The date on which the FTO is processed by the union government and wages are transferred to the workers' account is called the processed date. In case the payment is rejected, the processed date refers to the date on which an attempt to transfer the wages was made. Both these are available for all processed and rejected transactions from the FTO status report. The difference between the processed date and the transaction date gives us days to complete stage 2. From this we calculate the percentage of transactions for which stage 2 was completed within 7 days and 15 days respectively. For pending transactions the date when the data was downloaded is used as a proxy for the date when the transaction was processed. Note that for both pending and rejected transactions, the processed date we are using is imputed. As such, we use a conservative estimate on the true extent of delays since the actual processed date i.e., the date on which money was finally credited to the workers' account, of pending and rejected transactions is not observable. However, since the data was downloaded more than fifteen days from the last transaction date, the outcome variable will not be affected for pending transactions.

For the model used to examine whether the introduction of ABPS can lead to a reduction in rejections, we use percentage of transactions rejected as the outcome.

The focal variables used in the analysis are caste and payment type. Payment type is not directly available in the data but can be generated from the unique ID assigned to each FTO i.e., the FTO number. FTOs generated for ABPS payments have the letters “APB” as part of the FTO number. Therefore, we use the FTO number to generate a dummy variable with a value of one for ABPS payments and zero for account-based payments. We extract the month from the transaction date to get the transaction month. Transactions done in the months of April, May and June correspond to the first quarter. Transactions in July, August and September correspond to the second quarter, the transactions done in October, November and December correspond to the third quarter and the rest correspond to the fourth quarter.

4.2 Methodology

In this section we discuss the methodology and programme data used to analyse the impact of tinkering with the technical architecture of the wage payments process on the time taken to complete stage 2. Using regression methods, we examine the two interventions in the wage payment system: (a) the segregation of FTOs by caste category and (b) payment mode, ABPS or account-based. All the data for the analysis is from the financial year 2021-22. This was the only year when the segregation of payments by caste category was used. However, the same dataset also provides information on the mode of payment, i.e., account-based or ABPS. Hence we use the same dataset for our analysis to assess both these technological interventions. Owing to the intense load on the server to download millions of transactions, we have not been able to analyse the question on whether there is a difference in stage 2 across different caste groups after the circular was withdrawn. This is one of the limitations of our analysis.

First, we examine if ABPS led to any efficiency gains in terms of a reduction in time taken to process payments. Owing to the very high volume of transactions, instead of directly performing regression analysis on each transaction, we calculate the percentage of transactions completed within 7 and 15 days as our outcome variable since this is the mandated period for the union government to complete its task of wage transfer. Second, we analyse whether ABPS payments have resulted in a statistically significant reduction in payment rejections. We use the percentage of transactions rejected as the outcome.

Factors other than payment type and caste category might also influence the duration of payment and rejections, which we introduce as controls. The quarter/month of transaction, the state/block in which the worker worked, and the volume of transactions are used as controls in our analysis.

As discussed in Section 2.2, shortage of funds leads to delays in payments in certain months. It has been historically observed that the pattern of delays in wage payment is not uniform across the financial year. Funds dry out as the financial year progresses. In general, one does not observe delays in wage payments in the first quarter of the financial year, i.e., in the months of April, May and June. Delays tend to accumulate onward from the second quarter. Sometime around the third quarter, the union government releases some additional funds when delays reduce partially and one observes delays again in the fourth quarter, i.e., in the months of January, February and March. Thus,

the quarter/month of transaction is likely to have an impact on the percent of payments processed within 7/15 days. Keeping this phenomena in mind, we introduce the quarters/months as controls.

Further, even though we are looking at time taken by the union government to process payments, there might be variations across states due to administrative preparedness, extent of backwardness and other factors that impact the time taken to process payments. In addition, the number of transactions to be processed can be used as a proxy of the burden of processing payments on government officials which is likely to have an impact on the overall time taken to process payments. This also serves as a proxy on the extent of funds from the available pool mentioned in the annual union government budget that is being utilised. One is likely to observe a lag effect of this variable. Higher volume of transactions in one month might result in more delays in the subsequent months if the state's approved labour budget is close to getting exhausted. We do not examine this lag effect in this paper.

We use an Ordinary Least Square (OLS) regression analysis.¹³ The regression equation can be specified as:

$$Y_{pcsq} = \beta_0 + \beta_p X_p + \beta_c X_c + \beta_s X_s + \beta_q X_q + \beta_t X_{t\ pcsq} + \varepsilon_{pcsq} \quad (1)$$

Where

Y_{pcsq} is the percent of transactions processed within 7 days/ percent of transactions processed within 15 days for payment type p for caste c in state s and quarter q .

X_p is a dummy variable for the payment type with account-based payments as the base category.

X_c is a set of dummy variables for caste category which can be SC, ST or 'others' with 'others' caste as the base category.

X_s is a set of dummy variables for states with Bihar as the base category.

X_q is a set of dummy variables for quarters with quarter 1 as the base category.

$X_{t\ pcsq}$ is the number of transactions for payment type p for caste c in state s and quarter q .

ε_{pcsq} is the vector of random error on the percentage of transactions processed within 7 days/percentage of transactions processed within 15 days.

We use a similar equation to analyse the model with month of transaction instead of quarter of transaction and a separate equation using block dummies instead of state dummies. The detailed regression outputs for each of these are presented in the Appendix (Tables 9,10,11 and 12).

The regression equation for percentage of transactions rejected can be specified as:

¹³ The model is restricted by data availability and we may have left out other explanatory variables

$$Y_{pcsq} = \beta_0 + \beta_p X_p + \beta_c X_c + \beta_s X_s + \beta_q X_q + \beta_t X_{t pcsq} + \varepsilon_{pcsq} \quad (2)$$

Where

Y_{pcsq} is the percent of transactions rejected for payment type p for caste c in state s and quarter q .

Other variables are similar to equation 1.

Section 5: Results

5.1 Impact of tinkering with the wage payments on time taken to process payments

Figure 4 shows that the FTO trifurcation by caste categories led to a significant difference in the time taken to process payments for the three categories. While only 33% of the payments for 'other' caste category were processed within the mandated 7 day period, the corresponding figures for STs and SCs is 42% and 47% respectively. Even if we consider a 15 day threshold, which is the mandated period for the entire payment process to take place, only 52% payments were processed for the 'other' caste category compared to 63% for STs and 74% for SCs.

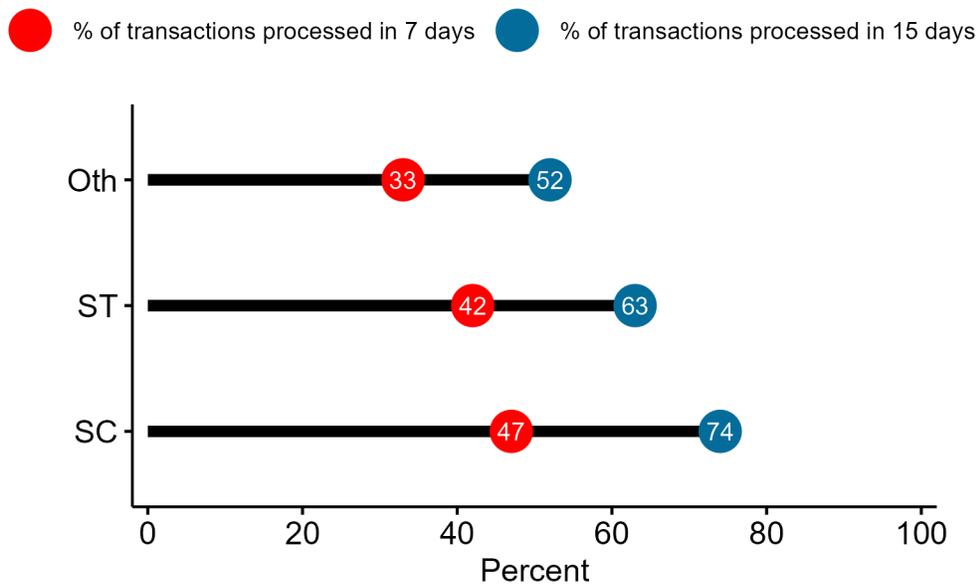


Fig. 4 Percentage of wage payments processed within 7 and 15 days for workers from different caste categories

Figure 5 shows the percent of payments processed within 7 and 15 days across the two payment types. The difference between the time taken to process payments is marginal. 36% of account-based payments were processed within 7 days compared to 39% of ABPS payments. Figures 6, 7 and 8 in the Appendix show the comparison of the percentage of transactions processed within 7 and 15 days between the two payment types across caste categories, months of

transaction and states. The figures reveal that there is no statistically significant difference between ABPS and account-based payments across caste categories, months of transaction or states. This is made more precise in Table 2.

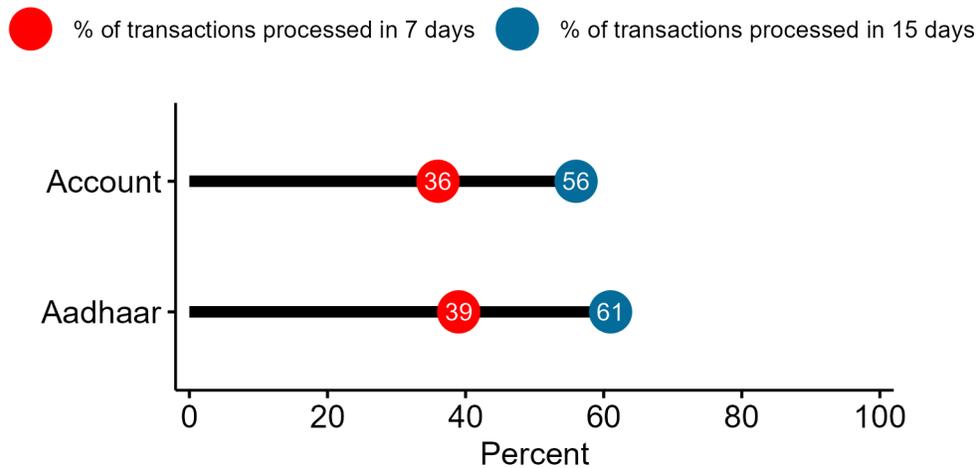


Fig. 5 Percentage of wage payments processed within 7 and 15 days for workers from different payment types

Table 2 presents a summary of regression results for the model parameters as given in equation 1. From 31.36 transactions, for estimating the parameters in equation 1, we get 240 observations. The detailed results are presented in Tables 5 and 6 in the Appendix. The regression results further confirm the observations made from Figures 4 and 5. The coefficients for both the caste dummies are positive and significant at 5% level of significance. Controlling for quarter of transaction, state of the worker, and volume of transactions, compared to the 'Other' category, on average, 9 percent more wage payments to SC workers were processed within the 7 day period and 9.3 percent for ST workers. Similarly, nearly 14 percent more wage payments for SC workers and 8 percent more wage payments for ST workers were processed within 15 days compared to 'other' workers. What this means is that there is a statistically significant difference in the time to process payments across caste lines. This is large-scale data based evidence underscoring the ground reports on caste and communal tensions created due to the circular on payments segregated along caste lines.

Examining the regression results for payment type, we find that there is no statistically significant difference between the two payment types in terms of time taken to process payments even after controlling for the caste, month of transaction, state and volume of transactions (p-value is 0.881). One of the arguments given by the MoRD as justification for introducing ABPS, as discussed in Section 3, is that it would lead to efficiency gains in terms of reducing the time taken to process payments. However, we don't observe any such efficiency gains in our analysis.

Since we are analysing stage 2 delays, the main interest is in the time taken by the union government in transferring wages. As such, there is no a priori reason to believe that there will be much intra-state variation. Indeed, retaining the quarter dummies and performing the regression analysis using blocks instead of states as control variables, does

not change the main findings. Using block dummies instead of state dummies -- shown in Tables 11 and 12 -- gives us 7346 data points to estimate the model parameters with unchanged findings.

The findings discussed above continue to remain unchanged when we use month of transaction instead of quarter of transaction. See Tables 7, 8, 11 and 12 in the Appendix.

However when we remove the quarter dummies and use only state dummies the coefficients for caste dummies are insignificant while the results for payment type continue to remain insignificant (see Table 9 and 10). This calls for further investigation. Table 13 in the Appendix tests for the stylised assumption of residual normality and demonstrates that using quarter dummies give better model fit.

Table 2 Summary of regression results with % of transactions processed within 7 and 15 days as the dependent variable

Focal variable	Dependent variable	
	% of transactions processed within 7 days	% of transactions processed within 15 days
Caste (SC = 1)	8.880** (3.352)	14.184*** (3.724)
Caste (ST = 1)	9.376** (3.205)	8.827* (3.561)
Payment type (ABPS = 1)	-0.364 (2.422)	0.142 (2.692)

Note: Standard error in parenthesis

0 <= *** < 0.001 < ** < 0.01 < * < 0.05

5.2 Impact of ABPS on rejections

Table 3 shows that there is only a marginal difference between the percentage of payments rejected across the two payment types. While 2.85% of account based payments were rejected, the corresponding figures for ABPS is 2.1%. On the other hand, there are several hardships faced by workers to transfer from account-based payments to ABPS. In our sample, the number of transactions was higher for account-based payments compared to ABPS.

