



**INDUS
ACTION**
Enabling Social Protection

Annual Report **2025-26**

Building Universal Entitlements
Interface to support vulnerable Indians
in Moments that Matter



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Founder & CEO

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Note from the Founder & CEO

Lives do not change gradually. They change during moments of transition and disruption: when a household faces a sudden shock, navigates a key life stage, or responds to wider events affecting entire communities.

These are the *Moments that Matter*, critical junctures where vulnerability deepens, and the need for timely support becomes urgent.

What happens in these moments can alter a household's trajectory. The right intervention can prevent a slide into poverty, maintain educational continuity, or preserve dignity in times of uncertainty.

India allocates over ₹12,53,331 crore (\$139 billion) annually toward social protection systems and entitlements¹. Yet, for many, access to these entitlements remains complex and fragmented, especially when they are needed the most.

At Indus Action, we partner with governments to make systems more responsive by building open-source technology, re-engineering processes, and sustainable solutions grounded in lived realities. This work reduces the administrative burden of accessing welfare for citizens, but just as importantly, it changes how systems are experienced.

This approach delivers measurable impact. **Every ₹1 invested in our work unlocks ₹30-34 in welfare entitlements to citizens**, turning intent into access and allocation into impact.

Since 2013, we have worked with state governments to help unlock **\$293 mn in welfare entitlements for 3,229,436 citizens (as on 31 Mar 2026)**.

As we look toward 2030, the urgency is clear: systems must work when people need them most, delivering support efficiently and with dignity.

Gratitude,
Tarun Cherukuri

¹Source: [Economic Survey 2024](#)





02

Our Interventions: Education

800 million

Indians (57%) are dependent on food rations and are socio-economically vulnerable²



The government spends

26%

of its budget on social protection for vulnerable citizens

Still, vulnerable citizens struggle to access social protection due to complex processes and systems

²Source: [Department of Food and Public Distribution](#)

We develop citizen-centric solutions to transform social protection at scale using a three-pronged approach:

Open-source Technology

Our work is powered by the belief that technology can be a catalyst for profound social change. We engineer effective products and protocols that empower governments to deliver social protection.

Process Re-engineering

By focusing on accessibility, transparency, and efficiency, we redesign processes to reduce administrative burden for the citizen and the state.

Citizen-centric Research

We bring global insights and a deep understanding of citizen experience that inform sustainable solutions for social protection.



We use our deep knowledge of citizen needs and the way the govt. functions to ensure citizens receive their entitlements in a timely and dignified manner. We do this by supporting them in **The Moments That Matter** when they need social protection the most.

Key Moments & Schemes for IA

Education

Examples: RTE (BR/OD/TR/AP RTE), CG BOCW Naunihal Scholarship, TN E-Sevai Girl Child Protection Scheme, DL BOCW School Scholarship

Schemes under this moment focus on school access, educational continuity, and reducing the cost of learning — from RTE enrolment and scholarships to coaching support, uniforms/books, residential schooling, and incentives for girls' and workers' children's education.

Health

Examples: CG UOW Serious Illness Medical Assistance, KA EDCS Chetana Scheme, Dhanashree Scheme, Medical Relief Fund Scheme

These schemes address health shocks, medical access, and caregiving needs, including serious illness support, disease-specific assistance, child care allowances, and medical relief for vulnerable groups.

Livelihood

Examples: CG BOCW Cycle / Sewing Machine / Tool Assistance, KA EDCS Udyogini Scheme, Gruhalakshmi Yojana, TN E-Sevai Sewing Machine Distribution

A large share of schemes support income generation, employability, unemployment support and economic security through self-employment assets, tools, transport, worker welfare benefits, skill development, household support, and rehabilitation-linked livelihood assistance.





Maternity

Examples: CG BOCW Minimata Mahatari Jatan Yojana, CG UOW Mother Saving Scheme, TG BOCW Maternity Benefit

Schemes for this moment provide support during pregnancy and early motherhood, primarily through maternity benefits and maternal welfare support for workers and low-income women.

Death

Examples: PMJJBY, PMSBY, CG BOCW Death & Disability Assistance, TN E-Sevai Destitute Widow Pension

These schemes help households navigate financial vulnerability following death, disability, or bereavement through insurance, compensation, funeral support, and survivor assistance.

Old Age

Examples: Atal Pension Yojana, CG BOCW Pension Assistance, TN E-Sevai IGNOPS, CMUPT

This category focuses on income security and well-being in later life, with pensions, longevity support, and worker/social protection schemes for elderly citizens.

