Measuring Welfare Effects of India's Employment Guarantee Using Panel Data and a Unique Instrument

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Abstract

This paper evaluates welfare effects of India's National Rural Employment Guarantee Act (NREGA), a nation-wide rural public works program. Three types of data from four villages in the states of Andhra Pradesh and Telangana are matched for this purpose: monthly longitudinal data are matched with self-collected data on labour groups and then with administrative data on labour group wise worksites and payments between July 2010 and June 2013. The analysis shows that NREGA participation is mostly dependant on district and village level planning and much less on the self-selection of workers to worksites. The exogenous occurrence of monthly, group-wise NREGA worksites is used an instrument for recurring household income shocks of NREGA workers. Preliminary findings from household and month fixed effects estimations suggest that a high proportion of loan repayments can be attributed to lagged effects of NREGA wage payments. Overall consumption expenditure does not seem to be affected much but remains stable over time.

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1 Introduction

The first United Progressive Alliance (UPA) government passed several laws between 2004 and 2009. These laws aimed to improve the livelihood of the poor "ensuring inclusive growth in rural India" through its "impact on social protection, [and] livelihood security"¹. The National Rural Employment Guarantee Act (NREGA) guarantees 100 days of employment to every rural household whose members are willing to do unskilled manual labour at the statutory minimum wage.²

The NREGA has been studied widely. National-level labour market studies include works by Azam (2012); Imbert and Papp (2013) which are based on National Sample Survey (NSS) data and difference-in-difference estimations.³. These studies show that the Act resulted in an increase of rural wages in a range between 4 and 8 per cent. Berg et al. (2012) find similar effects using district-level wage data from the Indian Labor Bureau. Further, the studies find that female workers and marginalized groups belonging to scheduled castes and scheduled tribes (SC/ST) are among the main beneficiaries. These studies also show that the demand for NREGA employment varies seasonally and is highest during the lean season. This indicates that the NREGA is proving to be a safety net during the lean season when agricultural work opportunities are scarce.

However, estimates of a regression discontinuity design (RDD) by Zimmermann (2014) somewhat mitigate the above mentioned findings as she finds only small positive wage impact for female workers during the fall season.

Work on aggregate welfare effects by Klonner and Oldiges (2014) using NSS data on monthly per capita consumption expenditure (MPCE) suggest large seasonal effects for SC/ST households during the spring season. Raghunathan and Hari (2014) study the program's effects on risk taking behaviour and find that farmers who participate in the NREGA adopt riskier and higher productivity crops. In contrast to the studies employing difference-in-difference estimations Raghunathan and Hari (2014) follow Zimmermann's (2014) identification strategy of an RDD, whereas Klonner and Oldiges (2015) employ a sharp RDD.

Considering the large amount of research on labor market effects of the NREGA, findings on welfare effects are still scarce. For example, using India-wide data Klonner and Oldiges (2014) find that the Act does increase consumption expenditure for the most marginalised groups, SC/ST communities, during spring. This has considerable poverty alleviating effects reducing consumption-based poverty measures significantly.

 $^{^1 \}rm See$ MGNREGA Guidelines 2013. http://nrega.nic.in/netnrega/WriteReaddata/Circulars/ Operational_guidelines_4thEdition_eng_2013.pdf

²As shown by Klonner and Oldiges (2014), the NREGA stands in line with similar workfare programs around the globe (Subbarao, 2003). In sub-Saharan Africa alone, around 150 public works programs are currently active (World Bank, 2013). For research on the inherent mechanism of self-selection inbuild in most workfare programs to ensure proper targeting see among many others Datt and Ravallion (e.g. 1995); Besley and Coate (e.g. 1992); Basu (e.g. 1981). See Galasso and Ravallion (2004) on Argentina's Jefes program from 2002, and Berhane et al. (2011) on the Ethiopian Productive Safety Net Program (PSNP) from 2005.

 $^{^{3}}$ The cited studies exploit the phase-wise role-out of the NREGA across Indian districts over a three year time period.

Deininger and Liu (2013) demonstrate similar evidence using longitudinal data of 4,000 households residing in Andhra Pradesh for the years 2004, 2006 and 2008. Employing double and triple differences as well as propensity score matching estimations they find large short-term effects, of Rs. 140 per month, on SC/ST consumption in Phase II and III districts in the state of Andhra Pradesh.

Similarly, but using a smaller panel dataset of 320 households residing in Andhra Pradesh Ravi and Engler (2009) find that the Act did increase consumption expenditure. Employing a propensity score matching procedure one may contest, however, that their identifying assumption are rather strong.

This paper contributes to the existing literature in three major ways. First, it aims to shed light on expenditure decisions of households when households receive NREGA incomes in regular intervals. In other words, the paper demonstrates how consumption behaviour - including loan taking behaviour - changes over time when NREGA income comes in regular yet unplanned intervals. Second, the estimation technique applied in this paper is unique. It departs from the above mentioned studies which essentially measure the intent-to-treat effect of the NREGA at the district level. Hence, the "real" treatment effect of the NREGA on NREGA workers has not been established yet. Instead of exploiting the district-wise role-out of the NREGA, in this paper the incidence and intensity of village and group-wise worksites are used as an instrument for NREGA wage earnings. Finally, this paper uses monthly household panel data for 4 villages instead of cross-sectional national representative data like the NSS. Since the panel data is available for 36 months, household investment decisions are tracked over time and linked to NREGA incomes. This is done by matching the monthly panel data - as collected by the International Crop Research Institute for the Semi-Arid Tropics (ICRISAT) - with self-collected household level data on NREGA labour group information and administrative data on labour groups.

