yugantar

ANNUAL REPORT

2025- 2026



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TABLE OF CONTENTS

ANNUAL SUMMARY 1

QUEER-TRANS WELLNESS AND SUPPORT CENTER 2–4

- Queer-Trans Wellness and Support Center 2
- Community, Creativity and Recreation 3
- Community, Culture and Collaboration 4

DIGITAL PAY PATASHALA 5–10

- Introduction and History 5
- Understanding Digital Adoption 6
- Understanding the Starting Point 7
- Key Baseline Findings 8
- From Access to Use 9
- From Evidence to Action 10
- Research and Knowledge-Sharing 10

YOJANA SAATHI RESOURCE CENTRE 11–14

- Yojana Saathi Resource Centre 11
- A Community-Based Approach 11
- Strengthening Support Systems 11
- A Stronger Team and Support System 12
- Key Challenges Identified 13
- Case Studies from the Field 14

RIGHT TO INFORMATION THROUGH YOURTI 15–16

- Right to Information Through YourRTI 15
- RTI processes 15
- What the RTIs Revealed 15
- RTI Cases 16
- Strengthening Accountability 16

ANNUAL SUMMARY

During 2025–26, Yugantar continued to work with communities to improve access to services, strengthen individual and collective agency, and build more responsive systems around the issues that affect people's everyday lives. Across its programmes, the organisation combined direct support and community engagement with efforts to understand and address the institutional and structural barriers that shape access to rights, entitlements and opportunities.

This year's work spanned a range of areas. The Queer - Trans Wellness and Support Center continued to provide a community-centric space for LGBTQIA+ people to access support, build peer networks, learn, create and organise. Through its regular clinics, support groups, cultural programmes, workshops and collaborations, the Centre brought together wellbeing, community-building and collective action.

Yugantar's work on financial inclusion continued to explore the gap between access to financial and digital infrastructure and its actual use. Through Digital Pay Pathashala, the organisation worked with women in Self-Help Groups to build the knowledge, confidence and practical skills needed to use digital financial services, while also generating evidence on the actors that enable or constrain sustained adoption.

The Yojana Saathi Entitlement Centre in Kishen Bagh focused on making government schemes, documentation and welfare entitlements more accessible to communities facing practical and administrative barriers. Through door-to-door outreach, assisted applications, documentation support and follow-up, the Centre worked alongside residents to navigate government systems and resolve applications.

Through YouRTI, Yugantar continued to use the Right to Information Act to seek information on the functioning of government departments, public expenditure, welfare schemes, staffing and civic infrastructure. The information obtained also contributed to public discussion and media reporting on issues of public interest.

Taken together, these programmes reflect Yugantar's approach of working alongside communities while also engaging with the systems that shape their access to rights and resources. The year's work brought together community-based support, evidence and research, access to information, and engagement with public institutions; creating different but connected pathways through which people can better understand, access and influence the systems that affect their lives.

QUEER-TRANS WELLNESS AND SUPPORT CENTER

The Queer - Trans Wellness and Support Center (QT Center) provides a community-centered space for LGBTQIA+ people to connect, learn, create, access support and take collective action. Through regular programmes, workshops, gatherings and collaborations, the Center strengthens peer networks, fosters dialogue and skill-building, and connects community members with essential services and support.



Image 01: QT Centre's Community Library and Common Space

The QT Center's flagship programmes ran throughout the year. These included the 24/7 helpline; the Legal Aid Clinic, delivered in collaboration with the District Legal Services Authority; and the Mental Health Clinic, delivered with Pause for Perspective, which offered free one-to-one therapy sessions and workshops on mental health.

Dedicated peer-support spaces included the Trans-Men/Trans-Masc Support Group and Growing Together, a gathering for community members aged 30 and above. Chai Hona?, a monthly gathering for queer people aged 16 and above, created an ongoing space for connection and mutual support with support from For&Bi.

Alongside these services, the Center nurtured community, creativity and recreation through activities such as JAM Time, Karaoke Nights, Queer Poetry Events and Qiraak, which brought together film screenings, theatre and facilitated discussions.