Table 3 Rejections by payment type

Payment type	Number of transactions (in millions)	Number of transactions rejected (in millions)	% of transactions rejected
Account-based	18.94	0.54	2.85
ABPS	12.41	0.26	2.10

Total	31.35	0.8	2.55
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Results from Table 4 suggest that, controlling for the caste of the worker, quarter of transaction, state of the worker, and volume of transactions, there is no statistically significant difference (p-value is 0.626) in the percentage of rejected transactions between those with ABPS payments compared to the account-based payments. This provides further evidence that the introduction of ABPS has not led to a reduction in rejections. The detailed results for percentage of transactions rejected as the outcome variable are presented in Table 14 in the Appendix.

Table 4 Summary of regression results with % of transactions rejected as the dependent variable

Focal variable	% of transactions rejected
Payment type (ABPS = 1)	-0.408 (0.626)

Note: Standard error in parenthesis

0 <= *** < 0.001 < ** < 0.01 < * < 0.05

Section 6: Discussion

To understand the efficacy of any new technological intervention, instead of evaluating the state in its idealised form, it is critical to evaluate how the state is experienced by the intended rights and entitlement holders. Using large-scale data, our paper demonstrates how two high modernist digital technological interventions in MGNREGA -- trifurcation of payments by caste and ABPS payments -- have failed to live up to the claims of improved efficiency by the union government. We define efficiency in terms of the percentage of wage payments transferred to workers within the stipulated period by the union government. This definition of efficiency is in line with the tenets of the Act and with what the union government has stated. Borrowing a metaphor from Veeraraghavan (2020), by using a 'flashlight' to 'see the state', our objective to critically examine these two technical initiatives is to demonstrate that digital technologies, in and of itself, need not lead to efficiency gains. On the contrary, we show that these moves can be at odds with the principles of data justice (Tavares and Masiero, 2023).

Following the paradigm of patching development as in Veeraraghavan (2020), both the technology initiatives are top-down, focussing on small details like creating three payment channels in the form of a drop-down menu for block computer operators on the MIS and with constant tweaking on the MIS, on banking softwares and documentary requirements from workers, they are all iterative in practice. The key aspect of the iterative step is information from workers is flowing upward and not the other way around. With the complete absence of any legal safeguards for workers, the very design and the nature of implementation of such initiatives appear incongruous with transparency, accountability and participatory democracy.

As our paper demonstrates, the trifurcation of payments by caste can at best be considered a wild technocratic gambit with huge costs borne by millions of workers and no evident benefits. Examining the evident futility of this

move is illustrative of how the workers akin to guinea pigs have been subject to a massive laboratory experiment where human rights have been tinkered and tampered with by the union government. Although the union government withdrew the caste-based segregation of wage payments, the government has not assumed any accountability for damages caused by the move. The delay compensation due to MGNREGA workers in our sample calculated as per the MGNREG Act is Rs.399 million. However, this compensation was neither acknowledged nor paid. In such a context, it is critical to note that technological choices have socio-economic consequences and it is unethical to impose techno-solutions without adequately assessing and addressing its pros and cons.

We also demonstrate how the government's claims on efficiency gains due to ABPS stand on shaky grounds. Contrary to government claims, as we highlight, the hardships it poses to workers and field officials alike appear to far outweigh any purported benefits it brings. In an insightful ethnographic exercise (Chaudhuri, 2020), reverses the gaze from Scott's thesis and looks at how citizens 'see the state' through the lens of Aadhaar. The author writes "Aadhaar makes a clear attempt to present the state as a homogenous, singular entity and as a result tries to minimise heterogeneous practices that build around different layers of the state." The author observes three broad patterns in how rural citizens see the state vis-a-vis social protection measures: (a) Seeing a distant state (b) Seeing an opaque state and (c) Seeing a 'seamful' state. Such a theoretical taxonomy anchors our empirical observations as it contextualises how the empirical analysis in this paper fits into the framework of MGNREGA workers having to see a distant and opaque state.

Seeing a distant state: The state, being a collection of multiple institutions composed of actors with diverse capacities and intentions, is not a monolithic entity. From the perspective of MGNREGA workers, the state begins with their panchayat officials and, in the majority of cases, ends with the block officials. Often, these field officials are either unaware or lack the technical capacity to understand how to resolve exclusions arising from technological glitches. Consider the case of wage payments being rejected. Rejections in wage payments occur in both ABPS and account-based payments, with no evident difference in rejection rates. Rejections arising in account-based payments can usually be rectified locally at the block computer office. However, local government and rural bank officials do not know how to rectify rejections arising in ABPS. For instance, when the software mapping between a bank branch's institutional identification number breaks with the National Payments Corporation of India (NPCI) mapper, ABPS payments get rejected. Being clueless on its resolution process, the officials pass the baton of resolution to the workers who are even more clueless about it. This leads to further discouragement after repeated attempts and so workers refrain from pursuing MGNREGA work.

Seeing an opaque state: Most workers are unaware which account their Aadhaar was linked last to as every financial institution in rural areas coerces linking workers' Aadhaar without their consent leading to wages getting diverted to some account without the worker's knowledge. The consent forms are in English which the majority of the MGNREGA workers cannot understand. ABPS can direct a payment to a person's loan account or even to a wallet used while activating a phone sim card (Dréze, 2018). The lack of knowing where the wages are credited amplifies the hardships for a rural worker, people from marginalised backgrounds, single women, the aged or people with disability. As per a news report, even a panchayat official of MGNREGA from the southern state of Telangana said, "With the new ABPS system, no one has any idea whether wages have been paid or not, and we are never sure to

which account the wages have been remitted. Sometimes the payments are being credited to accounts other than the duly authorised ones” (Teja, 2023). In account based payments, whichever bank account is given while registering for MGNREGA is the account where wages are transferred. Unless the account details are updated with the block computer operator, the bank account will not change. A potentially tricky problem comes with the ABPS as many workers believe they have not received their wages for months, when in fact their wages have been credited to a bank account they did not know about at all. As such, on occasions, accounts to which ABPS payments are routed remain inactive and banks close the account owing to no withdrawal or deposit by the workers. This then leads to payment rejections. One also observes misdirected payments in ABPS. These happen when one person’s Aadhaar number gets linked to somebody else’s bank account. They can only be found through ground testimonies as they can’t be tracked online and nearly impossible to resolve. This can lead to the loss of the entire life savings of workers (Narayanan and Dhorajiwala, 2019).

The imposition of a monolithic technocratic scaffolding on a messy underlying structure of multiplicities of agents and capacities widens the rift between the rights-holders and the state. A key question that therefore emerges is who is responsible when technology fails the marginalised? (Dhorajiwala, 2020) These in turn lead to further dilution of state accountability towards the rights-holders.

As mentioned earlier, the first circular to make ABPS mandatory was issued on January 31, 2023. This put immense pressure on the field staff to ensure compliance of workers with the ABPS architecture. Aadhaar seeding with one’s job card and bank account needs demographic authentication. When this demographic authentication fails due to technical reasons, there are reports that field officials resort to deleting job cards of such workers (Nair, 2023). In response to such voices, the MoRD in a press statement said that “Job cards cannot be deleted on the basis of that reason that the worker is not eligible for ABPS” (MoRD, 2023c). However, ground realities continue to be different. As we write this, owing to much public pressure, the union government has extended the deadline to August 31, 2023 to make ABPS mandatory. (The Hindu Bureau, 2023) The fact that even after five months of pushing to make ABPS mandatory, as per official records, nearly half the MGNREGA workforce remain ineligible for ABPS, calls for introspection.

Digital technology is a tool for implementation of social policies and cannot be the sole engine. As different problems emerge, the implementers (governments) tend to find a technological solution to it as it is an easy approach to ‘patch development.’ Such changes may appear simple at the planning level, but introducing these changes on the ground takes time and can be costly. Evidence has indicated that interventions that are designed from the workers’ perspective, with their accessibility at the centre, have led to substantial reductions in payment delays (Das, Paul, and Sharma, 2023). Rights-holders come from diverse backgrounds, usually take time to adjust to the changes, and some population groups may face severe hardships or even get excluded; consequently, it is important to have a continuous consultative process, pilot any intended changes in different areas and population groups and assess the net benefits and costs. For example, when the caste based trifurcation in wage transfers was introduced, and later withdrawn, the planners at the Centre did not bear any cost. All the hardships to be faced were relegated to the workers and field officials. It is therefore important for policy makers to not let MGNREGA or any policy be reduced to a technological theme park.

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Section 7: Appendix

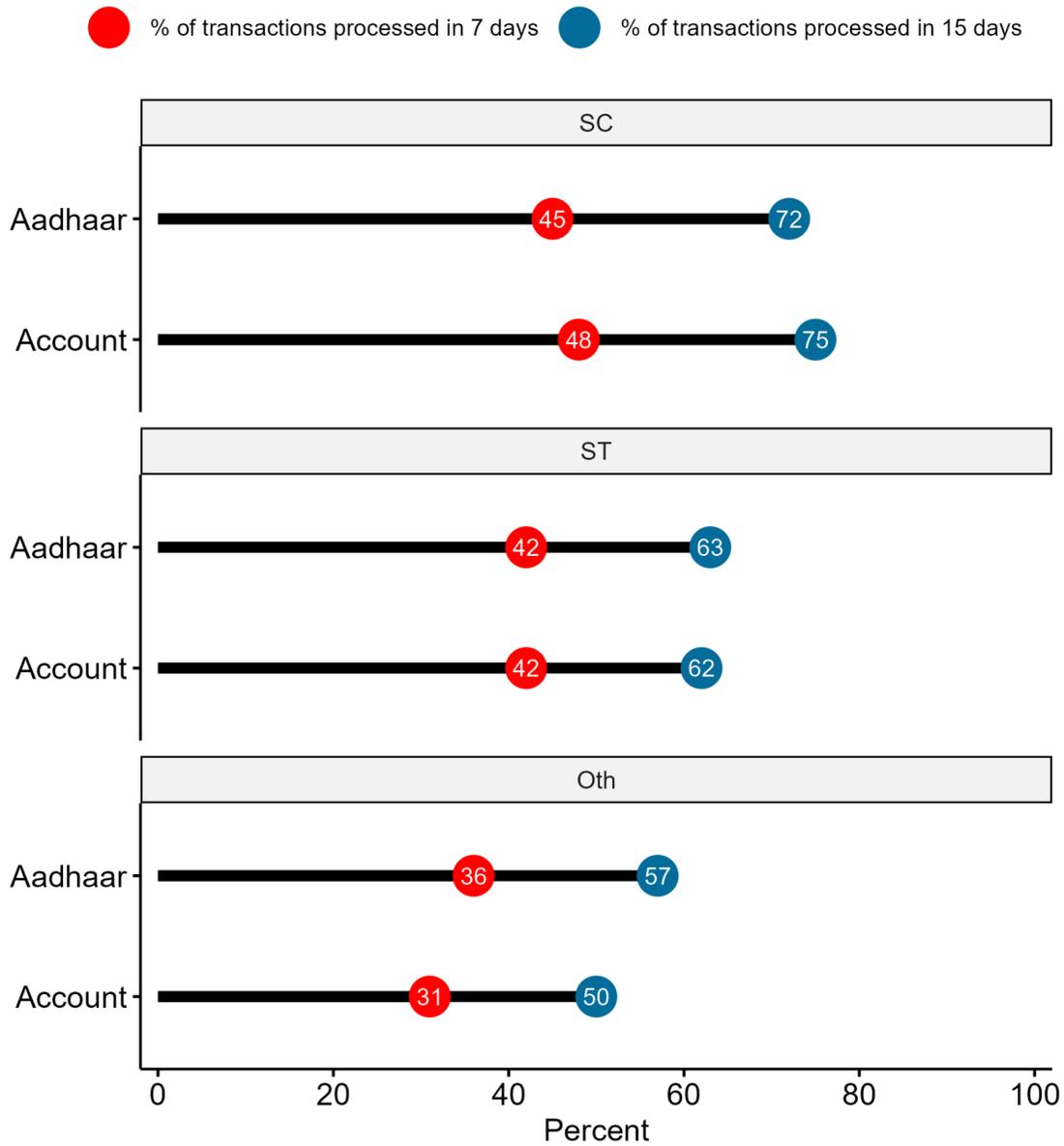


Fig. 6 Time taken to process wage payments for different caste categories and different payment types