Preliminary empirical findings reveal that a 1 percent increase in NREGA-wages leads to a statistically significant increase of 0.2 percent in loan repayments. Observations from field work in the sample villages support these empirical findings. Indeed, the our collected data show that the second most frequent answer for the use of NREGAincome was payment to *Self-Help Groups* or *Chit Funds*. At the same time, however, no statistically significant effects can be found for households' consumption behaviour which seems to be unaffected by income shocks, supporting earlier work by (Townsend, 1994) in the same villages.

The structure of the paper is as follows. Section 2 provides an overview of the key features of the NREGA and the system of group-wise planning in Andhra Pradesh and Telangana. Section 3 introduces the panel data as well as the matched datasets. It further establishes the exogeneity of the instrument employed. In Section 4 the two-stage least-squares regression framework is presented. This is followed by a discussion of the main results in Section 5 the conclusion in Section 6 concludes.

2 Background: The NREGA and Group-Wise Planning

The NREGA was originally designed as a demand-driven program, in which workers selfselect themselves for manual labour at the minimum wage. However, many studies show that in reality participation in NREGA works is rather supply-driven than demanddriven (Chopra, 2014, e.g.). For example, research on the state of Rajasthan reveals that the allocation of NREGA-funds are often diverted to worksites situated closely to the residence of local leaders like the village head or Sarpanch (Himanshu et al., 2015). Related research on Rajasthan shows that competition among political parties influences the flow of NREGA-funds at the block level (Gupta and Mukhopadhyay, 2014). Furthermore, Dutta et al. (2014) establish that rationing of available workdays exists in the state of Bihar, which means that works are solely supply-driven rather than responding to demand.

The NREGA in Andhra Pradesh and Telangana: Modus Operandi

Hailed as the Andhra Model the NREGA in the state of Andhra Pradesh has received a lot of attention from academia as well as from civil society organisations and the media. The state's performance and its well-functioning state machinery of employment generation is well established (Maiorano, 2014; Drèze and Oldiges, 2009). At the same time, the Andhra model is known for its transperancy mechanisms which entail among others the mandatory undertaking of so called *social audits* by civil society organizations (Aakella and Kidambi, 2007b,a). By employing mostly female workers and thereby improving educational outcomes of children the Andhra model has gained further credit (Afridi et al., 2012).

At the same time, however, it is known that the Andhra model intentionally circumvents important provisions of the NREGA's Guidelines. In particular, as Maiorano (2014) thoroughly explains, the Andhra model is in effect supply-driven rather than demand-driven preventing workers to provide their labour as per their request. Instead, the entire system is organised in a top-down fashion from the state's chief minister to the ultimate implementing agent, the *Field Assistant*. The latter has the crucial role of forming labour-groups⁴ at the village level. Once assigned to a labour-group, workers remain in the very same group in the subsequent years. The FA is also in charge of supervising the worksites and posting labour-groups to worksites as per his or her judegment. Keeping this in mind, workers in the states of Andhra Pradesh and Telangana cannot demand work as stipulated by the Act. They need to wait for the FA's assignment.

In the following, the uncertainty involved in the timing of NREGA-worksites and the timing of payments is shown. Establishing this feature is crucial to consider the group-

⁴These labour-groups are called Shrama Shakti Sanghas (SSS) and were formed at the end of 2010.

wise payments and group-wise timings of worksites as exogenous events to a worker. In particular, it is established here that the timing of wage payments is irregular as well.

3 Data

Among the so called second generation, the ICRISAT has collected data from four villages in Andhra Pradesh and Telangana. Based on a monthly recall the data include information on household demographics, consumption, income, financial transactions besides land holding and agriculture related information.

I combine ICRISAT's monthly data with self collected data of the same ICRISAT households. Besides qualitative questions regarding the NREGA, the self collected data include information on each household's NREGA-job-card number. Thus, the monthly data for each ICRISAT-household employed under the NREGA can be merged with all official NREGA-related data including the days and dates of work and payment.

The final dataset includes 82 ICRISAT-NREGA households across four villages interviewed monthly over three years between July 2010 and June 2013. While the two villages of Aurepalle and Dokur belong to the district of Mahbubnagar (Telangana), the villages of JC Agraharam and Pamidipadu belong to Prakasam district (Andhra Pradesh). Summary statistics by village are presented in Table 1. Monthly variation of consumption expenditure is depicted in Figure 2. All prices are deflated to 2010 prices using the monthly and state-wise consumer price index for agricultural labourers (CPI-AL) Government of India (2013). The following is evident from the figures and the summary statistics: First, consumption follows a stable path across months and years with regular peaks during the festive or harvest season around October. For the village of Dokur a sharp decline in consumption appears to occur. This, however, can be controlled for in the regression analysis using month or village-month fixed effects. A similar jump contrasting the otherwise smooth movement of loan repayments over months can be observed in Figure 3. Here, Aurepalle sees a large increase in loan repayments between September and November 2011. At the same time, there does not seem to exist a seasonality for loan repayments. Table 2 presents some of the self collected data. It is apparent that NREGA-workers are likely to spend NREGA-wages on loan repayments in the form of payments to Self Help Groups or Chit Funds.

Delay in Wage Payments: Time between Muster Role Closure and Date of Wage Payment

Figure 4 shows the average number of days a labour group has to wait for its NREGA wages after a Muster Roll has been closed.⁵ A considerable amount of uncertainty regarding the actual date of payment is obvious. For 35 percent of all groups the average payment does happen within the 15-day-time span as required per the Act, 55 percent

 $^{{}^{5}}A$ Muster Roll is essentially the FA's book keeping to take attendance of workers at the worksite and is usually done on a weekly basis. A big worksite with work over several weeks can have several Muster Rolls.

of the groups have to wait on average between 15 and 30 days whereas the remaining 10 percent need to wait for more than a month.

This is supported by the primary data collected from ICRISAT NREGA workers residing in the four villages (Table 2). A large proportion of households (about 40 percent) complain about payments which happen with much delay or more than 15 days after the completion of a Muster Roll (see Narayanan et al. (2015) for an analysis of the primary data).