The biweekly Queer Sports Meet-Up provided free badminton and volleyball, with equipment available and opportunities for participants with disabilities to participate in ways that worked for them.



Image 02: Community gathering space at QT Centre

Creative and cultural programmes also created opportunities for community expression and collective reflection. The Queer Translation Project continued to build an archive of translated works from the community, while creating space to reflect on class privilege and challenge the dominance of English in queer expression.

Other activities included mural-painting sessions, film screenings, theatre and performance, a music-production workshop, and stalls for queer creators, artists and entrepreneurs at the Queer Indie Film and Lit Festival. The Center also hosted Love Purana, a one-woman performance by Dr. Du Saraswathi, and Film Diaries, a seven-day filmmaking workshop culminating in a screening of participants' short films.



Image 03: QT Centre's Key Statistics

The Center marked important moments in community and cultural life through gatherings including Transgender Day of Remembrance, a Christmas Eve cake-baking workshop, a Sankranthi community lunch and an Iftar featuring readings and reflections. It also created spaces for dialogue and organising around issues affecting queer and trans communities, including gender-based violence and the proposed Transgender Persons Amendment Bill. Community reading, organising and placard-making sessions supported participation in the protest at Dharna Chowk in March 2026, while discussions such as Why Oppose the Trans Bill brought together community voices to consider questions of rights, representation and legislation.

Collaborations significantly expanded the Center's reach and programme offerings. Partnerships with organisations and individuals including Rubaroo, Nagar Ekta, Amma's Pride, Mohan Foundation, FPA India, STAR Hospitals, Babasaheb Ambedkar Reading Circle, Periferry, Shehzor, For&Bi, Lavanya, Dr. Du Saraswathi, Dragvanti, Lamakaan and HCU Pride Festival (Humrang) enabled a wide range of activities. These included conversations on gender, sexuality, rights and respect; health-awareness sessions and medical camps; discussions on PrEP, PEP and safer-sex strategies; employment-rights and career-readiness workshops; and a session on organ donation.

Together, these activities strengthened the QT Center as a space where support, wellbeing, creativity, culture and organising intersect. The Center's work went beyond providing individual services: it created sustained opportunities for queer and trans people to build relationships, share knowledge, express themselves, access support and come together around issues affecting their lives.

DIGITAL PAY PATASHALA

INTRODUCTION AND HISTORY

Yugantar's financial inclusion work has evolved from building women's financial knowledge and confidence to addressing the systems and practices that shape how women participate in formal financial systems.

In partnership with Telangana's Society for the Elimination of Rural Poverty (SERP), the State Rural Livelihoods Mission, Yugantar designed and implemented Digital Pay Pathashala (DPP) to support women in Self-Help Groups (SHGs) to make loan repayments digitally using UPI.