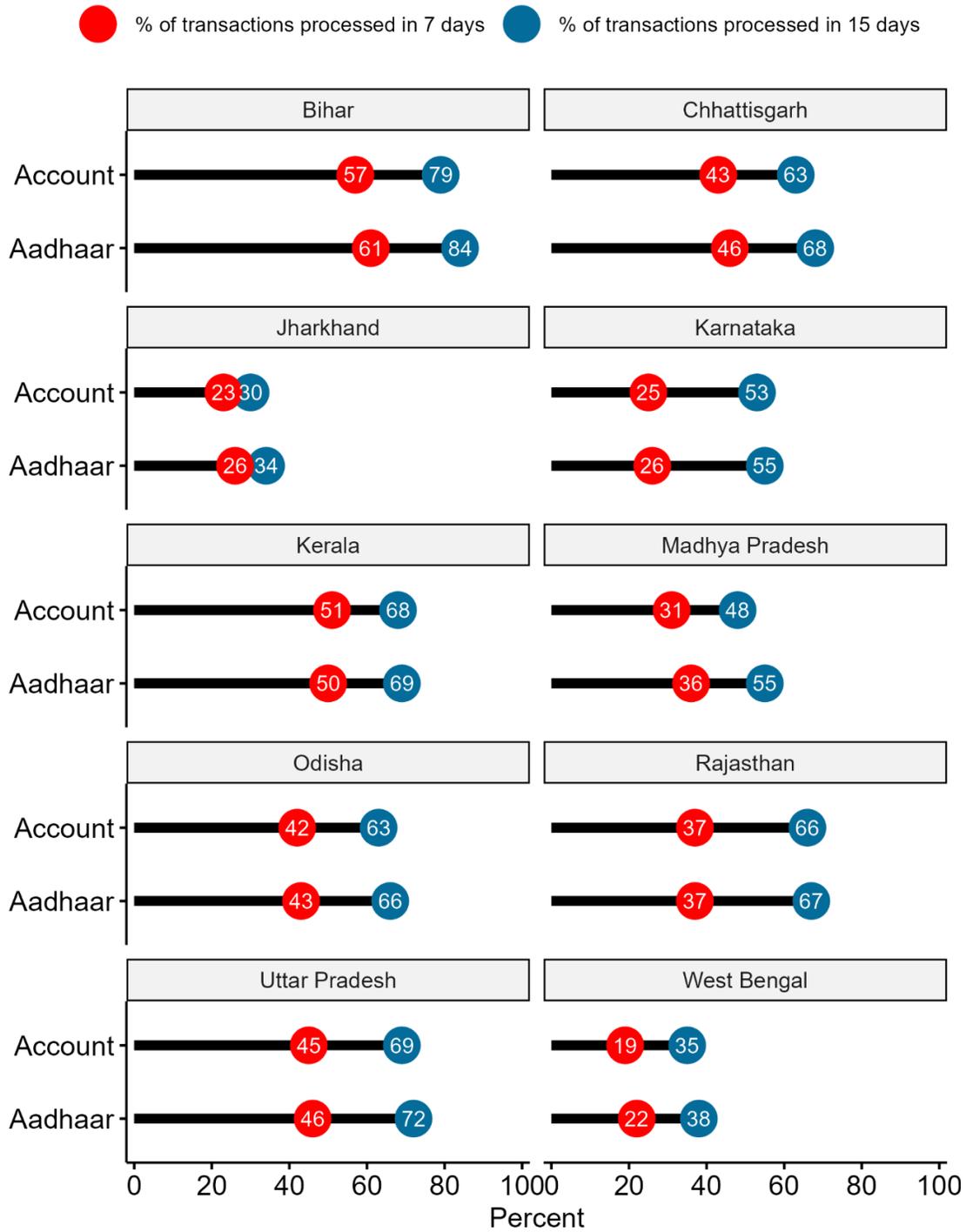


Fig. 7 Time taken to process wage payments for different payment types in selected states

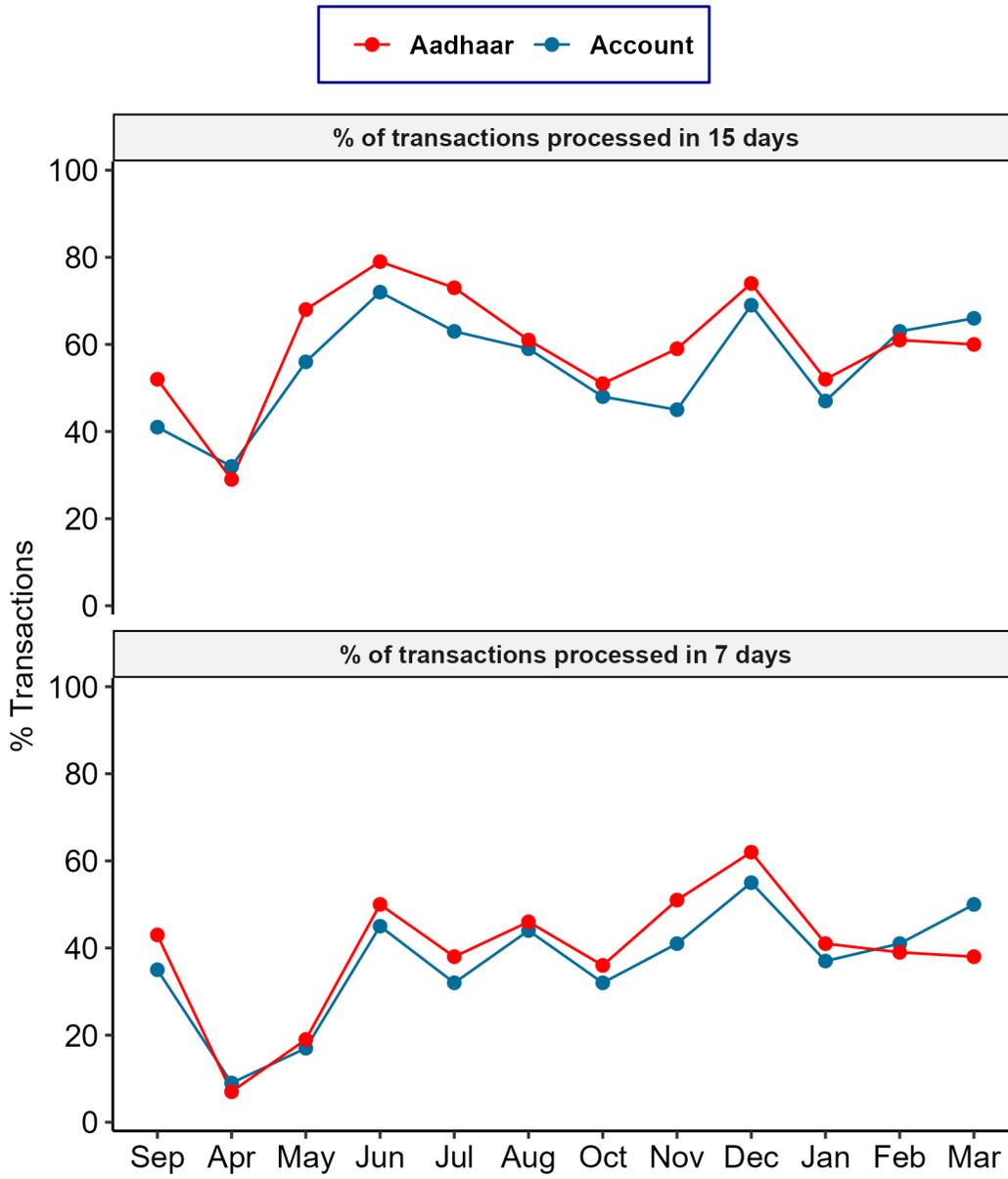


Fig. 8 Time taken to process wage payments for different payment types in different months

Table 5 Regression analysis of wage transactions processed in 7 days and quarterly data

Variables	Estimate	Standard Error	t value	Pr(> t)	
Intercept	57.219	5.167	11.073	0.0000	***
Caste (SC = 1)	8.880	3.352	2.649	0.0086	**
Caste (ST = 1)	9.376	3.205	2.926	0.0038	**
Payment type (ABPS = 1)	-0.364	2.422	-0.150	0.8806	
Quarter (q2 = 1)	8.621	3.365	2.562	0.0111	*
Quarter (q3 = 1)	14.261	3.390	4.206	0.0000	***
Quarter (q4 = 1)	1.567	3.355	0.467	0.6408	
State name (Chhattisgarh = 1)	-16.148	5.610	-2.879	0.0044	**
State name (Jharkhand = 1)	-37.506	5.281	-7.102	0.0000	***
State name (Karnataka = 1)	-36.235	5.288	-6.852	0.0000	***
State name (Kerala = 1)	-20.340	5.283	-3.850	0.0002	***
State name (Madhya Pradesh = 1)	-17.608	6.058	-2.906	0.0040	**
State name (Odisha = 1)	-19.975	5.304	-3.766	0.0002	***
State name (Rajasthan = 1)	-28.399	5.415	-5.245	0.0000	***
State name (Uttar Pradesh = 1)	-19.870	5.330	-3.728	0.0002	***
State name (West Bengal = 1)	-41.670	5.290	-7.876	0.0000	***
Number of transactions	-0.000	0.000	-1.863	0.0638	.

Note: Signif. codes: 0 <= '***' < 0.001 < '**' < 0.01 < '*' < 0.05

Residual standard error: 18.29 on 223 degrees of freedom

Multiple R-squared: 0.4006, Adjusted R-squared: 0.3576

F-statistic: 9.315 on 223 and 16 DF, p-value: 0.0000

Table 6 Regression analysis of wage transactions processed in 15 days and quarterly data

Variables	Estimate	Standard Error	t value	Pr(> t)	
Intercept	86.218	5.741	15.017	0.0000	***
Caste (SC = 1)	14.184	3.724	3.809	0.0002	***
Caste (ST = 1)	8.827	3.561	2.479	0.0139	*
Payment type (ABPS = 1)	0.142	2.692	0.053	0.9579	
Quarter (q2 = 1)	-4.157	3.739	-1.112	0.2674	
Quarter (q3 = 1)	-7.536	3.767	-2.001	0.0466	*
Quarter (q4 = 1)	-15.942	3.728	-4.277	0.0000	***
State name (Chhattisgarh = 1)	-18.913	6.233	-3.034	0.0027	**
State name (Jharkhand = 1)	-46.435	5.868	-7.913	0.0000	***
State name (Karnataka = 1)	-27.125	5.876	-4.616	0.0000	***
State name (Kerala = 1)	-17.778	5.870	-3.028	0.0027	**
State name (Madhya Pradesh = 1)	-19.059	6.732	-2.831	0.0051	**
State name (Odisha = 1)	-18.183	5.893	-3.086	0.0023	**
State name (Rajasthan = 1)	-16.626	6.017	-2.763	0.0062	**
State name (Uttar Pradesh = 1)	-15.506	5.923	-2.618	0.0094	**
State name (West Bengal = 1)	-42.969	5.878	-7.310	0.0000	***
Number of transactions	-0.000	0.000	-1.292	0.1977	

Note: Signif. codes: 0 <= '***' < 0.001 < '**' < 0.01 < '*' < 0.05

Residual standard error: 20.32 on 223 degrees of freedom

Multiple R-squared: 0.3912, Adjusted R-squared: 0.3475

F-statistic: 8.954 on 223 and 16 DF, p-value: 0.0000

Table 7 Regression analysis of wage transactions processed in 7 days and monthly data

Variables	Estimate	Standard Error	t value	Pr(> t)	
Intercept	23.542	5.267	4.470	0.0000	***
Caste (SC = 1)	8.927	2.895	3.084	0.0021	**
Caste (ST = 1)	8.239	2.781	2.962	0.0032	**
Payment type (ABPS = 1)	-1.008	2.121	-0.475	0.6349	
Month (May = 1)	23.035	5.092	4.524	0.0000	***
Month (June = 1)	56.626	5.125	11.048	0.0000	***
Month (Jul = 1)	36.399	5.086	7.156	0.0000	***
Month (August = 1)	41.042	5.083	8.074	0.0000	***
Month (September = 1)	49.372	5.083	9.713	0.0000	***
Month (October = 1)	37.091	5.086	7.292	0.0000	***
Month (November = 1)	49.780	5.086	9.788	0.0000	***
Month (December = 1)	51.555	5.081	10.146	0.0000	***
Month (January = 1)	36.787	5.082	7.239	0.0000	***
Month (February = 1)	32.177	5.081	6.332	0.0000	***
Month (March = 1)	37.224	5.082	7.325	0.0000	***
State name (Chhattisgarh = 1)	-10.790	4.892	-2.206	0.0277	*
State name (Jharkhand = 1)	-33.750	4.640	-7.274	0.0000	***
State name (Karnataka = 1)	-32.399	4.645	-6.974	0.0000	***
State name (Kerala = 1)	-20.822	4.642	-4.486	0.0000	***
State name (Madhya Pradesh = 1)	-13.753	5.238	-2.626	0.0088	**
State name (Odisha = 1)	-17.284	4.657	-3.711	0.0002	***
State name (Rajasthan = 1)	-24.068	4.742	-5.075	0.0000	***
State name (Uttar Pradesh = 1)	-19.555	4.678	-4.180	0.0000	***
State name (West Bengal = 1)	-44.533	4.647	-9.583	0.0000	***
Number of transactions	-0.000	0.000	-2.594	0.0097	**

Note: Signif. codes: 0 <= '***' < 0.001 < '**' < 0.01 < '*' < 0.05

Residual standard error: 27.83 on 695 degrees of freedom

Multiple R-squared: 0.3391, Adjusted R-squared: 0.3163

F-statistic: 14.86 on 695 and 24 DF, p-value: 0.0000

Table 8 Regression analysis of wage transactions processed in 15 days and monthly data