4 Identification and Model

In the empirical analyses, for village-wise panel estimations of the following form are calculated:

OLS:
$$y_{iqt} = \mu_i + \gamma_t + \beta \ Wage_{it} + \delta \ X_{it} + \epsilon_{it}$$
 (1)

Reduced Form:
$$y_{igt} = \mu_i + \gamma_t + \beta \ Instr_{gt} + \delta \ X_{it} + \epsilon_{it}$$
 (2)

First Stage:
$$Wage_{it} = \mu_i + \gamma_t + \beta \ Instr_{qt} + \delta \ X_{it} + \epsilon_{it}$$
 (3)

IV:
$$y_{igt} = \mu_i + \gamma_t + \beta \ \widehat{Wage_{it}} + \delta \ X_{it} + \epsilon_{it}$$
 (4)

, where $Instr_{gt}$ is the instrument of choice. In the following, we use the intensity, i.e. the number of open worksites for group g in month t. μ_i is a time invariant household fixed effect, γ_t is a month fixed effect, X_{it} contains control variables for household i in month t. ϵ_{it} is a stochastic error term. Standard errors are clustered at the group-month level.

In the case of pooled estimations, i.e. when all villages are included, village-month fixed effects are used instead of month fixed effects.

5 Preliminary Results

5.1 Presentation of Results

In the following, the regression analysis is restricted to the instrumented effect of NREGA-wages on loan repayment and purchased food consumption expenditure per capita. Since food consumption often takes up more than half of the average house-hold's consumption expenditure it is of particular interest here. Ravallion and Chaudhuri (1997) establish the importance of distinguishing between purchased and home

produced food items. As shown by the authors, home produced food items tend to be measured with high measurement errors; hence they are not considered here.

The primary data collected (see Table 2) suggest that if not for direct consumption NREGA-wages are likely to be utilised for purposes of savings and repayments of loans via *Self Help Groups* or *Chit Funds*. We therefore consider monthly loan repayments as an important and interesting dependent variable.

All regressions are restricted to the sample of members to any labour-group. Hence, only households who have ever been part of any NREGA labour-group are included in the sample. Further, two samples are of interest: One, all ICRISAT NREGA workers of all landholding classes, and second, only those ICRISAT NREGA workers who own less than two hectares of land, so called Marginal and Small Landowners.

For completeness, Tables 5, 4, and 3 present results for the OLS estimation, the Reduced Form and the First Stage as per equations 1, 2, 3, respectively. While the first column in each of the tables shows the contemporaneous effect, the following four columns are regression results for the lagged effect of the NREGA ranging from one month (column 2) to four months (column 5). The same table structure is used for the subsequent tables presenting the IV results as per equation 4. Standard errors are clustered at the group-month level. While the regressions for "All Villages" employ household and village-month fixed effects, the village-wise regression use household and month fixed effects.

5.2 Discussion of Results

OLS results presented in Table 5 indicate that lagged NREGA-wages increase loan repayments by one percent. However, the OLS results run the risk of suffering from reverse causality as it may be argued that the NREGA is particularly attractive to indebted labourers or frequent loan takers. The results of the Reduced Form (Table 4) are of similar magnitude and significance showing that monthly group-wise worksites do influence NREGA-wages directly. It is obvious from the First Stage Results (Table 3) that the intensity of monthly group-wise worksites explain about 40 percent of the variation of NREGA-wages.

Three major findings are evident from the regressions results presented in Tables 6-12: First, the regression results on loan repayments (Tables 6 and 7) indicate considerably high elasticities for NREGA-wage-loan repayments. This seems to hold especially for the village of Dokur and the sample of all landowners, where of a 1 percent increase in NREGA-wages leads to a 0.2 percent increase in loan repayments. Pooling all villages, this effect remains significant and ranges between 13 and 24 percent as a lagged effect of three and four months after the worksite opened.

Second, in the four villages of interest there is no statistically significant impact on food expenditure (see Table 10 and 11).

And third, there does not seem to be a seasonal effect during the spring months between January and June (see Tables 8 and 9) as found by Klonner and Oldiges (2014) as an intent-to-treat effect.

6 Conclusion

In this paper a unique estimation technique for evaluating India's employment guarantee program, the NREGA, is tested for several specifications using a monthly panel of about 200 households across four villages over 36 months. Exploiting the exogenous formation of labour-groups, the irregular group-wise assignment to worksites and the eventual but irregular date of group-wise payments as an instrument for NREGA-wages, I estimate NREGA-wage - expenditure elasticities controlling for household and month fixed effects. While the impact on consumption seems negligible, the second major result of this paper reveals a considerably huge effect of NREGA-wages on the repayment of loans. According to the regression analyses, NREGA workers channel up to 2 percent of a 10 percent increase in NREGA-earnings through to loan repayments.

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A Figures and Tables

A.1 Figures



Figure 1: Average Monthly Per Capita Consumption Expenditure between 2010 and 2013

Based on VLS data; deflated to July 2010 prices using the CPI-AL

Figure 2: Average Monthly Per Capita Food Consumption Expenditure between 2010 and 2013



Based on VLS data; deflated to July 2010 prices using the CPI-AL

Figure 3: Average Monthly Loan Repayment (in logs), between July 2010 and June 2013, by Village



Based on VLS data; deflated to July 2010 prices using the CPI-AL



Figure 4: Group-Wise Average Number of Days between Muster Roll Closure and Payment

Number of Groups:59 Calculated from official data for the four villages of Aurepalle, Dokur, Pamidipadu, and JC Agraharam. Only data for labour groups of ICRISAT households are included. Time period: July 2010 to June 2013.