EVOLUTION OF YUGANTAR'S FINANCIAL INCLUSION INITIATIVES

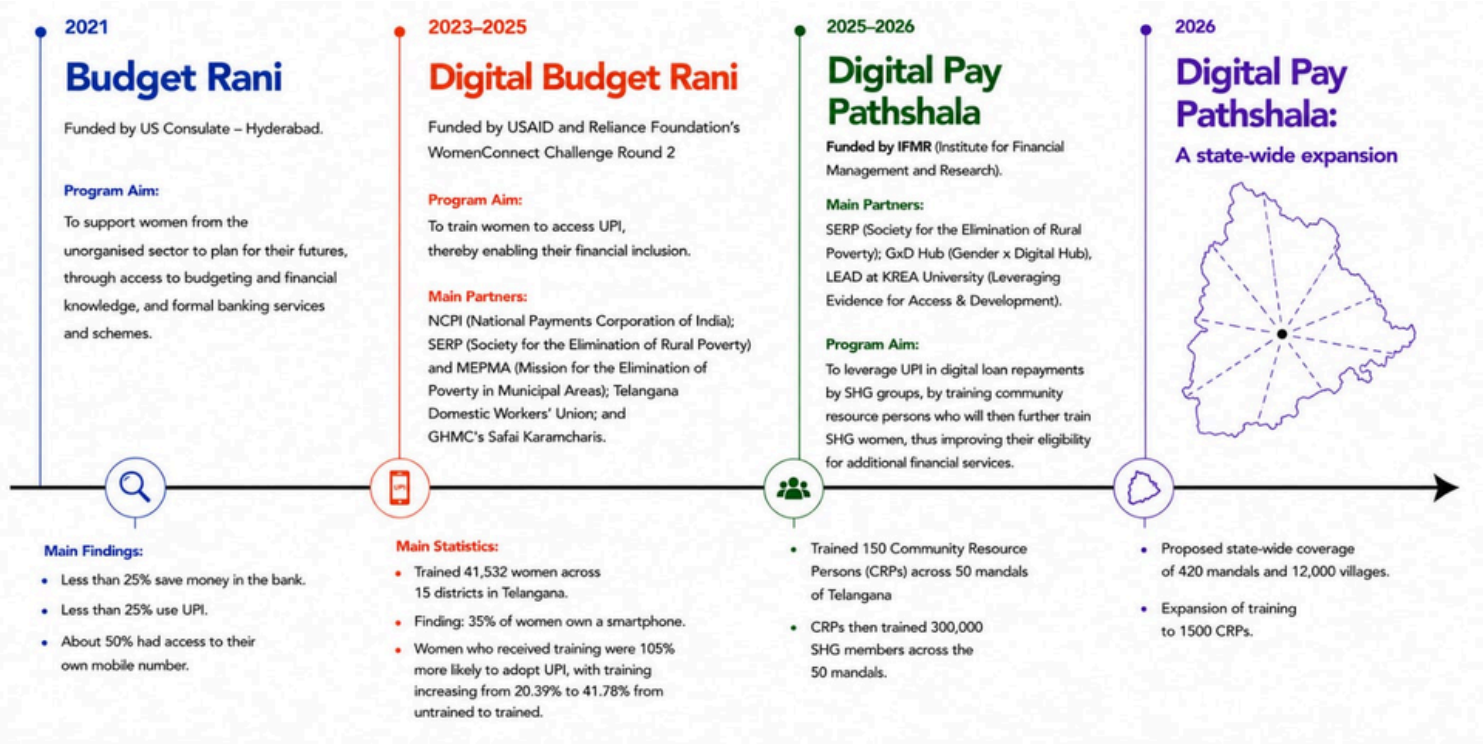


Figure 01: A Timeline of Yugantar's Financial Inclusion Initiatives

Cash remains deeply embedded in SHG loan repayment processes, creating challenges around transparency, record-keeping and accountability. Against this backdrop, SERP partnered with Yugantar to develop and pilot DPP as a practical pathway from access to digital financial services (DFS) to their everyday use.

50
Mandals piloted (2025-2026)

150
Community Resource Persons (CRPs) Trained

~300,000
Women reached through a cascade model

UNDERSTANDING DIGITAL ADOPTION

Understanding that digital adoption is shaped by more than access to technology, Yugantar partnered with the GxD Hub at LEAD, Krea University, to undertake a mixed-methods evaluation of the pilot. The evaluation explored not only whether women adopted digital payments, but also the factors that enabled or constrained adoption.

Over five months, the GxD Hub at LEAD, Krea University, conducted a rapid assessment comprising baseline, follow-up and endline surveys with 650 SHG women across treatment and comparison mandals in six districts, with 634 women retained at endline. The study examined early adoption patterns, barriers to sustained usage, and lessons for programme refinement ahead of scale-up.



Image 04: Meeting of SHG women for the purpose of discussing cashless loan repayments.

UNDERSTANDING THE STARTING POINT

Baseline data from the pilot highlight a group with relatively high levels of access to financial and digital infrastructure, but much lower levels of digital financial usage.

These findings pointed to a need to understand not only access to technology, but the systems, confidence and practices shaping digital adoption.

WHAT THE BASELINE REVEALED

The women participating in the pilot were predominantly aged between 35 and 54 years (61.7%), with a median age of 40.4 years. Sixty-one percent belonged to OBC communities and 34.8% to SC communities. Around 30% reported agriculture or allied activities as a source of income, while median annual income was approximately ₹1.4 lakh.