Variables	Estimate	Standard Error	t value	Pr(> t)	
Intercept	34.948	5.882	5.941	0.0000	***
Caste (SC = 1)	12.944	3.233	4.003	0.0001	***
Caste (ST = 1)	6.502	3.106	2.093	0.0367	*
Payment type (ABPS = 1)	-1.095	2.369	-0.462	0.6442	
Month (May = 1)	54.578	5.686	9.598	0.0000	***
Month (June = 1)	72.139	5.724	12.603	0.0000	***
Month (Jul = 1)	49.439	5.681	8.703	0.0000	***
Month (August = 1)	44.740	5.677	7.882	0.0000	***
Month (September = 1)	44.385	5.677	7.819	0.0000	***
Month (October = 1)	36.369	5.681	6.402	0.0000	***
Month (November = 1)	40.262	5.680	7.088	0.0000	***
Month (December = 1)	47.463	5.675	8.364	0.0000	***
Month (January = 1)	29.256	5.675	5.155	0.0000	***
Month (February = 1)	37.096	5.675	6.537	0.0000	***
Month (March = 1)	38.712	5.675	6.821	0.0000	***
State name (Chhattisgarh = 1)	-8.862	5.463	-1.622	0.1052	
State name (Jharkhand = 1)	-39.821	5.182	-7.685	0.0000	***
State name (Karnataka = 1)	-22.116	5.188	-4.263	0.0000	***
State name (Kerala = 1)	-15.386	5.184	-2.968	0.0031	**
State name (Madhya Pradesh = 1)	-12.262	5.850	-2.096	0.0364	*
State name (Odisha = 1)	-13.880	5.201	-2.669	0.0078	**
State name (Rajasthan = 1)	-12.230	5.296	-2.309	0.0212	*
State name (Uttar Pradesh = 1)	-11.510	5.224	-2.203	0.0279	*
State name (West Bengal = 1)	-45.468	5.190	-8.761	0.0000	***
Number of transactions	-0.000	0.000	-2.281	0.0229	*

Note: Signif. codes: 0 <= '***' < 0.001 < '**' < 0.01 < '*' < 0.05

Residual standard error: 31.08 on 695 degrees of freedom

Multiple R-squared: 0.3359, Adjusted R-squared: 0.313

F-statistic: 14.65 on 695 and 24 DF, p-value: 0.0000

Table 9 Regression analysis of wage transactions processed in 7 days with state level dummies

Variables	Estimate	Standard Error	t value	Pr(> t)	
Intercept	63.14	5.307	11.897	0	***
Payment type (ABPS = 1)	-1.215	2.656	-0.458	0.6493	
Caste (SC = 1)	6.612	4.059	1.629	0.1102	
Caste (ST = 1)	6.756	3.761	1.796	0.079	.
State name (Chhattisgarh = 1)	-14.71	6.358	-2.314	0.0252	*
State name (Jharkhand = 1)	-34.827	5.633	-6.182	0	***
State name (Karnataka = 1)	-31.445	5.649	-5.566	0	***
State name (Kerala = 1)	-15.899	5.639	-2.82	0.0071	**
State name (Madhya Pradesh = 1)	-14.218	7.289	-1.951	0.0572	.
State name (Odisha = 1)	-17.964	5.685	-3.16	0.0028	**
State name (Rajasthan = 1)	-23.386	5.934	-3.941	0.0003	***
State name (Uttar Pradesh = 1)	-16.967	5.745	-2.953	0.0049	**
State name (West Bengal = 1)	-40.981	5.655	-7.247	0	***
Number of transactions	0	0	-1.937	0.0589	.

Note: Signif. codes: 0 <= '***' < 0.001 < '**' < 0.01 < '*' < 0.05

Residual standard error: 9.75 on 46 degrees of freedom

Multiple R-squared: 0.6821, Adjusted R-squared: 0.5922

F-statistic: 7.591 on 46 and 13 DF, p-value: 0.0000

Table 10 Regression analysis of wage transactions processed in 15 days with state level dummies

Variables	Estimate	Standard Error	t value	Pr(> t)	
Intercept	82.566	6.25	13.21	0	***
Payment type (ABPS = 1)	-0.4	3.127	-0.128	0.8987	
Caste (SC = 1)	12.291	4.781	2.571	0.0134	*
Caste (ST = 1)	6.179	4.429	1.395	0.1697	
State name (Chhattisgarh = 1)	-14.777	7.488	-1.973	0.0545	.
State name (Jharkhand = 1)	-47.494	6.634	-7.159	0	***
State name (Karnataka = 1)	-23.457	6.653	-3.526	0.001	***
State name (Kerala = 1)	-20.729	6.64	-3.122	0.0031	**
State name (Madhya Pradesh = 1)	-16.465	8.584	-1.918	0.0613	.
State name (Odisha = 1)	-16.197	6.695	-2.419	0.0196	*
State name (Rajasthan = 1)	-15.244	6.988	-2.181	0.0343	*
State name (Uttar Pradesh = 1)	-16.479	6.766	-2.436	0.0188	*
State name (West Bengal = 1)	-47.305	6.66	-7.103	0	***
Number of transactions	0	0	-1.529	0.1332	

Note: Signif. codes: 0 <= '***' < 0.001 < '**' < 0.01 < '*' < 0.05

Residual standard error: 11.48 on 46 degrees of freedom

Multiple R-squared: 0.7039, Adjusted R-squared: 0.6202

F-statistic: 8.41 on 46 and 13 DF, p-value: 0.0000

Table 11 Regression analysis of wage transactions processed in 7 days with block level dummies and quarter dummies

Variables	Estimate	Standard Error	t value	Pr(> t)	
Intercept	36.447	4.374	8.332	0	***
Payment type (ABPS = 1)	-0.026	0.496	-0.053	0.9578	
Quarter (q2 = 1)	7.123	0.697	10.22	0	***
Quarter (q3 = 1)	13.386	0.7	19.114	0	***
Quarter (q4 = 1)	3.972	0.698	5.691	0	***
Caste (SC = 1)	13.238	0.62	21.367	0	***
Caste (ST = 1)	10.63	0.635	16.747	0	***
Block name (Agar = 1)	-2.665	6.076	-0.439	0.6609	
Block name (Anuppur = 1)	-5.44	6.07	-0.896	0.3701	
Block name (Arsikere = 1)	-18.328	6.074	-3.017	0.0026	**
Block name (Ashoknagar = 1)	-8.101	6.074	-1.334	0.1824	
Block name (Auraiya = 1)	-4.365	6.076	-0.718	0.4726	
Block name (Bagoda = 1)	-13.379	6.074	-2.203	0.0276	*
Block name (Bamaur = 1)	-0.425	6.074	-0.07	0.9442	
Block name (Banarpal = 1)	-5.755	6.076	-0.947	0.3436	
Block name (Banswara = 1)	-9.194	6.068	-1.515	0.1298	
Block name (Barabazar = 1)	-25.514	6.075	-4.2	0	***
Block name (Barkote = 1)	-9.74	6.078	-1.603	0.1091	
Block name (Barrackpore-ii = 1)	-23.335	6.081	-3.837	0.0001	***
Block name (Bastar = 1)	-4.144	6.076	-0.682	0.4952	
Block name (Bemetara = 1)	-4.284	6.071	-0.706	0.4804	
Block name (Benipatti = 1)	22.258	6.079	3.662	0.0003	***
Block name (Berasia = 1)	-6.62	6.069	-1.091	0.2753	
Block name (Bhagwanpur hat = 1)	17.869	6.377	2.802	0.0051	**
Block name (Bhairamgarh = 1)	-2.514	7.437	-0.338	0.7353	
Block name (Bhaisrodgarh = 1)	-11.55	6.071	-1.903	0.0571	.
Block name (Bhalki = 1)	-16.402	6.072	-2.701	0.0069	**
Block name (Bhandaripokhari = 1)	-9.377	6.077	-1.543	0.1229	
Block name (Bhander = 1)	-8.465	6.075	-1.393	0.1635	
Block name (Bharawan = 1)	-8.017	6.079	-1.319	0.1872	
Block name (Bharthana = 1)	-15.125	6.214	-2.434	0.0149	*
Block name (Bhathat = 1)	5.218	6.215	0.84	0.4012	
Block name (Bhawmathpur = 1)	-23.724	6.079	-3.903	0.0001	***
Block name (Bhojpur = 1)	56.431	21.469	2.629	0.0086	**
Block name (Bhopalgarh = 1)	-15.209	6.069	-2.506	0.0122	*
Block name (Bichhiwara = 1)	-8.222	6.068	-1.355	0.1755	
Block name (Bijeypur = 1)	-8.966	6.071	-1.477	0.1397	
Block name (Bilaigarh = 1)	-4.667	6.069	-0.769	0.442	
Block name (Bilsanda = 1)	-6.268	6.078	-1.031	0.3024	
Block name (Binauli = 1)	-2.861	6.8	-0.421	0.6739	
Block name (Bind = 1)	9.388	6.798	1.381	0.1674	

Block name (Bisanda = 1)	-10.629	6.077	-1.749	0.0803	.
Block name (Bisrakh = 1)	-43.946	6.797	-6.465	0	***
Block name (Bodla = 1)	1.072	6.084	0.176	0.8601	
Block name (Boudh = 1)	-7.263	6.075	-1.196	0.2319	
Block name (Budge Budge-ii = 1)	-22.293	6.213	-3.588	0.0003	***
Block name (Burhanpur = 1)	-3.988	6.068	-0.657	0.511	
Block name (Burwan = 1)	-23.025	6.075	-3.79	0.0002	***
Block name (Buxwaha = 1)	-6.734	6.07	-1.109	0.2673	
Block name (Champakulam = 1)	-10.148	6.787	-1.495	0.1349	
Block name (Channapatna = 1)	-17.942	6.074	-2.954	0.0031	**
Block name (Charama = 1)	-1.269	6.068	-0.209	0.8344	
Block name (Charkhari = 1)	-12.898	6.077	-2.122	0.0338	*
Block name (Chauhtan = 1)	-14.571	6.068	-2.401	0.0164	*
Block name (Chautham = 1)	16.758	6.567	2.552	0.0107	*
Block name (Cherpu = 1)	5.266	6.794	0.775	0.4382	
Block name (Chewara = 1)	10.762	6.08	1.77	0.0768	.
Block name (Chhindgarh = 1)	-6.102	6.071	-1.005	0.3149	
Block name (Chintamani = 1)	-13.678	6.07	-2.253	0.0243	*
Block name (Chiraigaon = 1)	0.034	6.079	0.006	0.9956	
Block name (Chitrangi = 1)	-3.685	6.068	-0.607	0.5437	
Block name (Chittumala = 1)	-8.679	6.787	-1.279	0.201	
Block name (Chopan = 1)	-5.163	6.071	-0.85	0.3951	
Block name (Daniyawan = 1)	8.466	6.295	1.345	0.1787	
Block name (Dantan-ii = 1)	-27.137	6.075	-4.467	0	***
Block name (Dantewada = 1)	3.889	6.071	0.641	0.5219	
Block name (Dariapur = 1)	1.617	6.214	0.26	0.7947	
Block name (Dausa = 1)	-10.926	6.076	-1.798	0.0722	.
Block name (Dawath = 1)	30.545	6.217	4.913	0	***
Block name (Depalpur = 1)	-4.191	6.073	-0.69	0.4902	
Block name (Desuri = 1)	-9.79	6.074	-1.612	0.1071	
Block name (Devanhalli = 1)	-20.887	6.078	-3.436	0.0006	***
Block name (Dhamdha = 1)	3.847	6.068	0.634	0.5261	
Block name (Dhamtari = 1)	-1.859	6.068	-0.306	0.7593	
Block name (Dhanaura = 1)	-0.285	6.07	-0.047	0.9625	
Block name (Dharakote = 1)	-2.312	6.069	-0.381	0.7033	
Block name (Dharma pur = 1)	-0.056	6.08	-0.009	0.9927	
Block name (Dharwad = 1)	-14.919	6.075	-2.456	0.0141	*
Block name (Dhaulana = 1)	11.12	7.084	1.57	0.1165	
Block name (Dhimerkheda = 1)	-4.274	6.068	-0.704	0.4812	
Block name (Dindori = 1)	1.598	6.077	0.263	0.7926	
Block name (Dobhi = 1)	12.897	6.293	2.049	0.0405	*
Block name (Dunguripali = 1)	-3.855	6.079	-0.634	0.5261	
Block name (Durgapur faridpur = 1)	-27.233	6.077	-4.481	0	***
Block name (Egra-ii = 1)	-24.365	6.077	-4.01	0.0001	***
Block name (Erasama = 1)	-8.452	6.371	-1.327	0.1847	