A.2 Tables

	All V	illages	шA	repalle	D	okur	Pami	dipadu	JC Ag	raharam
	All	Small L.	All	Small L.	All	Small L.	All	Small L.	All	Small L.
					2010-11					
Monthly Per Capita Consumption	2033.38	1660.82	2201.34	1713.87	1720.54	1331.38	3118.73	2640.16	1155.54	1063.98
Monthly Per Capita Consumption (in logs)	7.29	7.19	7.36	7.20	7.13	7.06	7.79	7.67	6.91	6.84
Monthly Per Capita Food Consumption	784.16	736.23	824.16	738.50	630.36	600.08	1088.66	1038.20	700.11	660.44
Monthly Per Capita Food Consumption (in logs)	6.59	6.53	6.65	6.56	6.40	6.36	6.95	6.90	6.47	6.41
Monthly Loan repaid	2765.79	1744.16	4444.50	2898.21	1765.22	789.86	2746.48	2237.68	151.77	155.70
Monthly Loan repaid (in logs)	3.59	3.51	2.31	2.37	4.18	3.69	5.67	5.37	3.96	3.92
Household Size	3.68	3.58	3.28	3.21	4.19	3.86	3.57	3.74	3.83	3.74
Number of Observations	1677	1107	684 57	420 25	516 19	336	237	189 20	240 40	162
Number of Months	12	12	12	12	12	12	9	6 0	9	9
					2011-12					
Monthly Per Capita Consumption	1933.32	1646.94	1877.16 7.24	1549.12	1591.02	1303.45	2827.01	2473.73	1489.49	1133.61
	1.20	01.1		6T-1	0.93	10.02	1000	60.001	10.1	0.03
Monthly Fer Capita Food Consumption Monthly Per Canita Food Consumption (in logs)	6.52	090.79 6.45	6.62	6.52	032.40 6.19	4/0.00	1003.07 6.92	1000.22 6.87	019.32 6.35	040.19 6.24
Monthly Loan repaid	2694.98	1830.77	2843.69	2208.64	2023.64	895.14	3810.89	2700.05	2091.18	1262.60
Monthly Loan repaid (in logs)	4.43	4.26	3.81	3.48	4.37	3.98	5.76	5.47	4.04	4.12
Household Size	3.59	3.54	3.19	3.05	3.99	3.67	3.40	3.61	3.91	3.96
Number of Observations	2159	1451	684	420	516	336	479	383	480	312
Number of Households Number of Months	$181 \\ 12$	$122 \\ 12$	$57 \\ 12$	35 12	$^{43}_{12}$	$^{28}_{12}$	$\frac{41}{12}$	33 12	$^{40}_{12}$	$26 \\ 12$
					2012-13					
Monthly Per Capita Consumption	1936.88	1607.31 7 15	2293.27 7 40	1719.02	1492.64 6.06	1065.11 6.78	2586.64	$\begin{array}{c} 2384.05 \\ 7 \\ 7 \\ 7 \end{array}$	1239.74	1055.36
Monthly Per Capita Food Consumption (m. 1955)	736.86	200.91	775.52	722.82	516.52	443.46	1070.27	1030.18	583.37	535.44
Monthly Per Capita Food Consumption (in logs)	6.51	6.46	6.60	6.54	6.17	6.04	6.94	6.90	6.31	6.23
Monthly Loan repaid	2313.47	1539.76	3474.22	2313.80	1631.21	1185.94	3064.89	1734.63	585.78	543.60
Monthly Loan repaid (in logs)	4.60	4.61	5.25	4.86	3.43	3.51	6.46	6.30	3.04	3.30 2.27
Household Size Number of Observations	3.50 2.183	3.49 1463	3.15	3.00 443	3.98 516	3.72 336	3.33 480	3.49 384	3.90 480	3.97 300
Number of Households	182	122	59	37	43	28	40	32	40	25
Number of Months	12	12	12	12	12	12	12	12	12	12

Table 1: Summary Statistics by Village and Year

Percentage of Households responding that	All Villages	Aurepalle	Dokur	Pamidipadu	JC Agraharam
NREGA Income is spent on Normal HH Expenses	81.48	84.62	89.47	87.50	65.00
NREGA Income is spent on SHG or Chit Fund	48.15	61.54	52.63	37.50	35.00
NREGA Income is spent on Food	35.80	26.92	36.84	43.75	40.00
NREGA Income is spent on Medical Expenses	25.93	19.23	31.58	18.75	35.00
NREGA Income is spent on School Fees	4.94	3.85	10.53	0.00	5.00
NREGA Income is spent on Dowry	1.23	0.00	5.26	0.00	0.00
NREGA Income is spent on Transport Expenses	0.00	0.00	0.00	0.00	0.00
NREGA Income is spent on Debt	0.00	0.00	0.00	0.00	0.00
NREGA Income is spent on House related Expenses	0.00	0.00	0.00	0.00	0.00
NREGA-Wages are Delayed	40.74	42.31	57.89	37.50	25.00
Number of Households	82	26	19	17	20
Data: Self collected in September-November 2014 from ICRIS/	AT NREGA househ	olds.			