ACCESS WAS NOT THE MAIN BARRIER

Digital access was widespread, although not evenly distributed. While almost all households had access to a mobile phone and 92% had a smartphone, only 54% of women owned a smartphone themselves.

A further 21.4% relied on a shared smartphone, while 25.5% had access only to a basic or feature phone. Literacy was another important consideration, with 37% of women reporting that they were unable to read and write.

Despite 58% of women reporting regular internet access, only 23% of those with internet access reported using digital financial services to make transactions. Most strikingly, 97% of SHG women were not using UPI to repay their SHG loans, despite relatively high levels of smartphone access.

KEY BASELINE FINDINGS

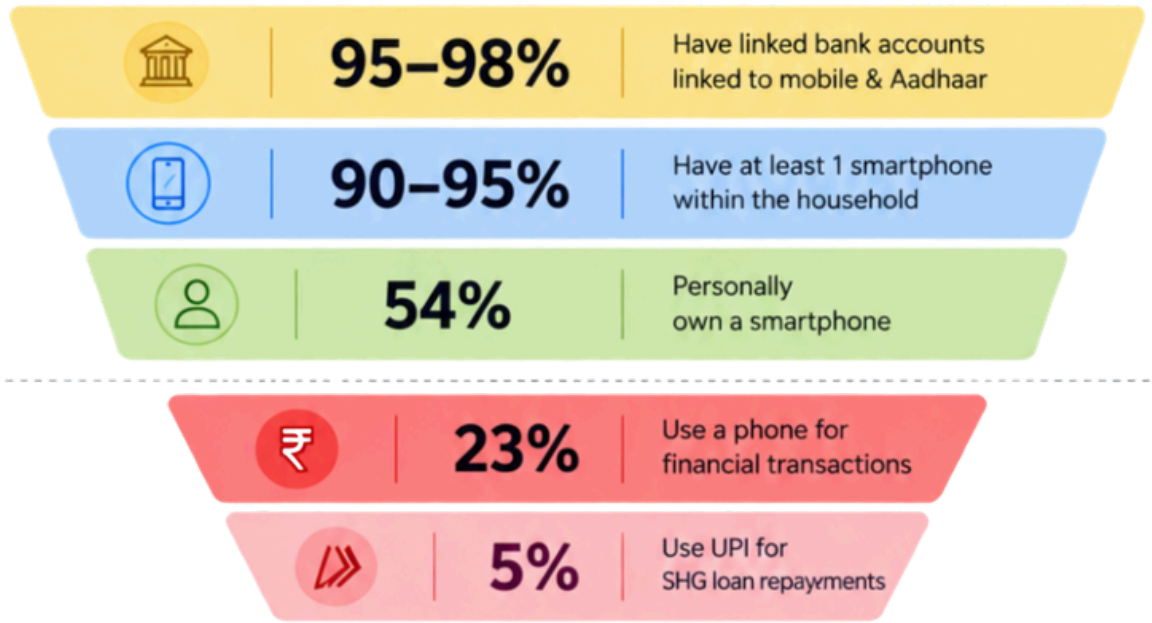


Figure 2: Baseline findings highlight the gap between access to digital infrastructure and use of digital financial services.

THE KEY GAP

Access to digital infrastructure was relatively high, but use of digital financial services remained low.

FROM ACCESS TO USE

These findings point to an important distinction between digital access and digital use. Many women already had the basic infrastructure needed to participate in digital financial services including bank accounts, mobile phones and Aadhaar linkages but this did not automatically translate into regular use.

Barriers such as confidence, trust, digital literacy, familiarity with UPI and the practical experience of making digital transactions remained important.

DIGITAL BUDGET RANI: RESEARCH FINDINGS

DPP builds on Yugantar's experience through the Digital Budget Rani programme (2023–25), which demonstrated the potential of community-based training to support women in moving from digital access to digital use.