Marriage

Examples: TG BOCW Marriage Gift, TN E-Sevai Inter-caste Marriage Assistance, Widow Re-marriage Schemes, Orphan Girl Marriage Assistance

Marriage-related schemes provide financial support around marriage events, often targeted toward women, widows, inter-caste marriages, and vulnerable households.

Climate Shocks

Examples: UP/DL BOCW Ex-Gratia, TN E-Sevai Fishermen Savings cum Relief & Fishing Ban Assistance

These schemes respond to climate-linked and seasonal livelihood disruptions, offering ex gratia relief, savings support, and compensation during periods of economic or environmental distress.

Disability

Examples: KA EDCS Wheelchair / Disability Bus Pass schemes, TN E-Sevai DAPS, Assistive Devices & Scholarship schemes

Schemes here focus on accessibility, mobility, and inclusion through pensions, assistive devices, transport support, maintenance assistance, education support, and livelihood-enabling aids households.

Separation

Examples: TN E-Sevai Destitute Deserted Woman Pension Scheme (DDWPS)

A smaller set of schemes addressing financial precarity arising from separation, abandonment, or family disruption, largely through pension and income support mechanisms.

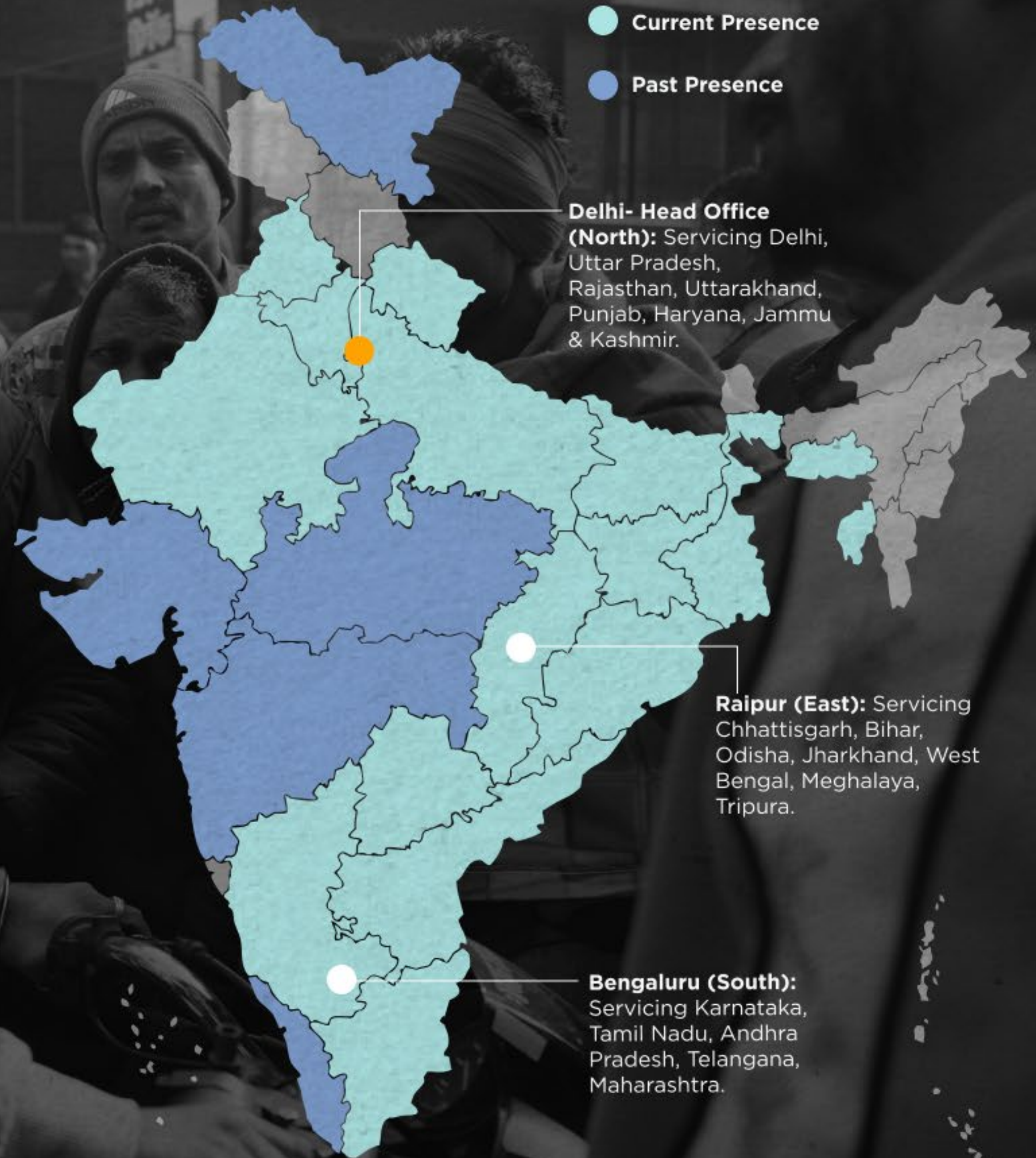


Our Impact

Since 2013:

₹293 mn
Worth of welfare entitlements unlocked

3,229,436
Vulnerable citizens supported with welfare entitlements





02

Our Interventions: Education



Why RTE 12(1)(c) Scholarships:

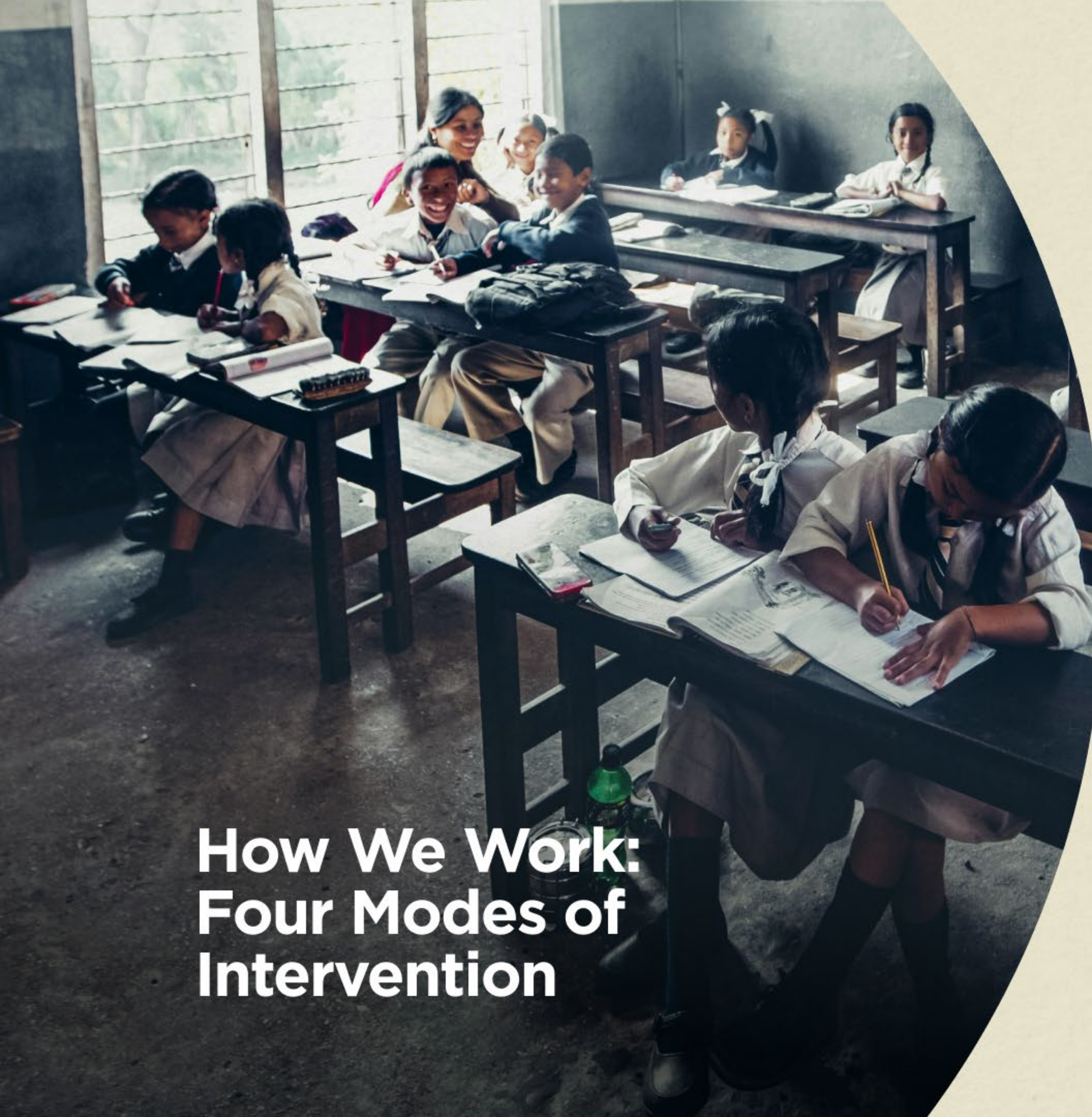
RTE Section 12(1)(c) is India's most underleveraged inclusion mandate, reserving 25% of private school seats for the most vulnerable children at zero cost to the family. Driving its implementation is both a proof point and a blueprint for the broader case that entitlements, when made accessible and designed to be transformative, are the most powerful and sustainable form of social protection.