Table 2: Summary Statistics of Primary Data

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	Firs	st Stage: NRE	GA Wage-Work	sites (Log-Leve	el)
	Contem.	Lagged 1	Lagged 2	Lagged 3	Lagged 4
			All but Pamid.		
NREGA Worksites	0.428^{***} (0.034)	$\begin{array}{c} 0.434^{***} \\ (0.035) \end{array}$	$\begin{array}{c} 0.423^{***} \\ (0.038) \end{array}$	0.409^{***} (0.038)	$\begin{array}{c} 0.410^{***} \\ (0.039) \end{array}$
Observations First Stage F	$2202 \\ 156$	$2137 \\ 153$	$2072 \\ 123$	$2007 \\ 115$	$\begin{array}{c} 1942 \\ 110 \end{array}$
			All Villages		
NREGA Worksites	0.408^{***} (0.030)	$\begin{array}{c} 0.411^{***} \\ (0.031) \end{array}$	$\begin{array}{c} 0.389^{***} \\ (0.034) \end{array}$	0.371^{***} (0.034)	$\begin{array}{c} 0.371^{***} \ (0.035) \end{array}$
Observations First Stage F	$2711 \\ 191$	$2629 \\ 174$	$\begin{array}{c} 2547 \\ 132 \end{array}$	$\begin{array}{c} 2465 \\ 120 \end{array}$	$2383 \\ 116$
			Aurepalle		
NREGA Worksites	0.408^{***} (0.062)	0.410^{***} (0.064)	0.450^{***} (0.073)	$\begin{array}{c} 0.413^{***} \\ (0.071) \end{array}$	0.455^{***} (0.080)
Observations	936	910	884	858	832
First Stage F	43	41	38	34	33
			Dokur		
NREGA Worksites	$\begin{array}{c} 0.364^{***} \\ (0.050) \end{array}$	0.368^{***} (0.052)	0.358^{***} (0.052)	0.348^{***} (0.051)	0.348^{***} (0.052)
Observations	684	665	646	627	608
First Stage F	52	51	48	46	45
			Pamidipadu		
NREGA Worksites	0.128^{**} (0.056)	0.128^{**} (0.056)	0.128^{**} (0.055)	0.128^{**} (0.055)	0.128^{**} (0.055)
Observations	509	492	475	458	441
First Stage F	5	5	5	5	5
			JC Agraharam		
NREGA Worksites	0.400^{***} (0.057)	0.407^{***} (0.058)	$\begin{array}{c} 0.415^{***} \\ (0.066) \end{array}$	0.407^{***} (0.068)	0.382^{***} (0.065)
Observations	582	562	542	522	502
First Stage F	49	49	40	36	34

Table 3: First Stage Results (NREGA Worksites), Sample: All Landowners, Lagged NREGA Effect

	Т	he Direct Effe	ct of the Num	ber of Worksit	tes
	Contem.	Lagged 1	Lagged 2	Lagged 3	Lagged 4
			All Villages		
Monthly Group-NREGA Worksites	0.040^{*} (0.021)	$0.031 \\ (0.022)$	0.047^{*} (0.024)	0.088^{***} (0.026)	0.049^{**} (0.025)
Observations	2711	2629	2547	2465	2383
Households	82	82	82	82	82
Months	36	35	34	33	32
			Aurepalle		
Monthly Group-NREGA Worksites	$0.066 \\ (0.054)$	$0.012 \\ (0.060)$	-0.011 (0.056)	0.083 (0.069)	$0.100 \\ (0.064)$
Observations	936	910	884	858	832
Households	26	26	26	26	26
Months	36	35	34	33	32
			Dokur		
Monthly Group-NREGA Worksites	$0.043 \\ (0.027)$	0.069^{***} (0.025)	0.048^{*} (0.028)	0.078^{**} (0.032)	$0.025 \\ (0.028)$
Observations	684	665	646	627	608
Households	19	19	19	19	19
Months	36	35	34	33	32
			Pamidipadu		
Monthly Group-NREGA Worksites	$\begin{array}{c} 0.012 \\ (0.091) \end{array}$	$0.012 \\ (0.076)$	0.127^{**} (0.051)	$\begin{array}{c} 0.115^{**} \\ (0.052) \end{array}$	0.103^{**} (0.051)
Observations	509	492	475	458	441
Households	17	17	17	17	17
Months	30	29	28	27	26
			JC Agraharar	n	
Monthly Group-NREGA Worksites	0.047	0.003	0.032	0.021	0.022
~ _	(0.049)	(0.049)	(0.062)	(0.074)	(0.075)
Observations	582	562	542	522	502
Households	20	20	20	20	20
Months	30	29	28	27	26

Table 4: Reduced Form Results (Number of Monthly Group-Wise Worksites),Sample: All Landowners, Lagged NREGA Effect

	OLS: N	REGA Wage	e-Loan Repaym	ent Elasticity	(Log-Log)
	Contem.	Lagged 1	Lagged 2	Lagged 3	Lagged 4
			All Villages	3	
NREGA Wage (in logs)	$0.030 \\ (0.024)$	$0.030 \\ (0.025)$	0.077^{***} (0.027)	0.082^{***} (0.027)	0.052^{**} (0.027)
Observations Households Months	$2711 \\ 82 \\ 36$	2629 82 35	$2547 \\ 82 \\ 34$	2465 82 33	2383 82 32
			Aurepalle		
NREGA Wage (in logs)	$\begin{array}{c} 0.032 \\ (0.042) \end{array}$	-0.019 (0.043)	$0.014 \\ (0.049)$	$0.045 \\ (0.043)$	$0.046 \\ (0.042)$
Observations Households Months	$936 \\ 26 \\ 36$	$910 \\ 26 \\ 35$	884 26 34	$858\\26\\33$	$832 \\ 26 \\ 32$
			Dokur		
NREGA Wage (in logs)	0.010 (0.039)	0.022 (0.042)	0.024 (0.044)	$0.031 \\ (0.047)$	0.011 (0.046)
Observations Households Months	$684 \\ 19 \\ 36$	$665 \\ 19 \\ 35$	$646 \\ 19 \\ 34$	$627 \\ 19 \\ 33$	
			Pamidipadu	1	
NREGA Wage (in logs)	$\begin{array}{c} 0.142 \\ (0.099) \end{array}$	0.197^{*} (0.106)	0.276^{***} (0.089)	0.222^{*} (0.117)	0.180^{*} (0.101)
Observations Households Months	$509 \\ 17 \\ 30$	492 17 29	$475 \\ 17 \\ 28$	$458 \\ 17 \\ 27$	$\begin{array}{c} 441\\17\\26\end{array}$
			JC Agrahara	m	
NREGA Wage (in logs)	$\begin{array}{c} 0.041 \\ (0.059) \end{array}$	$0.052 \\ (0.059)$	$\begin{array}{c} 0.145^{***} \\ (0.052) \end{array}$	$0.064 \\ (0.060)$	$0.062 \\ (0.067)$
Observations Households Months	582 20 30	562 20 29	542 20 28	522 20 27	502 20 26