Findings from independent research by 3ie on Digital Budget Rani found that 41.78% of trained women adopted UPI, compared with 20.39% of women who had not received digital financial inclusion training. While this association does not by itself establish causality, the findings reinforce the importance of targeted, trusted and community-based support in building women's confidence and ability to use digital financial services.

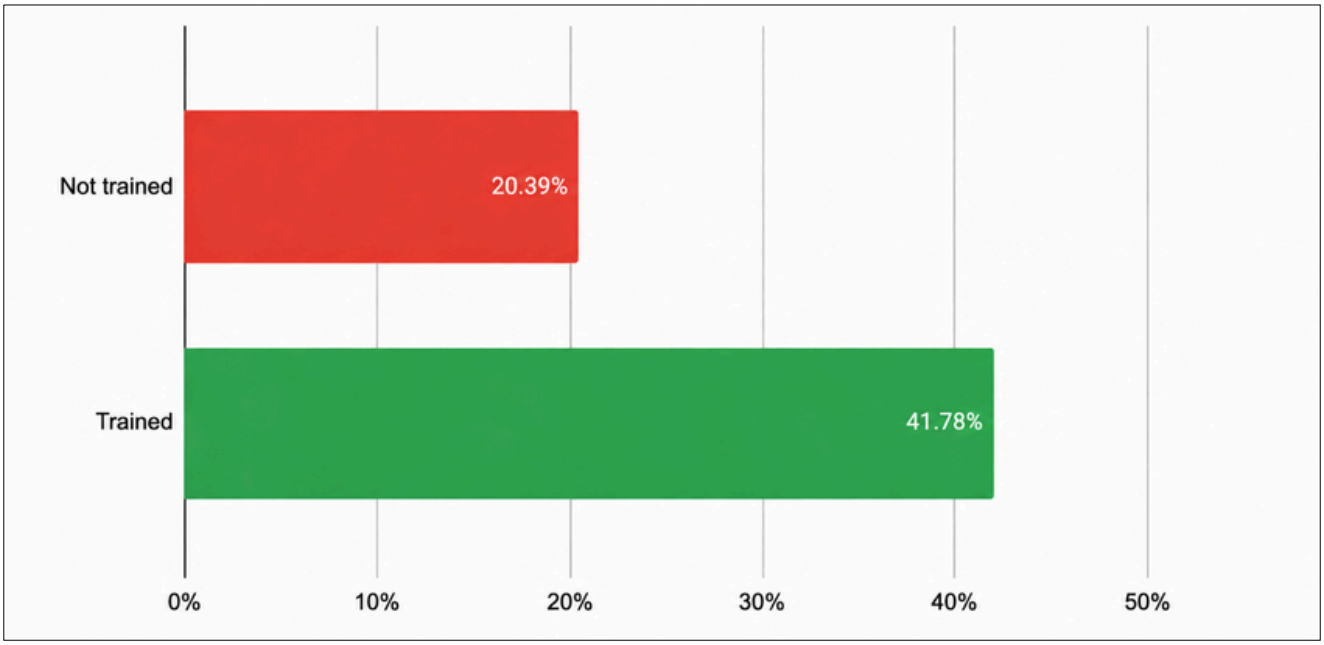


Figure 3: Insights from the Digital Budget Rani programme (2023–25), based on research conducted by 3ie.

KEY TAKEAWAY

Training was associated with higher adoption of UPI, highlighting the potential of community-based support to move from access to use.

DPP carries this learning into the SHG ecosystem, using a cascade training model that places trusted community actors at the centre of digital adoption. Rather than treating access to technology as the end point, the programme focuses on the practical knowledge, confidence and trust needed for women to use digital financial services in their everyday lives.

FROM EVIDENCE TO ACTION

The pilot therefore represents an important next step in Yugantar's financial inclusion work: moving from enabling access to supporting sustained use, while generating evidence on what it takes to make digital financial systems more accessible, trusted and useful for women.



Image 05: Presentation of the 3ie report on women's adoption of UPI with Divya Devarajan, CEO of Society for the Elimination of Rural Poverty. A Gates Foundation supported study in collaboration with Yugantar.