Scale of Impact:

813,190

**admissions secured
across 20 states since 2013**

Each one, a child who entered a private school not through privilege but through a legislated right made real.



How We Work: Four Modes of Intervention

Building Government Systems That Last

Indus Action's most validated and durable contribution has been the Education MIS – a modular, end-to-end digital platform co-built with state education departments that manages school registration, student applications, online lottery allocation, fee reimbursements, grievance redressal, and student tracking. Deployed across Chhattisgarh, Delhi, Odisha, Uttarakhand, Haryana, and others, it replaced opaque manual lottery systems with transparent, auditable processes – and in Odisha alone, admissions doubled from 5,000 to 10,000 within a single year of adoption.

Community Outreach & Grievance Redressal

From door-to-door campaigns and *Anganwadi* outreach to missed-call helplines that received 695,470 unique calls since 2014–15, Indus Action has consistently worked to close the awareness gap – ensuring that eligible families know their rights, can navigate the process, and have a channel to escalate when things go wrong. In Gujarat, field insights from parents directly led to rental agreements being accepted as proof of address, removing a systemic barrier at its root.

Research, Evidence & Policy Influence

Indus Action's Bright Spots Reports (2018–2023) created a comparative performance framework across states — surfacing what good implementation looks like and creating healthy competitive pressure among governments to improve. In Andhra Pradesh, Indus Action contributed to the merger of the *Amma Vodi* welfare program with Section 12(1)(c), enabling direct cash transfers to BPL families with school-going children as reimbursement for private school fees — a rare example of two welfare streams being integrated in the citizen's favour.

