



Why Should We Care About Development Finance? ...because it's our money!

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Deletion by Design? Aadhaar Filters and the Shrinking MGNREGA Roll

Nearly 27 lakh MGNREGA workers were deleted from the scheme's database between October 10 and November 14—far exceeding the 10.5 lakh additions recorded during the same period and dwarfing the 15 lakh deletions seen in the previous six months combined. According to an analysis by Lib Tech, net additions in 2025-26 fell sharply from 83.6 lakh in the first six months of the financial year to 66.5 lakh by mid-November, effectively wiping out 17 lakh workers in a single month. Alarming, about 6 lakh of those deleted were “active” workers who had worked at least one day in the past three years. The timing of this spike coincides with the Centre’s push to universalise e-KYC for workers under the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), raising serious concerns about technology-driven exclusions in a programme designed as a legal right to work.

The Union Rural Development Ministry has denied any correlation between the e-KYC drive and the deletions, attributing removals to routine job card verification and the ongoing five-year renewal process. Yet the pattern is difficult to ignore. States with high e-KYC completion rates are reporting significant deletions—Andhra Pradesh alone accounts for nearly 16 lakh removals. The e-KYC process, implemented through the National Mobile Monitoring System (NMMS), was introduced to curb alleged misuse, including irrelevant or repeated photographs and attendance mismatches. While plugging leakages is necessary, the reliance on Aadhaar-linked digital verification mechanisms shifts the burden of proof onto workers in rural areas with patchy connectivity, limited digital literacy, and fragile documentation systems.

This episode echoes the rollout of the Aadhaar Based Payment System (ABPS), which also triggered a surge in deletions in the name of eliminating “ghost” beneficiaries but ended up excluding genuine workers due to data mismatches. Each successive layer of Aadhaar-linked compliance—however well-intentioned—appears to narrow access rather than strengthen delivery. MGNREGA is not a subsidy but a statutory entitlement meant to provide livelihood security; its credibility rests on inclusion, not technological filtration. If verification reforms are to proceed, they must be preceded by rigorous impact assessments, transparent disclosure of deletion data, and robust grievance redress mechanisms. Otherwise, efficiency gains risk coming at the cost of the rural poor the scheme was created to protect.

- Team CFA

We refuse to give up trying to demystify finance. We will continue to hold the government and financial institutions accountable for their economic policies and investments. Support us.



Random Reflections Merger of Banks, Appointment of MDs from Private Sector and Privatisation of Banks

The Finance Minister has again started talking about the merger of 2–3 big banks to compete in the global market, and newspapers say that the government is considering the appointment of Managing Directors in public banks from the private sector. This will destroy PSUBs. Privatisation is an affront to the Constitution. It will lead to disasters. The merger of 28 Public Sector Banks has led to the closure of branches, a reduction in staff, and poor customer service.

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12 YEARS OF INJUSTICE: STILL NO ACTION ON TATA MUNDRA

Communities in Tata Mundra are still fighting for clean water, safe air, and justice. Add your voice — urge the World Bank and IFC to act now. Follow the link or scan the QR code to sign the petition now: <https://wbtakeaction.cenfa.org/#petition>

The Tata Mundra Project: A Decade of Broken Promises

A decade of environmental destruction. Thousands of lives affected [9].

It's time for the World Bank to act.

[Call to action](#)

RESIDENTIAL WORKSHOP
Tentacles of Debt Crisis
Understanding the Contours of a New Debt Trap

There is a credit crisis simmering across India and elsewhere as the cost of a debt trap in the context of mounting economic and financial uncertainty is becoming increasingly unbearable. How do we break the debt trap? For the first time, we are convening a residential workshop to explore what strategies, tools and approaches are required to break the debt trap. This workshop will explore the contours of a new debt trap, and what to do to break it.

9th - 12th December 2025
Sambhaavna Institute of Public Policy & Politics
Palampur, Himachal Pradesh

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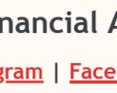
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Easy Loan

Residential Workshop Tentacles of Debt Crisis: Understanding the Contours of a New Debt Trap

9th - 12th December
Sambhaavna Institute, Palampur, Himachal Pradesh

The workshop will be useful for activists, students, researchers, young bank officials and groups to understand how the most poor and vulnerable are being pushed into a new debt trap, are being subjected to usurious rates and inhuman recovery practices. [Read More.](#)



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