RESEARCH AND KNOWLEDGE-SHARING

Based on research on Digital Budget Rani (2023-2025) two papers have been written for publication by Zoe Kennedy-Hughes, Manisha Rayaprolu, Sivani Kasinathuni, Tejaswini Madabhushi, and Navika Harshe.

- *Evaluation of India's Unified Payments Interface (UPI) through a gender lens: The Case Study of Digital Budget Rani* (published in CSI Transactions on ICT, 9th June 2026).
- *Access and Agency: Women's Pathways to Unified Payments interface (UPI) Adoption a Case Study* (accepted for publication in the Handbook of Digital Human Finance.

YOJANA SAATHI RESOURCE CENTRE

The Yojana Saathi Resource Centre was established in Kishen Bagh to make government schemes, documentation and welfare entitlements more accessible to communities who often face practical and administrative barriers in claiming them. The Centre combines community outreach with assisted application support, documentation, digital tracking and follow-up, bringing entitlement support closer to people rather than expecting residents to navigate complex systems on their own.

A COMMUNITY-BASED APPROACH

Five community cadres conduct door-to-door outreach to understand residents' needs, identify people who require assistance and connect them with the Centre's services.

This approach also enables the Centre to reach people who may find it difficult to visit an office, including older people and persons with disabilities.

The outreach process creates an ongoing picture of the documentation and entitlement needs of the community, allowing the Centre to respond to emerging needs and provide continued support where applications require follow-up.

Assisted support for government scheme applications, documentation and follow-up

STRENGTHENING SUPPORT SYSTEMS

The Centre has also invested in systems that strengthen the quality and continuity of this support. A digital Management Information System (MIS) records every application filed through the Centre, including applicant details, documentation gaps and application status. A complementary reporting system enables Cadre workers to record needs identified during household visits, helping the team track cases and ensure that residents requiring further assistance are not lost in the process.



Image 06: Cadre staff going door to door in Kishen Bagh

The Centre's team was built around this model, combining community-based outreach with technical expertise in government service delivery. A MIS Operator with MeeSeva experience was recruited to strengthen application processing and documentation, while Women Services Officers with experience and established connections with local Self-Help Groups joined the team as the Centre expanded its capacity.



Demand for the Centre's services has been significant. Financial year 2025-26, Yojana Saathi had supported 2,075 applications from residents in Kishen Bagh across Arsh Maina, Asad Baba Nagar and surrounding areas. Of these, 1,975 related to essential documentation and services and 100 to specific government schemes and entitlements. A total of 2,053 applications had been successfully resolved, representing a 98.9% recorded success rate.

2,075
applications supported
in FY 2025-26

2,053
applications resolved
(98.9% success rate)

1,975
related to essential documentation and services

100
related to specific government schemes and entitlements

A STRONGER TEAM AND SUPPORT SYSTEM

MS Operator with MeeSeva experience to strengthen application processing and documentation.

Woman Services Officer with experience and established connections with local Self-Help Groups.



Images 07 & 08: Community members at the Yojana Saathi Centre, Kishen Bagh

Limited access to government schemes during this period was largely due to the temporary suspension or limited availability of central schemes following the change in the state government.

Demand was concentrated around identity and essential documentation, particularly Abha Cards, Aadhaar and Voter IDs. The Centre also supported residents to apply for schemes including the E-Scooter Scheme for Minority Youth and Indiramma Indlu housing support. The data highlights that barriers to accessing government systems often relate not only to missing documents, but to errors and administrative requirements that residents may struggle to navigate independently.

KEY CHALLENGES IDENTIFIED

Documentation gaps and errors

Missing documents and administrative errors often delay applications.

Complex procedures to navigate

Requirements can be difficult to understand and navigate independently.

Limited availability of central schemes

Temporary suspension or limited availability of schemes in this period.

A COMMUNITY-BASED APPROACH





Image 09: Cadre during household visit

Case Studies from the Field

These cases highlight how the Yojana Saathi Centre supports residents to overcome barriers and access their entillements through sustained follow-up and community support.