Table 5: OLS Results (NREGA Wage), Sample: All Landowners, LaggedNREGA Effect

	NREC	GA Wage-Loa	n Repayment	Elasticity (Lo	g-Log)
	Contem.	Lagged 1	Lagged 2	Lagged 3	Lagged 4
			All Villages		
$NREGA \widehat{Wage}(inlogs)$	0.098^{*} (0.052)	$0.075 \\ (0.053)$	0.120^{*} (0.062)	0.236^{***} (0.075)	0.131^{**} (0.066)
Observations Households	2711 82	2629 82	2547 82	2465 82	2383 82
Months	36	35	34	33	32
			Aurepalle		
$NREGA \widehat{Wage}(inlogs)$	$0.160 \\ (0.141)$	$0.028 \\ (0.146)$	-0.024 (0.126)	$0.200 \\ (0.174)$	$\begin{array}{c} 0.220 \\ (0.139) \end{array}$
Observations Households Months	936 26 36	$910 \\ 26 \\ 35$		$858 \\ 26 \\ 33$	$832 \\ 26 \\ 32$
			Dokur		
$NREGA \widehat{Wage}(inlogs)$	0.118 (0.073)	0.188^{***} (0.069)	0.133^{*} (0.075)	0.224^{**} (0.103)	0.071 (0.082)
Observations Households Months	$684 \\ 19 \\ 36$	$665 \\ 19 \\ 35$	$646 \\ 19 \\ 34$	$627 \\ 19 \\ 33$	
			Pamidipadu	l	
$NREGA \widehat{Wage}(inlogs)$	0.094 (0.713)	$0.097 \\ (0.599)$	0.987^{*} (0.508)	0.899^{*} (0.498)	0.801^{*} (0.464)
Observations Households Months	$509 \\ 17 \\ 30$	492 17 29	$475 \\ 17 \\ 28$	$\begin{array}{c} 458\\17\\27\end{array}$	$\begin{array}{c} 441\\17\\26\end{array}$
			JC Agrahara	m	
$NREGA \widehat{Wage}(inlogs)$	$0.118 \\ (0.125)$	$0.008 \\ (0.120)$	$0.078 \\ (0.148)$	0.051 (0.182)	$0.058 \\ (0.196)$
Observations Households Months	582 20 30	562 20 29	542 20 28	522 20 27	502 20 26

Table 6: IV Results (Instrument: Intensity, Number of Monthly Group-WiseWorksites), Sample: All Landowners, Lagged NREGA Effect

Table 7: IV Results (Instrument: Intensity, Number of Monthly Group-Wise Worksites), Sample: Marginal and Small Landowners, Lagged NREGA Effect

	NREGA	Wage-Loan	Repayment	Elasticity	(Log-Log)
	Contem.	Lagged 1	Lagged 2	Lagged 3	Lagged 4
			All Villages		
$NREGA \widehat{Wage}(inlogs)$	0.039	0.003	0.058	0.134	0.074
	(0.062)	(0.062)	(0.080)	(0.085)	(0.078)
Observations	1733	1680	1627	1574	1521
Households	53	53	53	53	53
Months	36	35	34	33	32
			Aurepalle		
$NREGA \widehat{Wage}(in logs)$	-0.178	-0.178	-0.019	0.060	0.115
	(0.116)	(0.118)	(0.121)	(0.119)	(0.107)
Observations	504	490	476	462	448
Households	14	14	14	14	14
Months	36	35	34	33	32
			Dokur		
$NREGA \widehat{Wage}(inlogs)$	0.068	0.127	0.126	0.185^{*}	0.068
	(0.088)	(0.079)	(0.105)	(0.104)	(0.100)
Observations	432	420	408	396	384
Households	12	12	12	12	12
Months	36	35	34	33	32
			Pamidipadu		
$NREGA \widehat{Wage}(inlogs)$	0.144	0.071	0.928^{*}	0.863^{*}	0.915^{*}
	(0.690)	(0.577)	(0.483)	(0.478)	(0.475)
Observations	419	405	391	377	363
Households	14	14	14	14	14
Months	30	29	28	27	26
		J	C Agrahara	m	
$NREGA \widehat{Wage}(inlos)$	0.149	-0.162	-0.315	-0.220	-0.179
	(0.217)	(0.196)	(0.256)	(0.331)	(0.294)
Observations	378	365	352	339	326
Households	13	13	13	13	13
Months	30	29	28	27	26