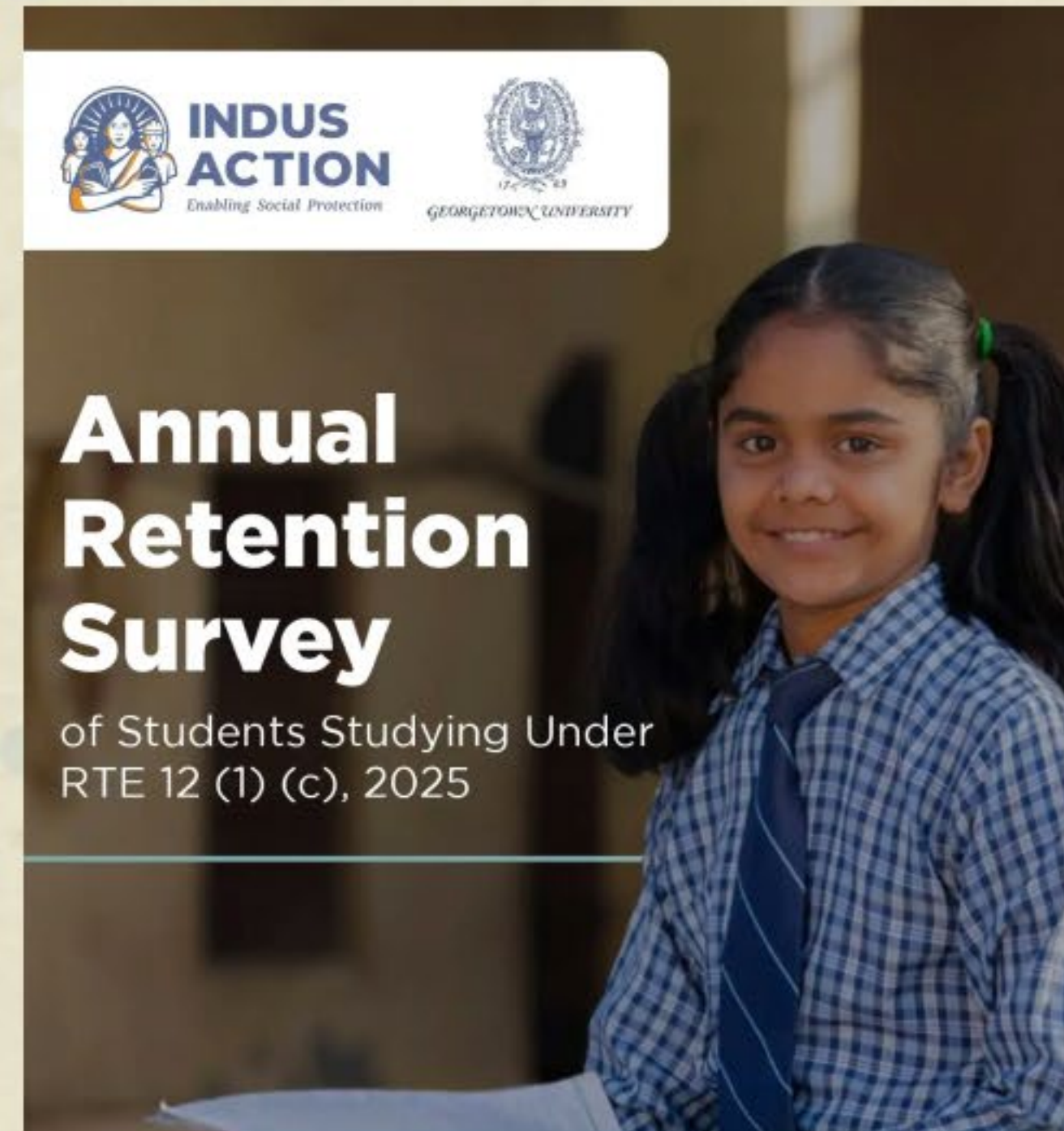
The RTE Digital Public Good

The RTE Digital Public Good transforms a historically opaque, paper-heavy admissions process into a transparent, government-owned system, making it easier for the state to comply, harder for the system to exclude, and entirely replicable at no cost to any government that chooses to adopt it.



Retention: The Next Frontier

Getting children through the door is only the beginning. Indus Action's multi-year retention surveys show an xx% one-year retention rate – rising to xx% by 2025 – but the organisation's own retrospective is honest about the need to track long-term retention through eighth-grade, and to sharpen targeting toward the most vulnerable families to ensure the mandate serves those it was designed for.



Success Stories



SB Akshita Behera,

an 8-year-old girl, is studying in second-grade at the Vivekananda Public School, Pipili, Puri. She began her educational journey at this school by enrolling through the RTE 12(1)(c) programme in first-grade and has been an eager and committed learner ever since. She attends school regularly and enjoys walking with her mother to class.

Her passion for Math is evident, and she has a special admiration for her teacher, Tapaswini Madam, who has a friendly and approachable teaching style. When she's not studying, she loves to dance, draw and dreams of becoming a doctor one day.





Rocky Maharana,

a bright and enthusiastic second-grade student who has been given the wonderful opportunity to attend a private school under the RTE 12(1)(c) programme. Rocky hails from Santoshi Nagar, Salia Sahi, in Bhubaneswar and studied at Ramakrishna Sishka Kendra in Nayapalli. He is excited to attend school because of his love for sports and the camaraderie he shares with his peers. His favourite subject is mathematics, and he holds his favourite teacher, Puspanjali Madam, in high esteem. She is an exceptional educator and a warm, friendly person who has helped Rocky thrive.

Rocky's school is located 1.5 km away from his home, and he sometimes travels by bike or auto while he happily walks with his mother at other times. Rocky participates in various extracurricular activities like hide and seek, physical exercise, and various sports organised by the school. With a solid aspiration to become a police officer, Rocky is grateful for the quality of education he receives at his school. The teachers are knowledgeable but also compassionate and approachable, making learning a delight for Rocky. Rocky is genuinely enthusiastic and optimistic about his future, and his dedication to his studies and extracurricular activities is commendable. Rocky feels that his school is the best place to be.