Case Study 1

34 years old
Aaad Baba Nagar

Challenge
Applied for the Telangana Government's Double Bedroom Housing Scheme with the hope of securing a safe and permanent home for her family. Her application was approved, and the house was officially sanctioned.

What happened
However, she did not receive possession for several months. She faced continuous hardship and uncertainty during this period, visiting multiple government offices, including the revenue department, and approaching various political party offices, but did not receive a resolution.

Yojana Saathi's response
During a community meeting, she shared her grievance with the Yojana Saathi team. The team examined her case, verified all relevant documents, initiated regular follow-ups with the concerned departments, and submitted a formal representation to the officials.

Outcome
After dedicated efforts and persistent follow-up, she finally received possession of her 28HK house.

Case Study 2

Restoring a disability pension

56 years old
Arsh Mahal

Challenge
Has a disability and has been struggling with serious health challenges for many years. She was receiving a government disability pension, an important source of support for her daily needs, which was later discontinued without clear communication or explanation.

What happened
Facing financial distress, she visited multiple government offices carrying all valid documents, but her issue remained unresolved for months. The situation became extremely difficult as her age and health had no alternative income and depened entirely on the pension.

Yojana Saathi's response
A case from the Yojana Saathi Centre conducted a community outreach visit, understood her problem, examined her official documents and began consistent follow-ups with the concerned departments, coordinating with officials and tracking her application status.

Outcome
After dedicated efforts and persistent follow-up, her pension was finally restored.

RIGHT TO INFORMATION THROUGH YOURTI

Yugantar's YouRTI initiative continued to facilitate access to government information through the Right to Information Act during FY 2025–26. 1497 RTIs were filed between April 1st of 2025 and 31st March 2026, on a range of matters relating to the functioning of government departments, allocation and utilisation of public funds, implementation of welfare schemes and civic infrastructure, from across the country. Responses received were 3460. The difference between the number of RTIs filed and responses received reflects the fact that a single RTI application may result in responses from more than one public authority when an application is transferred or information is held across departments.



1497
RTIs filed

3460
responses received

WHAT THE RTIS COVERED

The RTIs covered civic issues, fund allocations, vacant government posts, welfare schemes, Constitutency Development Funds, roads, flyovers and other public infrastructure. Through these applications, information was sought from government departments and public authorities on matters that directly affect the delivery of public services and the use of public resources.

WHAT THE RTIS REVEALED

Among the issues brought to light through RTI responses during the year was the implementation of the Indirama Housing Scheme. Information obtained from the Telangana Housing Corporation Limited showed the number of houses sanctioned and released under the scheme; an issue addressed by the Yojana Saathi program to an extent in their work in Kishan Bath. In another case, an RTI filed with the Telangana Minorities Residential Educational Institutions Society (TMREIS) revealed 2,669 vacant regular posts, including 72 vacant Principal positions, across its institutions.

RTI CASES

RTIs were also used to examine the utilisation of public funds and the implementation of welfare programmes. Information obtained from the Minorities Welfare Department provided details of budget allocations, releases and expenditure across several schemes, including Shaadi Mubarak, residential tuition fee scholarships and bank-linked subsidies.

Another RTI examined the implementation of the Dalit Bandhu scheme, with information on allocations and funds that had not yet reached beneficiaries.

RTIs provided details on budget allocations, releases and expenditure across several schemes.

Civic administration and public infrastructure were another area of focus. An RTI concerning the Musi Riverfront project sought information on flood-level studies, the Full Tank Level and Minimum Flood Level, and the buffer zone along the river.

17

media coverages recorded during the period for which data is available.

The information obtained through YouRTI also continued to be used by the media. 17 media coverages have been recorded for the period for which data is available.

Among the issues reported were the progress of the Indiramma Housing Scheme and staffing vacancies in the Telangana Minorities Welfare Department.

STRENGTHENING ACCOUNTABILITY

YouRTI's work during the year continued to make government information more accessible and to support public understanding of how government schemes, funds, staffing and civic infrastructure are being implemented. The information obtained through RTIs has also provided material for public discussion and media reporting on issues of public interest.



Thank You

Building access, dignity, and
stronger communities together.

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