

## REVIEWER'S REPORT

Manuscript No.: IJAR-58691

**Title: Disintermediation by Function: Digital Public Infrastructure and the Selective Persistence of Welfare Mediation in India**

### Recommendation:

✓ Accept as it is ..... **YES**.....

Accept after minor revision.....

Accept after major revision .....

Do not accept (*Reasons below*) .....

| Rating         | Excel. | Good | Fair | Poor |
|----------------|--------|------|------|------|
| Originality    | ✓      |      |      |      |
| Techn. Quality |        | ✓    |      |      |
| Clarity        |        | ✓    |      |      |
| Significance   |        | ✓    |      |      |

Reviewer's ID: JPR- 159

### Reviewer's Comment for Publication.

The document 'Disintermediation by Function: Digital Public Infrastructure and the Selective Persistence of Welfare Mediation in India' is unique topic.

**Recommendation :** Accept as it is.

### Detailed Reviewer's Report

- 1. Originality** – This paper, titled "*Disintermediation by Function: Digital Public Infrastructure and the Selective Persistence of Welfare Mediation in India*," examines how India's Digital Public Infrastructure (DPI)—specifically Aadhaar, Direct Benefit Transfer (DBT), and associated payment rails—impacts human and administrative intermediaries in welfare delivery.
- 2. Structure and Clarity** – The manuscript is generally well-structured with sections such as Introduction, Results, and Conclusion. However, transitions between sections can be improved, and paragraph alignment should be checked for consistency.
- 3. Strengths** –The Problem of Aggregation: Literature on India's digital welfare offers contradictory findings. Experimental studies highlight reduced leakage and faster

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delivery, while ethnographic research points to continued dependency on intermediaries, technical failures, and widespread exclusion. The author argues that this divide stems from treating welfare delivery as a single monolith rather than a bundle of distinct administrative operations.

Unit of Analysis: Instead of evaluating entire technology stacks or programs, the paper proposes shifting the focus to individual administrative functions (e.g., establishing eligibility, verifying identity, disbursing benefits, cashing out, and handling failures).

4. **Significance** –The stark divergence in outcomes—such as the same authentication technology improving delivery in one state while excluding 1.5 to 2 million legitimate beneficiaries in another—is explained by **failure design** rather than the underlying technology itself.