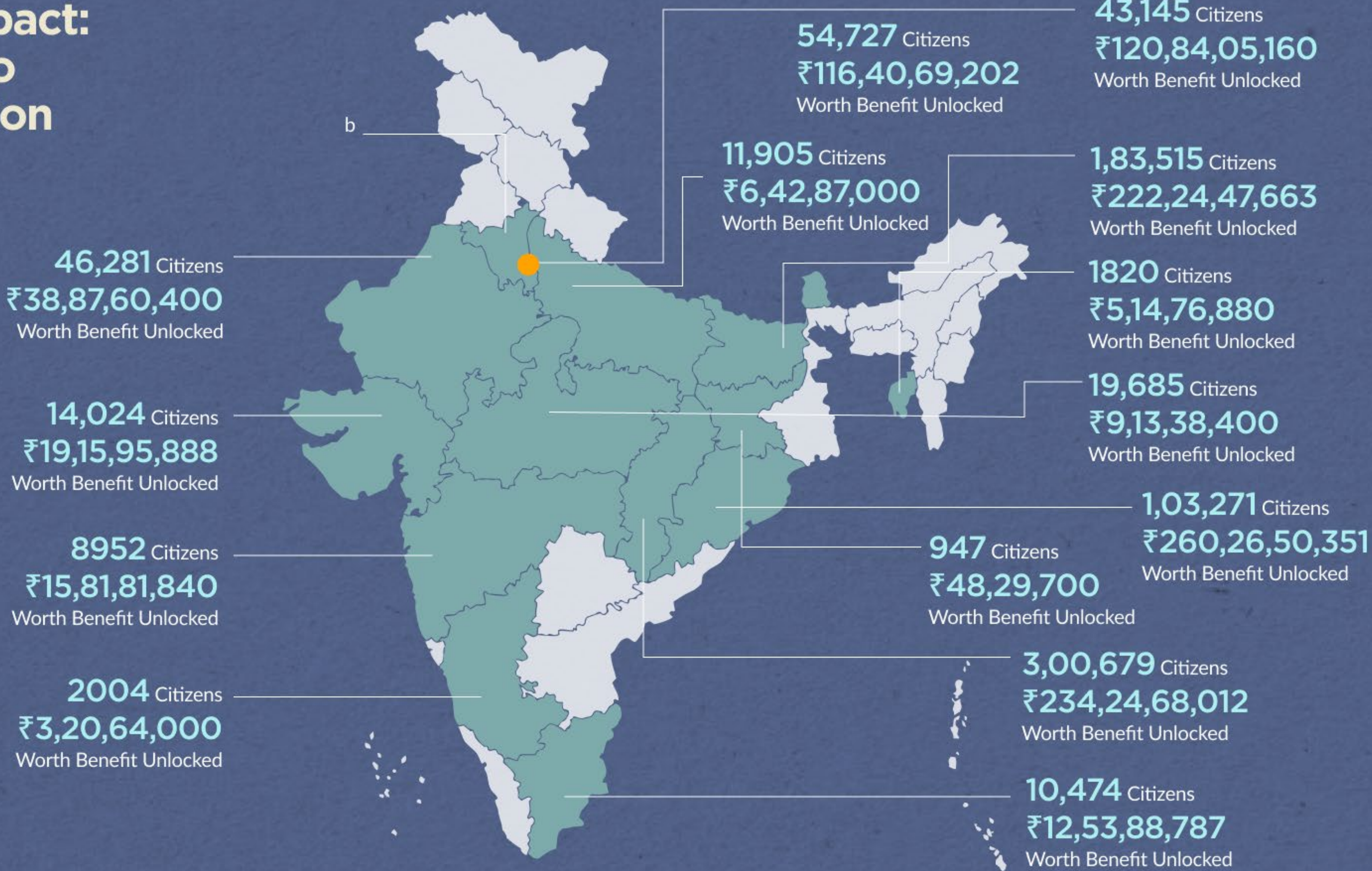
SM-Bikash Rao,

a second-grade student, received a life-changing opportunity to attend a private school through the RTE 12(1)(c) programme. He joined Saraswati Sishu Bidya Mandir, Balubazar, in Cuttack District and excelled academically and socially. Despite being just 6 years old, Bikash is keen to learn English language.

He loves his incredible teacher, Ms. Sunita, whose friendly and engaging approach has made all the difference. He is grateful for his school's inclusive and stimulating environment, where all students are encouraged to learn and play together. Bikash dreams of becoming a teacher himself one day. Though he lives a few kilometers away, he feels at home in his new school and is confident that it will continue to be an excellent place to learn and grow.



Our Impact: Right To Education





03

Our Interventions: Labour & Livelihoods



Unlocking What's Already Theirs

Across 4 states, Indus Action has worked directly with state BOCW boards to register workers, validate entitlements, and disburse benefits, turning dormant funds into real income, education, and health security for

**1.19 million workers
and their families.**

Building and Other Construction Workers (BOCW) & Unorganised Sector

India's 55 million construction workers contribute ₹11 lakh crore to the economy annually – yet the welfare funds collected in their name sit largely unspent, with over ₹70,744 crore in BOCW cess accumulated across states and out of reach for the families it was designed to protect.