	NREGA V	Wage-Loan R	epayment E	lasticity durin	ng Spring (Log-Log)
	Contem.	Lagged 1	Lagged 2	Lagged 3	Lagged 4
			All but	Pamid.	
$NREGA \widehat{Wage}(inlogs)$	$0.099 \\ (0.072)$	$\begin{array}{c} 0.037 \\ (0.072) \end{array}$	-0.012 (0.075)	$0.108 \\ (0.094)$	0.061 (0.087)
Observations Households Months	$1152 \\ 65 \\ 18$	$1087 \\ 65 \\ 17$	$1022 \\ 65 \\ 16$	$957 \\ 65 \\ 15$	$892 \\ 65 \\ 14$
			All Vil	lages	
$NREGA \widehat{Wage}(inlogs)$	$0.103 \\ (0.066)$	$0.035 \\ (0.070)$	$0.039 \\ (0.074)$	0.153^{*} (0.092)	0.094 (0.085)
Observations Households Months	$1457 \\ 82 \\ 18$	$1375 \\ 82 \\ 17$	$1293 \\ 82 \\ 16$	1211 82 15	$1129\\82\\14$
			Aurep	oalle	
$NREGA \widehat{Wage}(inlogs)$	0.214 (0.234)	$0.017 \\ (0.248)$	-0.087 (0.199)	$0.115 \\ (0.334)$	0.456^{*} (0.249)
Observations Households Months	$546 \\ 26 \\ 21$	$520 \\ 26 \\ 20$	$494 \\ 26 \\ 19$	$468 \\ 26 \\ 18$	$\begin{array}{c} 442\\ 26\\ 17 \end{array}$
			Dok	ur	
$NREGA \widehat{Wage}(inlogs)$	0.046 (0.079)	0.203^{**} (0.087)	0.087 (0.100)	0.215 (0.138)	0.040 (0.102)
Observations Households Months	$399 \\ 19 \\ 21$	$380 \\ 19 \\ 20$	$361 \\ 19 \\ 19$	$342 \\ 19 \\ 18$	$323 \\ 19 \\ 17$
			Pamidi	ipadu	·
$NREGA \widehat{Wage}(inlogs)$	0.755 (0.664)	-0.134 (0.649)	0.727^{*} (0.431)	$0.701 \\ (0.464)$	$0.569 \\ (0.489)$
Observations Households Months	$306 \\ 17 \\ 18$	$289 \\ 17 \\ 17$	272 17 16	$255 \\ 17 \\ 15$	$238 \\ 17 \\ 14$
			JC Agra	haram	
$NREGA \widehat{Wage}(inlogs)$	$0.239 \\ (0.160)$	-0.035 (0.146)	-0.045 (0.184)	$0.070 \\ (0.185)$	0.200 (0.230)
Observations Households Months	348 20 18	328 20 17	308 20 16	288 20 15	268 20 14

Table 8: IV Results (Instrument: Intensity, Number of Monthly Group-WiseWorksites), Sample: All Landowners during Spring, Lagged NREGA Effect

	NREGA V	Vage-Loan R	epayment Ela	asticity (Log-L	log) during Spring
	Contem.	Lagged 1	Lagged 2	Lagged 3	Lagged 4
			All but P	amid.	
$NREGA \widehat{Wage}(inlogs)$	-0.025 (0.087)	$-0.085 \\ (0.085)$	-0.091 (0.103)	-0.009 (0.122)	-0.095 (0.109)
Observations Households Months	$690 \\ 39 \\ 18$	$651 \\ 39 \\ 17$	$612 \\ 39 \\ 16$	$573 \\ 39 \\ 15$	$534 \\ 39 \\ 14$
			All Villa	ages	
$NREGA \widehat{Wage}(inlogs)$	$0.052 \\ (0.079)$	-0.050 (0.084)	-0.010 (0.096)	0.059 (0.112)	-0.015 (0.099)
Observations Households Months	$941 \\ 53 \\ 18$	$888 \\ 53 \\ 17$	$835 \\ 53 \\ 16$	$782 \\ 53 \\ 15$	$729 \\ 53 \\ 14$
			Aurepa	alle	
$NREGA \widehat{Wage}(inlogs)$	-0.130 (0.141)	-0.205 (0.145)	-0.073 (0.152)	-0.017 (0.181)	$0.028 \\ (0.151)$
Observations Households Months	$252 \\ 14 \\ 18$	$238 \\ 14 \\ 17$	$224 \\ 14 \\ 16$	$210 \\ 14 \\ 15$	$196 \\ 14 \\ 14$
			Doku	r	
$NREGA \widehat{Wage}(inlogs)$	-0.039 (0.104)	$0.138 \\ (0.103)$	$0.055 \\ (0.126)$	$0.223 \\ (0.154)$	-0.014 (0.142)
Observations Households Months	$216 \\ 12 \\ 18$	$204 \\ 12 \\ 17$	$192 \\ 12 \\ 16$	$180 \\ 12 \\ 15$	168 12 14
			Pamidip	adu	
$NREGA \widehat{Wage}(inlogs)$	$0.785 \\ (0.626)$	$0.116 \\ (0.578)$	$\begin{array}{c} 0.849^{**} \\ (0.425) \end{array}$	0.725^{*} (0.413)	0.609 (0.370)
Observations Households Months	$251 \\ 14 \\ 18$	$237 \\ 14 \\ 17$	$223 \\ 14 \\ 16$	$209 \\ 14 \\ 15$	$195 \\ 14 \\ 14$
			JC Agrah	aram	
$NREGA \widehat{Wage}(inlogs)$	0.078 (0.216)	-0.385^{**} (0.193)	-0.421 (0.266)	-0.509^{*} (0.265)	$-0.376 \ (0.261)$
Observations Households Months	$222 \\ 13 \\ 18$	$209 \\ 13 \\ 17$	$196 \\ 13 \\ 16$	183 13 15	170 13 14

Table 9: IV Results (Instrument: Intensity, Number of Monthly Group-Wise Worksites), Sample: Marginal and Small Landowners during Spring, Lagged NREGA Effect