Block name (Fatehpur = 1)	-18.04	6.078	-2.968	0.003	**
Block name (Gairatganj = 1)	-5.264	6.075	-0.866	0.3863	
Block name (Gaisilet = 1)	8.853	6.073	1.458	0.1449	
Block name (Gajraula = 1)	-6.921	6.562	-1.055	0.2916	
Block name (Gangarampur = 1)	-23.725	6.076	-3.905	0.0001	***
Block name (Gania = 1)	-5.518	6.079	-0.908	0.3641	
Block name (Garubathan = 1)	-18.013	6.071	-2.967	0.003	**
Block name (Gaurella-1 = 1)	-1.278	6.069	-0.211	0.8333	
Block name (Gola = 1)	-20.648	6.073	-3.4	0.0007	***
Block name (Gondia = 1)	-7.55	6.073	-1.243	0.2139	
Block name (Gondlamau = 1)	-18.005	6.29	-2.863	0.0042	**
Block name (Gopabandhunagar = 1)	-8.726	6.075	-1.436	0.1509	
Block name (Gopiballav pur -ii = 1)	-31.056	6.078	-5.11	0	***
Block name (Gotegaon = 1)	-6.478	6.071	-1.067	0.286	
Block name (Gumla = 1)	-26.389	6.075	-4.344	0	***
Block name (Gurur = 1)	3.725	6.068	0.614	0.5393	
Block name (Halsi = 1)	15.753	6.214	2.535	0.0113	*
Block name (Harda = 1)	-4.942	6.075	-0.813	0.416	
Block name (Harihara = 1)	-19.584	6.079	-3.222	0.0013	**
Block name (Harsud = 1)	-7.206	6.076	-1.186	0.2356	
Block name (Hasanpura = 1)	6.729	6.077	1.107	0.2683	
Block name (Haseran = 1)	-18.751	6.291	-2.98	0.0029	**
Block name (Hatta = 1)	-3.909	6.074	-0.644	0.5199	
Block name (Haveri = 1)	-13.149	6.075	-2.164	0.0305	*
Block name (Hiriyur = 1)	-16.178	6.071	-2.665	0.0077	**
Block name (Hoshangabad = 1)	0.398	6.08	0.065	0.9478	
Block name (Hurda = 1)	-7.321	6.069	-1.206	0.2278	
Block name (Iglas = 1)	-5.488	6.143	-0.893	0.3717	
Block name (Indus = 1)	-21.052	6.068	-3.469	0.0005	***
Block name (Jainagar = 1)	-21.018	6.078	-3.458	0.0005	***
Block name (Jaisamand = 1)	-16.263	6.076	-2.677	0.0075	**
Block name (Jaithara = 1)	-17.691	6.374	-2.775	0.0055	**
Block name (Jamalpur = 1)	-21.78	6.071	-3.587	0.0003	***
Block name (Jaora = 1)	-3.393	6.074	-0.559	0.5764	
Block name (Jashpur = 1)	-5.797	6.072	-0.955	0.3398	
Block name (Jasra = 1)	-1.43	6.076	-0.235	0.814	
Block name (Jatni = 1)	-15.613	6.08	-2.568	0.0103	*
Block name (Jawad = 1)	-8.518	6.074	-1.402	0.1608	
Block name (Jawaja = 1)	-8.211	6.068	-1.353	0.176	
Block name (Jayal = 1)	-13.903	6.365	-2.184	0.029	*
Block name (Jehanabad = 1)	14.826	6.566	2.258	0.024	*
Block name (Jhunjhunu = 1)	-13.554	6.08	-2.229	0.0258	*
Block name (Jobat = 1)	-4.624	6.074	-0.761	0.4465	
Block name (Kadur = 1)	-22.892	6.073	-3.77	0.0002	***
Block name (Kailaras = 1)	-3.26	6.072	-0.537	0.5914	

Block name (Kalapipal = 1)	-7.544	6.072	-1.242	0.2141	
Block name (Kallyasseri = 1)	-1.155	6.56	-0.176	0.8602	
Block name (Kamalganj = 1)	-6.954	6.672	-1.042	0.2974	
Block name (Kaman = 1)	-4.527	6.074	-0.745	0.4561	
Block name (Kanjiappally = 1)	-11.11	6.071	-1.83	0.0673	.
Block name (Kannod = 1)	-4.599	6.071	-0.757	0.4488	
Block name (Karkeli = 1)	-0.718	6.068	-0.118	0.9057	
Block name (Karmatanr vidyasagar = 1)	-27.032	7.669	-3.525	0.0004	***
Block name (Kasganj = 1)	3.333	6.289	0.53	0.5962	
Block name (Kasinagar = 1)	-7.538	6.08	-1.24	0.2151	
Block name (Kathumar = 1)	-3.237	6.078	-0.533	0.5943	
Block name (Katoria = 1)	14.468	6.077	2.381	0.0173	*
Block name (Kaushambi = 1)	-12.173	6.143	-1.982	0.0476	*
Block name (Keotirunway = 1)	15.329	6.465	2.371	0.0178	*
Block name (Khacharod = 1)	-3.108	6.072	-0.512	0.6088	
Block name (Khairaput = 1)	-8.847	6.077	-1.456	0.1455	
Block name (Khanakul-ii = 1)	-28.308	6.205	-4.562	0	***
Block name (Khaniyadhana = 1)	-9.005	6.068	-1.484	0.1378	
Block name (Khoyrasol = 1)	-22.851	6.075	-3.762	0.0002	***
Block name (Khunti = 1)	-18.456	6.076	-3.038	0.0024	**
Block name (Kishanganj = 1)	25.828	6.077	4.25	0	***
Block name (Kisko = 1)	-17.827	6.077	-2.933	0.0034	**
Block name (Kodabanpur = 1)	10.771	6.798	1.584	0.1132	
Block name (Kolar = 1)	-16.104	6.075	-2.651	0.008	**
Block name (Kollengode = 1)	-8.808	6.07	-1.451	0.1468	
Block name (Korei = 1)	-6.507	6.077	-1.071	0.2844	
Block name (Kothamangalam = 1)	-4.355	6.07	-0.717	0.4731	
Block name (Kozhikode = 1)	-11.884	6.796	-1.748	0.0804	.
Block name (Krishnarajanagara = 1)	-18.906	6.078	-3.111	0.0019	**
Block name (Kurwai = 1)	-5.583	6.074	-0.919	0.358	
Block name (Kuttipuram = 1)	-14.256	6.794	-2.098	0.0359	*
Block name (Lakhanpur = 1)	-6.955	6.074	-1.145	0.2522	
Block name (Lalganj = 1)	0.387	6.079	0.064	0.9492	
Block name (Lanji = 1)	-5.355	6.068	-0.882	0.3776	
Block name (Laxmipur = 1)	19.325	6.078	3.179	0.0015	**
Block name (Littipara = 1)	-19.023	6.072	-3.133	0.0017	**
Block name (Lormi = 1)	1.303	6.069	0.215	0.83	
Block name (Lunkaransar = 1)	-8.022	6.072	-1.321	0.1865	
Block name (Madanpur rampur = 1)	6.176	6.071	1.017	0.309	
Block name (Madhorajpura = 1)	-18.189	6.563	-2.771	0.0056	**
Block name (Madikeri = 1)	-13.152	6.08	-2.163	0.0306	*
Block name (Mainpur = 1)	-1.304	6.07	-0.215	0.8299	
Block name (Majhauilia = 1)	18.541	6.141	3.019	0.0025	**
Block name (Majhgawan = 1)	-2.353	6.069	-0.388	0.6982	
Block name (Majhouli = 1)	-2.207	6.072	-0.363	0.7163	

Block name (Mal = 1)	-24.589	6.074	-4.049	0.0001	***
Block name (Malvalli = 1)	-21.93	6.074	-3.61	0.0003	***
Block name (Malwan = 1)	-0.771	6.375	-0.121	0.9037	
Block name (Mananthavady = 1)	3.954	6.068	0.652	0.5147	
Block name (Mangrol = 1)	-19.443	9.611	-2.023	0.0431	*
Block name (Manika = 1)	-19.25	6.069	-3.172	0.0015	**
Block name (Manjeshwar = 1)	0.111	6.074	0.018	0.9854	
Block name (Manjhari = 1)	-23.924	6.076	-3.938	0.0001	***
Block name (Manoharthana = 1)	-11.263	6.07	-1.856	0.0636	.
Block name (Mansahi = 1)	13.964	6.146	2.272	0.0231	*
Block name (Manvi = 1)	-19.443	6.069	-3.204	0.0014	**
Block name (Maudaha = 1)	-16.546	6.074	-2.724	0.0065	**
Block name (Mayurhand = 1)	-40.384	9.611	-4.202	0	***
Block name (Mekliganj = 1)	-19.986	6.076	-3.29	0.001	**
Block name (Milak = 1)	-0.092	6.56	-0.014	0.9888	
Block name (Motigarpur = 1)	-10.093	6.376	-1.583	0.1135	
Block name (Multai = 1)	-3.061	6.074	-0.504	0.6143	
Block name (Mundgod = 1)	-13.75	6.079	-2.262	0.0237	*
Block name (Mursan = 1)	-22.976	6.144	-3.74	0.0002	***
Block name (Musabani = 1)	-22.857	6.079	-3.76	0.0002	***
Block name (Nabadwip = 1)	-11.812	6.289	-1.878	0.0604	.
Block name (Nainva = 1)	-16.386	6.076	-2.697	0.007	**
Block name (Najibabad = 1)	-0.733	6.073	-0.121	0.9039	
Block name (Namkum = 1)	-24.645	6.08	-4.054	0.0001	***
Block name (Nandgaon = 1)	-18.647	6.468	-2.883	0.004	**
Block name (Narainpur = 1)	1.751	6.079	0.288	0.7734	
Block name (Narayanpur = 1)	-2.716	6.072	-0.447	0.6547	
Block name (Narsingharh = 1)	-5.111	6.068	-0.842	0.3997	
Block name (Nawanagar = 1)	19.242	6.293	3.058	0.0022	**
Block name (Nawinagar = 1)	18.812	6.077	3.096	0.002	**
Block name (Nedumangad = 1)	-11.209	6.069	-1.847	0.0648	.
Block name (Nichlaul = 1)	6.501	6.074	1.07	0.2845	
Block name (Nilgiri = 1)	-1.772	6.078	-0.292	0.7707	
Block name (Niwari = 1)	-10.817	6.071	-1.782	0.0748	.
Block name (Niwas = 1)	-3.354	6.072	-0.552	0.5808	
Block name (Nuaon = 1)	11.402	6.079	1.876	0.0607	.
Block name (Padma = 1)	-14.164	6.079	-2.33	0.0198	*
Block name (Padmapur = 1)	-10.303	6.076	-1.696	0.09	.
Block name (Pakartanr = 1)	-50.687	9.611	-5.274	0	***
Block name (Pansemal = 1)	0.371	6.075	0.061	0.9513	
Block name (Parasia = 1)	-2.112	6.069	-0.348	0.7279	
Block name (Parikshitgarh = 1)	-9.153	6.467	-1.415	0.157	
Block name (Patahi = 1)	14.587	6.144	2.374	0.0176	*
Block name (Patana = 1)	-11.635	6.071	-1.917	0.0553	.
Block name (Peterwar = 1)	-21.385	6.074	-3.521	0.0004	***

Block name (Petlawad = 1)	-4.682	6.068	-0.772	0.4404	
Block name (Pharasgaon = 1)	-6.166	6.073	-1.015	0.31	
Block name (Phiringia = 1)	-13.063	6.068	-2.153	0.0314	*
Block name (Phoolbehar = 1)	12.557	6.076	2.067	0.0388	*
Block name (Pipili = 1)	4.707	6.081	0.774	0.4389	
Block name (Pirtand = 1)	-17.102	6.073	-2.816	0.0049	**
Block name (Podi uparoda = 1)	2.586	6.07	0.426	0.67	
Block name (Pottangi = 1)	-1.124	6.074	-0.185	0.8532	
Block name (Pratapgarh = 1)	-18.102	6.071	-2.982	0.0029	**
Block name (Pratappur = 1)	5.735	6.068	0.945	0.3447	
Block name (Pulikeezhu = 1)	-10.43	6.288	-1.659	0.0972	.
Block name (Purvi tundi = 1)	-45.697	9.612	-4.754	0	***
Block name (Raghogarh = 1)	-2.797	6.072	-0.461	0.6451	
Block name (Rahi = 1)	2.478	6.077	0.408	0.6834	
Block name (Raiganj = 1)	-22.661	6.072	-3.732	0.0002	***
Block name (Raighar = 1)	-1.603	6.072	-0.264	0.7918	
Block name (Railmagra = 1)	-13.739	6.072	-2.263	0.0237	*
Block name (Raisinghnagar = 1)	-26.381	6.07	-4.346	0	***
Block name (Rajakheda = 1)	0.553	6.077	0.091	0.9275	
Block name (Rajapakar = 1)	15.945	6.377	2.5	0.0124	*
Block name (Rajnagar = 1)	-8.086	6.143	-1.316	0.1881	
Block name (Rajnandgaon = 1)	1.65	6.068	0.272	0.7857	
Block name (Rajpur = 1)	-5.984	6.071	-0.986	0.3243	
Block name (Ramnagar = 1)	-16.248	6.463	-2.514	0.012	*
Block name (Rampur maniharan = 1)	-7.165	6.567	-1.091	0.2753	
Block name (Rampura = 1)	-0.507	6.673	-0.076	0.9395	
Block name (Ranishwar = 1)	-15.987	6.074	-2.632	0.0085	**
Block name (Rasulabad = 1)	-0.003	6.078	-0.001	0.9996	
Block name (Ratanpura = 1)	-5.419	6.078	-0.892	0.3727	
Block name (Ratua-I = 1)	-32.541	6.074	-5.357	0	***
Block name (Raybag = 1)	-19.853	6.072	-3.27	0.0011	**
Block name (Rehli = 1)	-5.05	6.295	-0.802	0.4224	
Block name (Rengali = 1)	-8.628	6.078	-1.42	0.1558	
Block name (Reoti = 1)	-4.173	6.08	-0.686	0.4925	
Block name (Richha = 1)	-17.316	6.466	-2.678	0.0074	**
Block name (Rongli rongliot = 1)	-33.497	6.069	-5.52	0	***
Block name (Rudauli = 1)	-1.109	6.075	-0.183	0.8552	
Block name (Rudrapur = 1)	-2.999	6.078	-0.493	0.6218	
Block name (Rupaideeh = 1)	-3.219	6.145	-0.524	0.6004	
Block name (Rupouli = 1)	17.828	6.077	2.934	0.0034	**
Block name (Sagar = 1)	-22.179	6.074	-3.652	0.0003	***
Block name (Sahebganj = 1)	8.869	6.466	1.372	0.1702	
Block name (Saiyan = 1)	6.236	6.079	1.026	0.305	
Block name (Sakaldiha = 1)	-4.131	6.375	-0.648	0.517	
Block name (Sakti = 1)	-7.175	6.071	-1.182	0.2374	