Policy Pathways

The ongoing consolidation of India's Labour Codes presents a once-in-a-generation opportunity to redesign worker welfare from the ground up and Indus Action's ground-level evidence is actively informing that process.

Building with the Ministry of Labour & Employment

In close partnership with MoLE (Ministry of Labour & Employment), Indus Action is co-developing the BOCW Digital Public Good and Construction Worker Validation Protocols, not as external advocates, but as implementation partners helping the central government build systems that work at scale.



The Building and Other Construction Workers (BoCW) Act serves as a strategic launchpad for achieving comprehensive, "Moments that Matter" (MtM) type access to social security. Because the construction workforce is uniquely vulnerable and highly transient, the BoCW framework is designed around a self-financing cess mechanism that allows state boards to pool massive, underutilised funds.

Crucially, BoCW entitlements are not a one-time safety net; they map comprehensively across the entire lifecycle of a household. From maternal health and childbirth entitlements to children's education scholarships, accident relief, marriage support, and old-age pensions, the policy framework mirrors the natural timeline of a family's vulnerabilities.

Citizen Story: Brahm Prakash

In Mandia Kalan village, Haryana, Brahm Prakash worked in construction. Every day meant physical labour that sustained his family's income. Then, an accident made physical labour impossible. His only source of income vanished.

Through the MMAPUY scheme, Brahm Prakash secured a livelihood loan of ₹1,00,000 in his wife's name from the Haryana Women Development Corporation.

He set up a shop selling and renting bamboo and steel ladders, steps, and scaffolding. The loan gave Brahm Prakash steady work, a fixed place of business, and income with minimal physical strain. This is what social protection looks like when it works.

At Indus Action, we strengthen systems so livelihood schemes reach citizens and enable long-term dignity and economic security.



However, translating this robust lifecycle policy into actual, dignified public service delivery is currently bottlenecked by severe systemic challenges. We are actively addressing three distinct execution barriers:

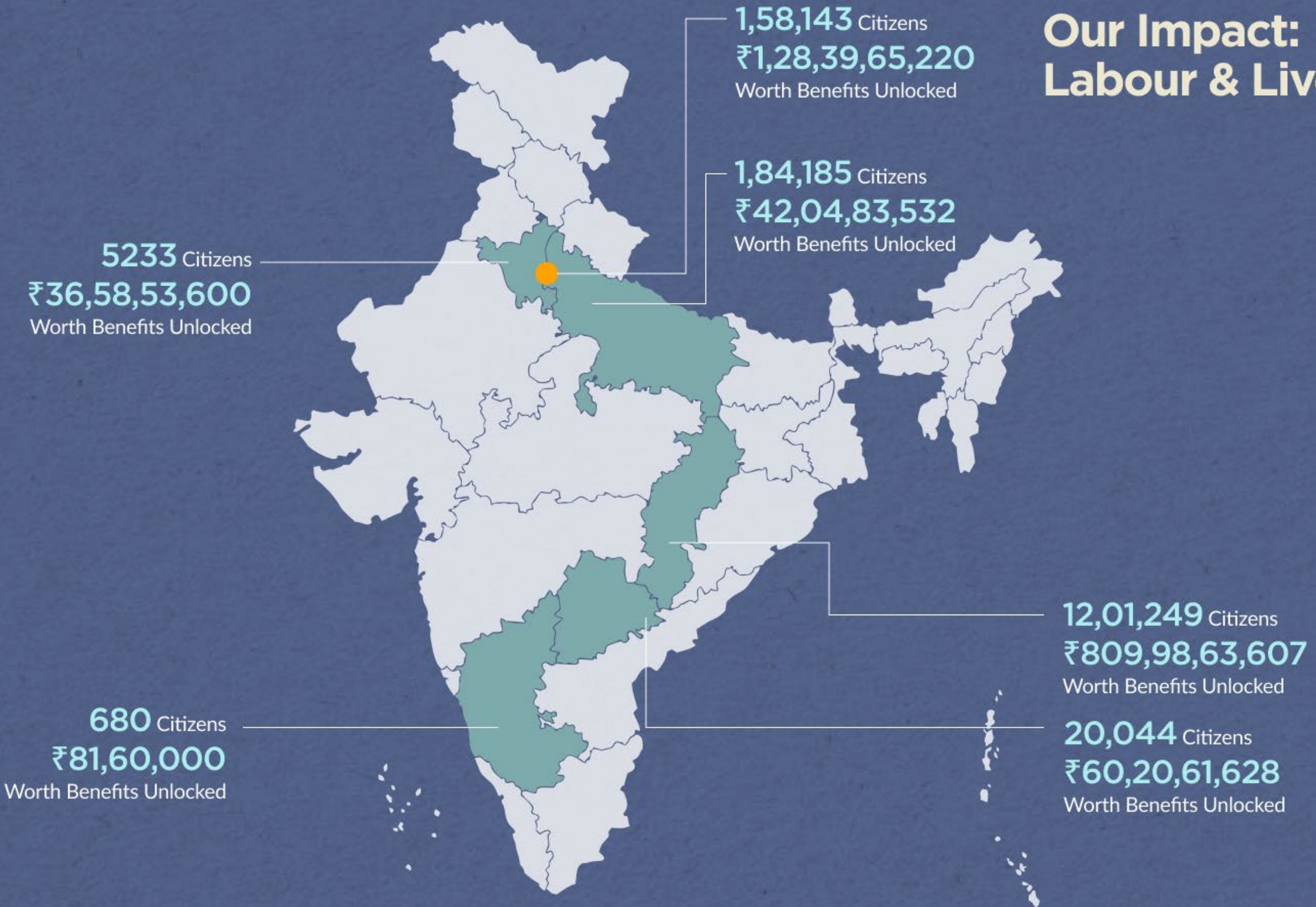
Validation Protocols: Verifying the identity and employment status of an unorganized, shifting workforce remains highly friction-ridden. Workers traditionally depend on contractor letters or physical attestations, creating immense administrative burden and high rates of arbitrary rejection.