	NREGA	Wage-Food	ConsumptionE	lasticity (Lo	g-Log)
	Contem.	Lagged 1	Lagged 2	Lagged 3	Lagged 4
			All Villages		
$NREGA \widehat{Wage}(inlogs)$	-0.001 (0.005)	-0.001 (0.005)	0.009^{*} (0.005)	$0.000 \\ (0.006)$	0.009^{*} (0.005)
Observations Households Months	$\begin{array}{c} 2711\\ 82\\ 36 \end{array}$	$2629 \\ 82 \\ 35$	$\begin{array}{c} 2547\\ 82\\ 34 \end{array}$	$2465 \\ 82 \\ 33$	2383 82 32
			Aurepalle		
$NREGA \widehat{Wage}(in logs)$	$0.006 \\ (0.011)$	$0.007 \\ (0.013)$	0.034^{***} (0.011)	-0.010 (0.011)	$0.005 \\ (0.010)$
Observations Households Months	936 26 36	$910 \\ 26 \\ 35$	884 26 34	$858 \\ 26 \\ 33$	832 26 32
			Dokur		
$NREGA \widehat{Wage}(inlogs)$	0.013 (0.009)	0.010 (0.011)	0.003 (0.008)	-0.001 (0.010)	0.008 (0.009)
Observations Households Months	$684 \\ 19 \\ 36$	$665 \\ 19 \\ 35$	$646\\19\\34$	$627 \\ 19 \\ 33$	$608 \\ 19 \\ 32$
			Pamidipadu		
$NREGA \widehat{Wage}(in logs)$	-0.104^{**} (0.048)	-0.054^{**} (0.026)	-0.050^{**} (0.020)	-0.002 (0.016)	-0.014 (0.028)
Observations Households Months	$509 \\ 17 \\ 30$	$492 \\ 17 \\ 29$	$\begin{array}{c} 475\\17\\28\end{array}$	$458 \\ 17 \\ 27$	$\begin{array}{c} 441\\17\\26\end{array}$
		J	C Agraharam		
$NREGA \widehat{Wage}(inlogs)$	$0.003 \\ (0.012)$	-0.003 (0.011)	$0.001 \\ (0.011)$	-0.009 (0.013)	$0.013 \\ (0.012)$
Observations Households Months	582 20 30	$562 \\ 20 \\ 29$	542 20 28	522 20 27	502 20 26

Table 10: IV Results (Instrument: Intensity, Number of Monthly Group-Wise Worksites), Sample: All Landowners, Lagged NREGA Effect

Table 11: IV Results (Instrument: Intensity, Number of Monthly Group-Wise Worksites), Sample: Marginal and Small Landowners, Lagged NREGA Effect

	NREGA	Wage-Food C	Consumption E	lasticity (L	og-Log)
	Contem.	Lagged 1	Lagged 2	Lagged 3	Lagged 4
			All Villages		
$NREGA \widehat{Wage}(inlogs)$	-0.009 (0.006)	-0.005 (0.006)	$0.004 \\ (0.006)$	-0.000 (0.008)	$0.003 \\ (0.006)$
Observations	1733	1680	1627	1574	1521
Households	53	53	53	53	53
Months	36	35	34	33	32
			Aurepalle		
$NREGA \widehat{Wage}(inlogs)$	0.019 (0.012)	$0.016 \\ (0.012)$	0.035^{***} (0.009)	$0.006 \\ (0.012)$	$0.018 \\ (0.012)$
Observations	504	490	476	462	448
Households	14	14	14	14	14
Months	36	35	34	33	32
			Dokur		
$NREGA \widehat{Wage}(in logs)$	0.004 (0.012)	$0.007 \\ (0.013)$	$0.003 \\ (0.010)$	0.001 (0.012)	$0.007 \\ (0.010)$
Observations	432	420	408	396	384
Households	12	12	12	12	12
Months	36	35	34	33	32
		Ι	Pamidipadu		
$NREGA \widehat{Wage}(inlogs)$	-0.113^{**} (0.051)	-0.059^{**} (0.028)	-0.049^{**} (0.021)	-0.007 (0.014)	-0.015 (0.026)
Observations	419	405	391	377	363
Households	14	14	14	14	14
Months	30	29	28	27	26
		JC	C Agraharam		
$NREGA \widehat{Wage}(inlogs)$	$0.001 \\ (0.015)$	$0.002 \\ (0.015)$	-0.008 (0.016)	-0.024 (0.023)	$0.006 \\ (0.022)$
Observations	378	365	352	339	326
Households	13	13	13	13	13
Months	30	29	28	27	26

	NREGA	Wage-Loa	n Repaymen	t Elasticity (Log-Log)
	Contem.	Lagged 1	Lagged 2	Lagged 3	Lagged 4
			All Village	s	
$NREGA \widehat{Wage}(inlogs)$	$0.012 \\ (0.060)$	0.101^{*} (0.059)	$0.008 \\ (0.061)$	-0.052 (0.064)	$0.056 \\ (0.061)$
Observations	2711	2629	2547	2465	2383
Households	82	82	82	82	82
Months	36	35	34	33	32
			Aurepalle		
$NREGA \widehat{Wage}(inlogs)$	-0.003 (0.061)	$0.004 \\ (0.053)$	$0.122 \\ (0.087)$	0.159^{**} (0.079)	$0.064 \\ (0.055)$
Observations	936	910	884	858	832
Households	26	26	26	26	26
Months	36	35	34	33	32
			Dokur		
$NREGA \widehat{Wage}(inlogs)$	0.009 (0.063)	-0.001 (0.084)	0.085 (0.076)	-0.043 (0.076)	0.071 (0.074)
Observations	684	665	646	627	608
Households	19	19	19	19	19
Months	36	35	34	33	32
			Pamidipad	u	
$NREGA \widehat{Wage}(inlogs)$	0.157 (0.315)	-0.119 (0.437)	$0.316 \\ (0.306)$	$0.327 \\ (0.277)$	0.437 (0.289)
Observations	509	492	475	458	441
Households	17	17	17	17	17
Months	30	29	28	27	26
		e	IC Agrahara	am	
$NREGA \widehat{Wage}(inlogs)$	-0.003 (0.102)	-0.081 (0.100)	-0.012 (0.116)	$0.071 \\ (0.101)$	0.029 (0.113)
Observations	582	562	542	522	502
Households	20	20	20	20	20
Months	30	29	28	27	26

Table 12: IV Results (Instrument: Intensity, Group-Wise Monthly TotalPayment), Sample: All Landowners, Lagged NREGA Effect