Block name (Sambhal = 1)	1.399	6.464	0.216	0.8287	
Block name (Sandwa chandrika = 1)	-31.254	6.466	-4.834	0	***
Block name (Sangod = 1)	-7.095	6.073	-1.168	0.2427	
Block name (Sankra = 1)	-17.911	6.071	-2.95	0.0032	**
Block name (Saraigarh = 1)	15.251	6.568	2.322	0.0203	*
Block name (Saraipali = 1)	-2.033	6.068	-0.335	0.7376	
Block name (Sarath = 1)	-16.601	6.071	-2.734	0.0063	**
Block name (Sardarpur = 1)	-5.628	6.068	-0.927	0.3538	
Block name (Sarsol = 1)	-4.305	6.08	-0.708	0.4789	
Block name (Sau ghat = 1)	-10.183	6.213	-1.639	0.1013	
Block name (Sawai madhopur = 1)	-1.583	6.076	-0.261	0.7945	
Block name (Sedam = 1)	-25.658	6.075	-4.224	0	***
Block name (Sehore = 1)	-3.803	6.074	-0.626	0.5312	
Block name (Semariyawan = 1)	-7.361	6.076	-1.212	0.2257	
Block name (Seraikella = 1)	-15.247	6.075	-2.51	0.0121	*
Block name (Shahkund = 1)	16.385	6.077	2.696	0.007	**
Block name (Shahnagar = 1)	-0.703	6.07	-0.116	0.9078	
Block name (Shahpur = 1)	-20.244	6.07	-3.335	0.0009	***
Block name (Shankarpur = 1)	22.458	6.08	3.694	0.0002	***
Block name (Shivganj = 1)	-10.875	6.07	-1.792	0.0732	.
Block name (Shoharatgarh = 1)	-8.254	6.563	-1.258	0.2086	
Block name (Shri mahaveer ji = 1)	-8.944	6.08	-1.471	0.1413	
Block name (Shukul bazar = 1)	-8.32	6.079	-1.369	0.1711	
Block name (Sihawal = 1)	-4.309	6.068	-0.71	0.4777	
Block name (Sikandarpur karan = 1)	-3.003	6.796	-0.442	0.6586	
Block name (Sikandrabad = 1)	-1.028	6.799	-0.151	0.8798	
Block name (Sikty = 1)	20.173	6.216	3.245	0.0012	**
Block name (Simri bakhtiarapur = 1)	21.029	6.21	3.386	0.0007	***
Block name (Sinapali = 1)	5.349	6.07	0.881	0.3782	
Block name (Sindhauli = 1)	-9.799	6.215	-1.577	0.1149	
Block name (Sirdala = 1)	-1.291	6.377	-0.202	0.8396	
Block name (Sirsiya = 1)	0.804	6.075	0.132	0.8947	
Block name (Sitamau = 1)	-4.418	6.069	-0.728	0.4667	
Block name (Sohagpur = 1)	-2.82	6.07	-0.465	0.6422	
Block name (Sonbarsa = 1)	15.41	6.675	2.308	0.021	*
Block name (Sonbhadra bansi suryapur = 1)	-1.309	6.466	-0.203	0.8395	
Block name (Sonhat = 1)	-1.345	6.069	-0.222	0.8246	
Block name (Subdega = 1)	-2.213	6.071	-0.365	0.7155	
Block name (Sultanganj = 1)	1.177	6.214	0.189	0.8498	
Block name (Suratganj = 1)	-6.68	6.212	-1.075	0.2822	
Block name (Tajwapur = 1)	6.102	6.077	1.004	0.3153	
Block name (Tamkuhiraj = 1)	-15.986	6.371	-2.509	0.0121	*
Block name (Tamnar = 1)	-1.471	6.076	-0.242	0.8087	
Block name (Tanda = 1)	-3.89	6.077	-0.64	0.5222	

Block name (Tangi choudwar = 1)	-12.96	6.08	-2.132	0.0331	*
Block name (Taranagar = 1)	-14.542	6.07	-2.396	0.0166	*
Block name (Tarari = 1)	13.921	6.376	2.183	0.029	*
Block name (Tariyani = 1)	3.439	6.796	0.506	0.6128	
Block name (Teonthar = 1)	-4.331	6.073	-0.713	0.4758	
Block name (Tetiabambar = 1)	23.335	6.077	3.84	0.0001	***
Block name (Thakurdwara = 1)	4.781	6.374	0.75	0.4533	
Block name (Thakurgangti = 1)	-17.784	6.072	-2.929	0.0034	**
Block name (Thawe = 1)	23.585	6.147	3.837	0.0001	***
Block name (Tibbi = 1)	-4.928	6.072	-0.812	0.417	
Block name (Tiptur = 1)	-20.174	6.078	-3.319	0.0009	***
Block name (Titlagarh = 1)	6.805	6.072	1.121	0.2625	
Block name (Tundla = 1)	-6.561	6.144	-1.068	0.2856	
Block name (Udhwa = 1)	-18.651	6.076	-3.07	0.0022	**
Block name (Uluberia-I = 1)	-28.413	6.67	-4.26	0	***
Block name (Un = 1)	-6.297	6.468	-0.973	0.3303	
Block name (Uniara = 1)	-15.055	6.076	-2.478	0.0132	*
Block name (Usawan = 1)	1.013	6.466	0.157	0.8755	
Block name (Utraula = 1)	-8.782	6.376	-1.377	0.1685	
Block name (Varachakwar = 1)	-8.01	6.079	-1.318	0.1877	
Block name (Yelandur = 1)	-10.835	6.076	-1.783	0.0746	.
Block name (Ziranya = 1)	-5.196	6.068	-0.856	0.3919	
Number of transactions	0	0	-3.219	0.0013	**

Note: Signif. codes: 0 <= '***' < 0.001 < '**' < 0.01 < '*' < 0.05

Residual standard error: 21.02 on 7013 degrees of freedom

Multiple R-squared: 0.321, Adjusted R-squared: 0.2889

F-statistic: 9.987 on 7013 and 332 DF, p-value: 0.0000

Table 12 Regression analysis of wage transactions processed in 15 days with block level dummies and quarter dummies

Variables	Estimate	Standard Error	t value	Pr(> t)	
Intercept	60.456	4.537	13.326	0	***
Payment type (ABPS = 1)	0.495	0.514	0.961	0.3364	
Quarter (q2 = 1)	-3.825	0.723	-5.292	0	***
Quarter (q3 = 1)	-7.632	0.726	-10.508	0	***
Quarter (q4 = 1)	-11.818	0.724	-16.326	0	***
Caste (SC = 1)	18.87	0.643	29.365	0	***
Caste (ST = 1)	10.526	0.658	15.989	0	***
Block name (Agar = 1)	0.664	6.302	0.105	0.9161	
Block name (Anuppur = 1)	-0.604	6.295	-0.096	0.9236	
Block name (Arsikere = 1)	-9.274	6.3	-1.472	0.141	
Block name (Ashoknagar = 1)	-4.291	6.3	-0.681	0.4958	
Block name (Auraiya = 1)	1.226	6.302	0.195	0.8457	
Block name (Bagoda = 1)	-0.45	6.299	-0.071	0.9431	
Block name (Bamaur = 1)	5.666	6.3	0.899	0.3685	
Block name (Banarpal = 1)	-2.101	6.302	-0.333	0.7388	
Block name (Banswara = 1)	8.807	6.294	1.399	0.1617	
Block name (Barabazar = 1)	-23.905	6.301	-3.794	0.0001	***
Block name (Barkote = 1)	-6.337	6.304	-1.005	0.3148	
Block name (Barrackpore-ii = 1)	-23.188	6.307	-3.676	0.0002	***
Block name (Bastar = 1)	2.519	6.302	0.4	0.6893	
Block name (Bemetara = 1)	-0.175	6.296	-0.028	0.9778	
Block name (Benipatti = 1)	21.493	6.305	3.409	0.0007	***
Block name (Berasia = 1)	-3.932	6.294	-0.625	0.5321	
Block name (Bhagwanpur hat = 1)	19.769	6.614	2.989	0.0028	**
Block name (Bhairamgarh = 1)	5.059	7.713	0.656	0.512	
Block name (Bhaisrodgarh = 1)	6.943	6.297	1.103	0.2702	
Block name (Bhalki = 1)	-5.429	6.298	-0.862	0.3887	
Block name (Bhandaripokhari = 1)	-3.054	6.303	-0.485	0.628	
Block name (Bhander = 1)	-2.771	6.301	-0.44	0.6601	
Block name (Bharawan = 1)	4.796	6.305	0.761	0.4469	
Block name (Bharthana = 1)	11.036	6.445	1.712	0.0869	.
Block name (Bhathat = 1)	12.883	6.446	1.999	0.0457	*
Block name (Bhawnathpur = 1)	-29.214	6.305	-4.633	0	***
Block name (Bhojpur = 1)	43.369	22.267	1.948	0.0515	.
Block name (Bhopalgarh = 1)	0.019	6.295	0.003	0.9976	
Block name (Bichhiwara = 1)	4.506	6.294	0.716	0.4741	
Block name (Bijeypur = 1)	-4.39	6.296	-0.697	0.4857	
Block name (Bilaigarh = 1)	-5.841	6.295	-0.928	0.3535	
Block name (Bilsanda = 1)	-3.319	6.304	-0.526	0.5986	
Block name (Binauli = 1)	0.094	7.053	0.013	0.9894	

Block name (Bind = 1)	16.631	7.051	2.359	0.0184	*
Block name (Bisanda = 1)	-3.026	6.303	-0.48	0.6311	
Block name (Bisrakh = 1)	-51.905	7.05	-7.362	0	***
Block name (Bodla = 1)	-0.698	6.31	-0.111	0.9119	
Block name (Boudh = 1)	0.827	6.3	0.131	0.8955	
Block name (Budge Budge-ii = 1)	-14.982	6.444	-2.325	0.0201	*
Block name (Burhanpur = 1)	-0.908	6.294	-0.144	0.8853	
Block name (Burwan = 1)	-16.638	6.3	-2.641	0.0083	**
Block name (Buxwaha = 1)	-3.357	6.296	-0.533	0.5939	
Block name (Champakulam = 1)	-4.536	7.039	-0.644	0.5193	
Block name (Channapatna = 1)	0.019	6.3	0.003	0.9976	
Block name (Charama = 1)	-2.268	6.294	-0.36	0.7186	
Block name (Charkhari = 1)	5.143	6.303	0.816	0.4145	
Block name (Chauhtan = 1)	-0.927	6.294	-0.147	0.883	
Block name (Chautham = 1)	16.523	6.811	2.426	0.0153	*
Block name (Cherpu = 1)	8.974	7.046	1.274	0.2028	
Block name (Chewara = 1)	18.921	6.306	3.001	0.0027	**
Block name (Chhindgarh = 1)	-3.705	6.297	-0.588	0.5563	
Block name (Chintamani = 1)	-5.728	6.296	-0.91	0.363	
Block name (Chiraigaon = 1)	5.378	6.305	0.853	0.3938	
Block name (Chitrangi = 1)	-2.518	6.294	-0.4	0.6892	
Block name (Chittumala = 1)	-2.425	7.039	-0.345	0.7305	
Block name (Chopan = 1)	0.593	6.297	0.094	0.925	
Block name (Daniyawan = 1)	12.439	6.529	1.905	0.0568	.
Block name (Dantan-ii = 1)	-25.519	6.301	-4.05	0.0001	***
Block name (Dantewada = 1)	6.856	6.297	1.089	0.2763	
Block name (Dariapur = 1)	18.213	6.445	2.826	0.0047	**
Block name (Dausa = 1)	2.73	6.302	0.433	0.6649	
Block name (Dawath = 1)	32.278	6.448	5.006	0	***
Block name (Depalpur = 1)	-2.524	6.299	-0.401	0.6887	
Block name (Desuri = 1)	2.794	6.3	0.443	0.6574	
Block name (Devanhalli = 1)	-6.811	6.304	-1.08	0.28	
Block name (Dhamdha = 1)	6.86	6.294	1.09	0.2757	
Block name (Dhamtari = 1)	-0.624	6.294	-0.099	0.921	
Block name (Dhanaura = 1)	-0.381	6.296	-0.06	0.9518	
Block name (Dharakote = 1)	4.383	6.295	0.696	0.4862	
Block name (Dharma pur = 1)	9.8	6.306	1.554	0.1202	
Block name (Dharwad = 1)	-4.676	6.301	-0.742	0.458	
Block name (Dhaulana = 1)	22.33	7.347	3.039	0.0024	**
Block name (Dhimerkheda = 1)	1.473	6.293	0.234	0.8149	
Block name (Dindori = 1)	3.179	6.303	0.504	0.6141	
Block name (Dobhi = 1)	20.233	6.527	3.1	0.0019	**
Block name (Dunguripali = 1)	-1.271	6.305	-0.202	0.8403	
Block name (Durgapur faridpur = 1)	-19.059	6.303	-3.024	0.0025	**
Block name (Egra-ii = 1)	-25.654	6.303	-4.07	0	***

Block name (Erasama = 1)	0.284	6.608	0.043	0.9657	
Block name (Fatehpur = 1)	0.312	6.304	0.049	0.9606	
Block name (Gairatganj = 1)	-3.22	6.301	-0.511	0.6093	
Block name (Gaisilet = 1)	10.553	6.299	1.675	0.0939	.
Block name (Gajraula = 1)	2.418	6.806	0.355	0.7224	
Block name (Gangarampur = 1)	-18.65	6.301	-2.96	0.0031	**
Block name (Gania = 1)	-0.501	6.305	-0.079	0.9366	
Block name (Garubathan = 1)	-16.557	6.297	-2.629	0.0086	**
Block name (Gaurella-1 = 1)	-0.303	6.294	-0.048	0.9617	
Block name (Gola = 1)	-25.548	6.298	-4.056	0.0001	***
Block name (Gondia = 1)	-5.502	6.299	-0.874	0.3824	
Block name (Gondlamau = 1)	-4.091	6.523	-0.627	0.5306	
Block name (Gopabandhunagar = 1)	-2.991	6.301	-0.475	0.635	
Block name (Gopiballav pur -ii = 1)	-26.923	6.304	-4.271	0	***
Block name (Gotegaon = 1)	-2.309	6.297	-0.367	0.7139	
Block name (Gumla = 1)	-31.539	6.301	-5.005	0	***
Block name (Gurur = 1)	9.47	6.294	1.505	0.1324	
Block name (Halsi = 1)	20.671	6.445	3.208	0.0013	**
Block name (Harda = 1)	-3.672	6.301	-0.583	0.56	
Block name (Harihara = 1)	-8.581	6.305	-1.361	0.1736	
Block name (Harsud = 1)	-1.528	6.302	-0.242	0.8084	
Block name (Hasanpura = 1)	19.348	6.303	3.069	0.0022	**
Block name (Haseran = 1)	-2.499	6.525	-0.383	0.7017	
Block name (Hatta = 1)	-2.077	6.3	-0.33	0.7417	
Block name (Haveri = 1)	-2.238	6.301	-0.355	0.7225	
Block name (Hiriyur = 1)	-4.571	6.297	-0.726	0.4679	
Block name (Hoshangabad = 1)	0.349	6.306	0.055	0.9558	
Block name (Hurda = 1)	1.702	6.294	0.27	0.7869	
Block name (Iglas = 1)	11.573	6.371	1.816	0.0694	.
Block name (Indus = 1)	-21.484	6.293	-3.414	0.0006	***
Block name (Jainagar = 1)	-22.116	6.304	-3.508	0.0005	***
Block name (Jaisamand = 1)	-1.701	6.302	-0.27	0.7873	
Block name (Jaithara = 1)	5.83	6.611	0.882	0.3779	
Block name (Jamalpur = 1)	-16.603	6.297	-2.637	0.0084	**
Block name (Jaora = 1)	-1.559	6.3	-0.248	0.8045	
Block name (Jashpur = 1)	-2.113	6.298	-0.335	0.7373	
Block name (Jasra = 1)	9.425	6.302	1.495	0.1348	
Block name (Jatni = 1)	-4.348	6.306	-0.689	0.4906	
Block name (Jawad = 1)	-4.229	6.3	-0.671	0.5021	
Block name (Jawaja = 1)	3.238	6.294	0.514	0.607	
Block name (Jayal = 1)	0.925	6.602	0.14	0.8885	
Block name (Jehanabad = 1)	13.546	6.81	1.989	0.0467	*
Block name (Jhunjhunu = 1)	-1.342	6.306	-0.213	0.8315	
Block name (Jobat = 1)	0.466	6.3	0.074	0.9411	
Block name (Kadur = 1)	-5.216	6.298	-0.828	0.4076	

Block name (Kailaras = 1)	-2.674	6.298	-0.425	0.6711	
Block name (Kalapipal = 1)	-0.796	6.298	-0.126	0.8994	
Block name (Kallyasseri = 1)	6.477	6.803	0.952	0.3411	
Block name (Kamalganj = 1)	6.613	6.921	0.956	0.3393	
Block name (Kaman = 1)	5.369	6.3	0.852	0.3941	
Block name (Kanjiappally = 1)	-5.081	6.297	-0.807	0.4197	
Block name (Kannod = 1)	-2.611	6.297	-0.415	0.6784	
Block name (Karkeli = 1)	0.451	6.293	0.072	0.9429	
Block name (Karmatanr vidyasagar = 1)	-18.347	7.954	-2.307	0.0211	*
Block name (Kasganj = 1)	13.154	6.523	2.017	0.0438	*
Block name (Kasinagar = 1)	-2.05	6.306	-0.325	0.7451	
Block name (Kathumar = 1)	13.563	6.304	2.152	0.0315	*
Block name (Katoria = 1)	20.496	6.303	3.252	0.0012	**
Block name (Kaushambi = 1)	4.656	6.372	0.731	0.4649	
Block name (Keotirunway = 1)	16.599	6.706	2.475	0.0133	*
Block name (Khacharod = 1)	-2.57	6.298	-0.408	0.6832	
Block name (Khairaput = 1)	-3.675	6.303	-0.583	0.5598	
Block name (Khanakul-ii = 1)	-18.384	6.436	-2.856	0.0043	**
Block name (Khaniyadhana = 1)	-2.159	6.293	-0.343	0.7316	
Block name (Khoyrasol = 1)	-23.236	6.3	-3.688	0.0002	***
Block name (Khunti = 1)	-22.372	6.301	-3.55	0.0004	***
Block name (Kishanganj = 1)	23.124	6.303	3.669	0.0002	***
Block name (Kisko = 1)	-22.569	6.303	-3.581	0.0003	***
Block name (Kodabanpur = 1)	11.965	7.051	1.697	0.0898	.
Block name (Kolar = 1)	-6.624	6.301	-1.051	0.2931	
Block name (Kollengode = 1)	-3.44	6.295	-0.546	0.5848	
Block name (Korei = 1)	-2.226	6.303	-0.353	0.724	
Block name (Kothamangalam = 1)	0.344	6.295	0.055	0.9564	
Block name (Kozhikode = 1)	-4.209	7.049	-0.597	0.5504	
Block name (Krishnarajanagara = 1)	-4.515	6.304	-0.716	0.4738	
Block name (Kurwai = 1)	-4.128	6.3	-0.655	0.5124	
Block name (Kuttipuram = 1)	-4.791	7.046	-0.68	0.4966	
Block name (Lakhanpur = 1)	-4.069	6.299	-0.646	0.5183	
Block name (Lalganj = 1)	9.763	6.305	1.549	0.1215	
Block name (Lanji = 1)	-0.83	6.294	-0.132	0.8951	
Block name (Laxmipur = 1)	24.05	6.304	3.815	0.0001	***
Block name (Littipara = 1)	-23.815	6.298	-3.781	0.0002	***
Block name (Lormi = 1)	1.142	6.295	0.181	0.856	
Block name (Lunkaransar = 1)	0.669	6.297	0.106	0.9154	
Block name (Madanpur rampur = 1)	10.188	6.296	1.618	0.1057	
Block name (Madhorajpura = 1)	-6.356	6.807	-0.934	0.3505	
Block name (Madikeri = 1)	-4.054	6.306	-0.643	0.5203	
Block name (Mainpur = 1)	-3.318	6.295	-0.527	0.5982	
Block name (Majhauilia = 1)	18.991	6.369	2.982	0.0029	**
Block name (Majhgawan = 1)	0.364	6.295	0.058	0.9539	

Block name (Majhouli = 1)	1.097	6.298	0.174	0.8617	
Block name (Mal = 1)	-22.142	6.299	-3.515	0.0004	***
Block name (Malvalli = 1)	-10.155	6.3	-1.612	0.107	
Block name (Malwan = 1)	5.605	6.612	0.848	0.3967	
Block name (Mananthavady = 1)	9.948	6.294	1.581	0.114	
Block name (Mangrol = 1)	4.509	9.968	0.452	0.651	
Block name (Manika = 1)	-25.798	6.295	-4.098	0	***
Block name (Manjeshwar = 1)	5.981	6.3	0.949	0.3424	
Block name (Manjhari = 1)	-29.576	6.301	-4.694	0	***
Block name (Manoharthana = 1)	10.218	6.295	1.623	0.1046	
Block name (Mansahi = 1)	16.512	6.375	2.59	0.0096	**
Block name (Manvi = 1)	-1.426	6.294	-0.227	0.8208	
Block name (Maudaha = 1)	10.382	6.3	1.648	0.0994	.
Block name (Mayurhand = 1)	-36.803	9.968	-3.692	0.0002	***
Block name (Mekliganj = 1)	-19.068	6.302	-3.026	0.0025	**
Block name (Milak = 1)	7.577	6.804	1.114	0.2655	
Block name (Motigarpur = 1)	6.626	6.613	1.002	0.3164	
Block name (Multai = 1)	0.628	6.3	0.1	0.9206	
Block name (Mundgod = 1)	-2.686	6.305	-0.426	0.67	
Block name (Mursan = 1)	-0.271	6.373	-0.042	0.9661	
Block name (Musabani = 1)	-28.978	6.305	-4.596	0	***
Block name (Nabadwip = 1)	-13.657	6.523	-2.094	0.0363	*
Block name (Nainva = 1)	11.736	6.301	1.862	0.0626	.
Block name (Najibabad = 1)	2.765	6.299	0.439	0.6607	
Block name (Namkum = 1)	-28.828	6.306	-4.572	0	***
Block name (Nandgaon = 1)	7.239	6.709	1.079	0.2806	
Block name (Narainpur = 1)	7.285	6.305	1.155	0.248	
Block name (Narayanpur = 1)	-2.307	6.298	-0.366	0.7142	
Block name (Narsingharh = 1)	-3.435	6.294	-0.546	0.5853	
Block name (Nawanagar = 1)	21.621	6.527	3.313	0.0009	***
Block name (Nawinagar = 1)	21.916	6.302	3.477	0.0005	***
Block name (Nedumangad = 1)	-0.206	6.295	-0.033	0.9739	
Block name (Nichlaul = 1)	12.39	6.299	1.967	0.0492	*
Block name (Nilgiri = 1)	2.796	6.304	0.444	0.6574	
Block name (Niwari = 1)	-2.658	6.297	-0.422	0.6729	
Block name (Niwas = 1)	2.157	6.298	0.343	0.732	
Block name (Nuaon = 1)	21.228	6.305	3.367	0.0008	***
Block name (Padma = 1)	-19.811	6.305	-3.142	0.0017	**
Block name (Padmapur = 1)	-2.196	6.302	-0.349	0.7274	
Block name (Pakartanr = 1)	-43.226	9.968	-4.336	0	***
Block name (Pansemal = 1)	3.432	6.301	0.545	0.586	
Block name (Parasia = 1)	1.077	6.294	0.171	0.8641	
Block name (Parikshitgarh = 1)	4.1	6.708	0.611	0.5411	
Block name (Patahi = 1)	20.918	6.373	3.282	0.001	**
Block name (Patana = 1)	-3.684	6.296	-0.585	0.5585	

Block name (Peterwar = 1)	-27.581	6.3	-4.378	0	***
Block name (Petlawad = 1)	-1.722	6.294	-0.274	0.7845	
Block name (Pharasgaon = 1)	-3.3	6.299	-0.524	0.6003	
Block name (Phiringia = 1)	-2.097	6.294	-0.333	0.739	
Block name (Phoolbehar = 1)	16.317	6.302	2.589	0.0096	**
Block name (Pipili = 1)	0.153	6.307	0.024	0.9807	
Block name (Pirtand = 1)	-24.384	6.299	-3.871	0.0001	***
Block name (Podi uparoda = 1)	2.61	6.295	0.415	0.6784	
Block name (Pottangi = 1)	3.293	6.3	0.523	0.6012	
Block name (Pratapgarh = 1)	5.997	6.297	0.952	0.341	
Block name (Pratappur = 1)	7.908	6.294	1.256	0.209	
Block name (Pulikeezhu = 1)	3.886	6.521	0.596	0.5513	
Block name (Purvi tundi = 1)	-59.327	9.969	-5.951	0	***
Block name (Raghogarh = 1)	-1.268	6.298	-0.201	0.8405	
Block name (Rahi = 1)	8.081	6.303	1.282	0.1998	
Block name (Raiganj = 1)	-20.325	6.298	-3.227	0.0013	**
Block name (Raighar = 1)	6.001	6.298	0.953	0.3407	
Block name (Railmagra = 1)	-1.406	6.297	-0.223	0.8234	
Block name (Raisinghnagar = 1)	-12.662	6.296	-2.011	0.0444	*
Block name (Rajakheda = 1)	15.531	6.302	2.464	0.0138	*
Block name (Rajapakar = 1)	20.928	6.614	3.164	0.0016	**
Block name (Rajnagar = 1)	2.843	6.371	0.446	0.6554	
Block name (Rajnandgaon = 1)	3.534	6.293	0.561	0.5745	
Block name (Rajpur = 1)	-4.909	6.297	-0.78	0.4357	
Block name (Ramnagar = 1)	3.743	6.703	0.558	0.5766	
Block name (Rampur maniharan = 1)	12.406	6.811	1.821	0.0686	.
Block name (Rampura = 1)	10.157	6.921	1.468	0.1423	
Block name (Ranishwar = 1)	-22.745	6.3	-3.61	0.0003	***
Block name (Rasulabad = 1)	10.752	6.304	1.706	0.0881	.
Block name (Ratanpura = 1)	-0.12	6.304	-0.019	0.9848	
Block name (Ratua-I = 1)	-36.125	6.3	-5.734	0	***
Block name (Raybag = 1)	-7.621	6.297	-1.21	0.2262	
Block name (Rehli = 1)	-6.546	6.529	-1.003	0.3161	
Block name (Rengali = 1)	-0.629	6.304	-0.1	0.9205	
Block name (Reoti = 1)	4.764	6.306	0.755	0.45	
Block name (Richha = 1)	4.729	6.706	0.705	0.4808	
Block name (Rongli rongliot = 1)	-28.989	6.294	-4.605	0	***
Block name (Rudauli = 1)	9.973	6.301	1.583	0.1135	
Block name (Rudrapur = 1)	10.195	6.304	1.617	0.1059	
Block name (Rupaideeh = 1)	5.989	6.373	0.94	0.3474	
Block name (Rupouli = 1)	17.993	6.303	2.855	0.0043	**
Block name (Sagar = 1)	-6.761	6.299	-1.073	0.2832	
Block name (Sahebganj = 1)	10.677	6.706	1.592	0.1114	
Block name (Saiyan = 1)	13.905	6.305	2.205	0.0275	*
Block name (Sakaldiha = 1)	7.562	6.612	1.144	0.2528	

Block name (Sakti = 1)	-3.79	6.297	-0.602	0.5473	
Block name (Sambhal = 1)	6.237	6.704	0.93	0.3522	
Block name (Sandwa chandrika = 1)	-19.185	6.706	-2.861	0.0042	**
Block name (Sangod = 1)	11.203	6.298	1.779	0.0753	.
Block name (Sankra = 1)	2.894	6.297	0.46	0.6458	
Block name (Saraigarh = 1)	12.479	6.812	1.832	0.067	.
Block name (Saraipali = 1)	-0.904	6.293	-0.144	0.8857	
Block name (Sarath = 1)	-21.226	6.297	-3.371	0.0008	***
Block name (Sardarpur = 1)	-2.474	6.294	-0.393	0.6943	
Block name (Sarsol = 1)	13.469	6.306	2.136	0.0327	*
Block name (Sau ghat = 1)	-2.281	6.444	-0.354	0.7234	
Block name (Sawai madhopur = 1)	11.49	6.302	1.823	0.0683	.
Block name (Sedam = 1)	-8.4	6.301	-1.333	0.1825	
Block name (Sehore = 1)	-1.754	6.3	-0.278	0.7807	
Block name (Semariyawan = 1)	3.621	6.302	0.575	0.5656	
Block name (Seraikella = 1)	-20.183	6.301	-3.203	0.0014	**
Block name (Shahkund = 1)	17.202	6.303	2.729	0.0064	**
Block name (Shahnagar = 1)	-0.877	6.296	-0.139	0.8892	
Block name (Shahpur = 1)	-8.022	6.296	-1.274	0.2026	
Block name (Shankarpur = 1)	25.259	6.306	4.006	0.0001	***
Block name (Shivganj = 1)	7.017	6.295	1.115	0.2651	
Block name (Shoharatgarh = 1)	4.884	6.807	0.718	0.4731	
Block name (Shri mahaveer ji = 1)	6.218	6.306	0.986	0.3241	
Block name (Shukul bazar = 1)	4.136	6.305	0.656	0.5118	
Block name (Sihawal = 1)	-3.368	6.294	-0.535	0.5926	
Block name (Sikandarpur karan = 1)	13.001	7.049	1.844	0.0652	.
Block name (Sikandrabad = 1)	12.286	7.052	1.742	0.0815	.
Block name (Sikty = 1)	19.499	6.447	3.024	0.0025	**
Block name (Simri bakhtiarapur = 1)	25.289	6.441	3.926	0.0001	***
Block name (Sinapali = 1)	7.458	6.296	1.185	0.2362	
Block name (Sindhauli = 1)	-3.297	6.446	-0.511	0.609	
Block name (Sirdala = 1)	9.369	6.614	1.417	0.1567	
Block name (Sirsiya = 1)	7.323	6.301	1.162	0.2452	
Block name (Sitamau = 1)	-3.561	6.295	-0.566	0.5716	
Block name (Sohagpur = 1)	-0.333	6.296	-0.053	0.9578	
Block name (Sonbarsa = 1)	19.785	6.923	2.858	0.0043	**
Block name (Sonbhadra bansi suryapur = 1)	17.311	6.707	2.581	0.0099	**
Block name (Sonhat = 1)	1.671	6.295	0.266	0.7906	
Block name (Subdega = 1)	4.386	6.296	0.697	0.4861	
Block name (Sultanganj = 1)	5.997	6.445	0.931	0.3521	
Block name (Suratganj = 1)	-1.563	6.443	-0.243	0.8083	
Block name (Tajwapur = 1)	13.452	6.303	2.134	0.0329	*
Block name (Tamkuhiraj = 1)	-0.973	6.607	-0.147	0.8829	
Block name (Tamnar = 1)	-0.426	6.302	-0.068	0.9461	
Block name (Tanda = 1)	3.477	6.303	0.552	0.5812	

Block name (Tangi choudwar = 1)	-2.837	6.306	-0.45	0.6528	
Block name (Taranagar = 1)	-2.153	6.296	-0.342	0.7324	
Block name (Tarari = 1)	17.575	6.613	2.658	0.0079	**
Block name (Tariyani = 1)	4.337	7.048	0.615	0.5384	
Block name (Teonthar = 1)	-1.778	6.299	-0.282	0.7777	
Block name (Tetiabambar = 1)	26.497	6.303	4.204	0	***
Block name (Thakurdwara = 1)	11.803	6.611	1.785	0.0743	.
Block name (Thakurgangti = 1)	-24.536	6.298	-3.896	0.0001	***
Block name (Thawe = 1)	20.79	6.375	3.261	0.0011	**
Block name (Tibbi = 1)	-4.215	6.297	-0.669	0.5033	
Block name (Tiptur = 1)	-9.754	6.304	-1.547	0.1218	
Block name (Titlagarh = 1)	7.949	6.298	1.262	0.2069	
Block name (Tundla = 1)	3.211	6.372	0.504	0.6143	
Block name (Udhwa = 1)	-25.017	6.302	-3.97	0.0001	***
Block name (Uluberia-I = 1)	-29.115	6.918	-4.209	0	***
Block name (Un = 1)	10.482	6.708	1.562	0.1182	
Block name (Uniara = 1)	10.786	6.302	1.711	0.087	.
Block name (Usawan = 1)	13.408	6.706	1.999	0.0456	*
Block name (Utraula = 1)	0.097	6.613	0.015	0.9883	
Block name (Varachakwar = 1)	2.496	6.305	0.396	0.6922	
Block name (Yelandur = 1)	-1.208	6.302	-0.192	0.848	
Block name (Ziranya = 1)	-0.782	6.294	-0.124	0.9011	
Number of transactions	0	0	-1.543	0.1229	

Note: Signif. codes: 0 <= '***' < 0.001 < '**' < 0.01 < '*' < 0.05

Residual standard error: 21.8 on 7013 degrees of freedom

Multiple R-squared: 0.3463, Adjusted R-squared: 0.3154

F-statistic: 11.19 on 7013 and 332 DF, p-value: 0.0000

One of the assumptions for OLS is that the residuals should be normally distributed. Table 9 presents a comparison of the distribution of residuals for the different models analysed. The histogram is the distribution of residuals and the red line shows the normal distribution. The figures presented here show that the residuals for the models with quarterly dummies is closer to the normal distribution compared to the residuals for monthly dummies. Thus, the model with the quarterly dummies is a better fit for the analysis.

Table 13 Comparison of residuals across different regression models

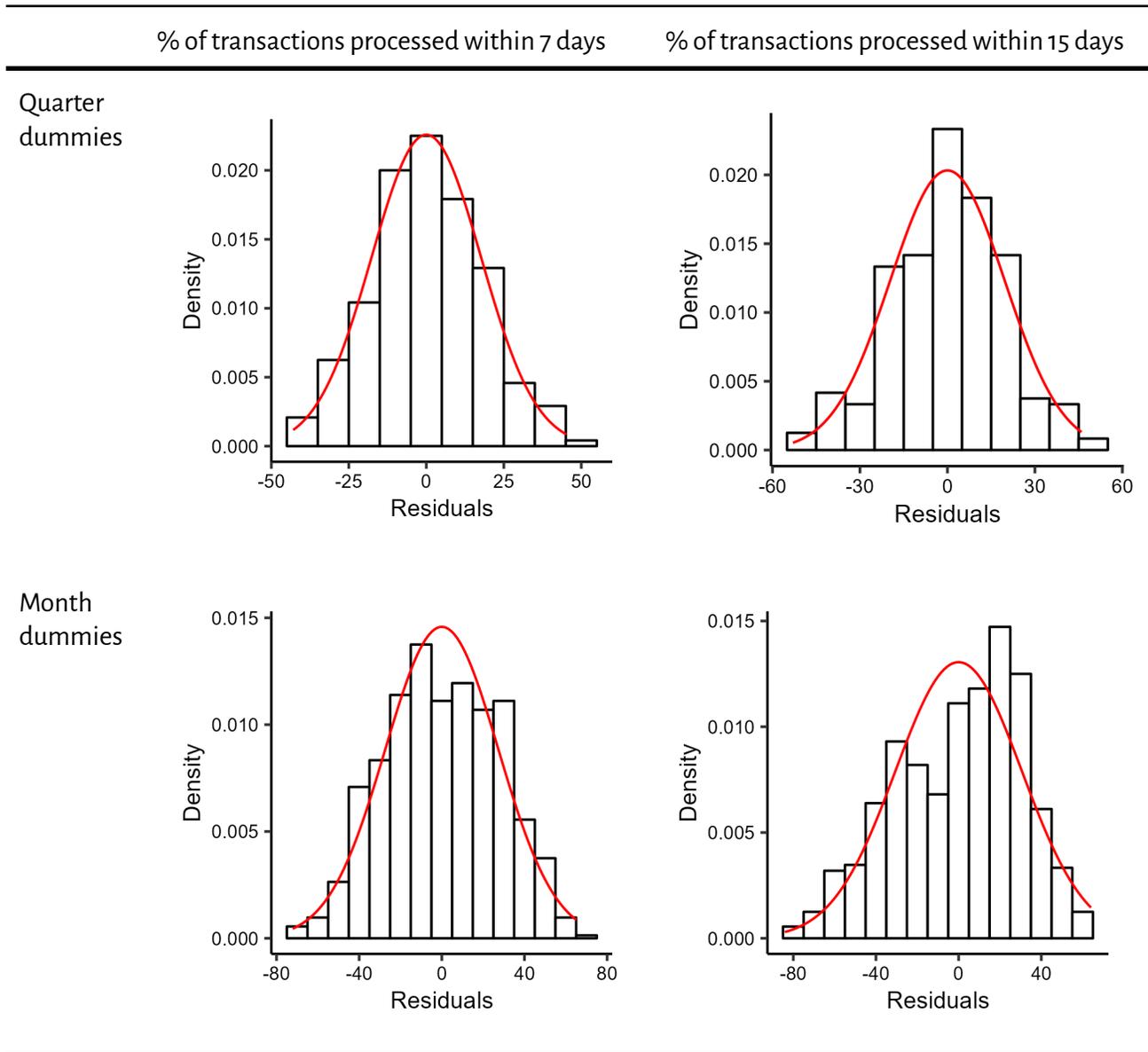


Table 14 Regression analysis of wage transactions rejected

Variables	Estimate	Standard Error	t value	Pr(> t)	
Intercept	0.634	1.335	0.475	0.6353	
Payment type (ABPS = 1)	-0.408	0.626	-0.652	0.5153	
Caste (SC = 1)	1.380	0.866	1.594	0.1123	
Caste (ST = 1)	2.197	0.828	2.654	0.0085	**
Quarter (q2 = 1)	-1.405	0.869	-1.616	0.1074	
Quarter (q3 = 1)	-1.741	0.876	-1.988	0.0480	*
Quarter (q4 = 1)	1.193	0.866	1.377	0.1698	
State name (Chhattisgarh = 1)	3.449	1.449	2.381	0.0181	*
State name (Jharkhand = 1)	7.144	1.364	5.238	0.0000	***
State name (Karnataka = 1)	0.851	1.366	0.623	0.5336	
State name (Kerala = 1)	3.665	1.364	2.686	0.0078	**
State name (Madhya Pradesh = 1)	-0.259	1.565	-0.165	0.8687	
State name (Odisha = 1)	0.987	1.370	0.720	0.4720	
State name (Rajasthan = 1)	-0.736	1.398	-0.526	0.5991	
State name (Uttar Pradesh = 1)	1.298	1.377	0.943	0.3469	
State name (West Bengal = 1)	-0.295	1.366	-0.216	0.8293	
Number of transactions	0.000	0.000	0.547	0.5847	

Note: Signif. codes: 0 <= '***' < 0.001 < '**' < 0.01 < '*' < 0.05

Residual standard error: 4.723 on 223 degrees of freedom

Multiple R-squared: 0.2655, Adjusted R-squared: 0.2128

F-statistic: 5.037 on 223 and 16 DF, p-value: 0.0000