Data Interoperability: State-level database siloes mean that a worker's identity, family registry, and banking details are completely isolated. Backend systems cannot cross-reference with centralized networks like e-Shram or state public distribution systems, forcing citizens to repeatedly supply redundant proofs.

Worker Migration: Because construction labor is intrinsically mobile across state lines, the lack of benefit portability forces migrants to lose their active registration status the moment they cross a border, requiring complex re-registration in every new destination.



Our Impact: Labour & Livelihoods



5,233 Citizens
₹36,58,53,600
Worth Benefits Unlocked

1,58,143 Citizens
₹1,28,39,65,220
Worth Benefits Unlocked

1,84,185 Citizens
₹42,04,83,532
Worth Benefits Unlocked

12,01,249 Citizens
₹809,98,63,607
Worth Benefits Unlocked

680 Citizens
₹81,60,000
Worth Benefits Unlocked

20,044 Citizens
₹60,20,61,628
Worth Benefits Unlocked



04

Access to Public Services

The Problem with Welfare at Scale

India has built one of the world's largest social protection systems. Thousands of schemes exist to support citizens through illness, job loss, childbirth, old age, and more. The money is there. The intent is there. But for the people these schemes are designed for, the system rarely feels like it was designed for them.

Most welfare in India is delivered through a citizen-state interface that was built around administrative convenience, not human reality. A construction worker who loses her job needs to know which scheme she qualifies for, gather documents from three different offices, fill out forms she may not be able to read, and follow up on an application she has no way to track. At every step, the burden falls on her. The state waits to be approached correctly.

This matters most for citizens who are already the furthest from institutional power: daily wage workers, migrants, women in low-income households, and people in remote areas.

For them, every interaction with a government office carries the weight of past experiences where they were turned away, asked to return, or simply ignored. Trust in the state, where it exists at all, is fragile and hard-won. For many, it never forms at all. They do not apply. Not because they are unaware, but because the cost of trying and failing, in time, money, and dignity, is too high.

Digital India has extended the reach of government services, but it has also quietly widened this gap. As more services move online, citizens who are not digitally literate are not just underserved. They are increasingly invisible to a system that measures delivery in transactions completed, not in people reached.





Where the State and the Citizen Actually Meet

For most citizens who remain outside the digital economy, the state does not arrive through an app or a portal. It arrives through a person, at a counter, in a small room in their neighbourhood. Common Service Centres (CSCs) are often that room.

Spread across the country, CSCs are meant to be the last-mile bridge between government services and the citizens who need them most, a place where someone can walk in, explain what they need in their own language, and leave with their application filed.

When CSCs work well, they do something that no digital platform can fully replicate. They build trust. A citizen who has been turned away by government offices before, who cannot read the instructions on a form, who does not know which scheme they qualify for, needs more than access to a website.

They need a person they recognise, in a place they feel safe, who will sit with them and help them navigate a system that was not built with them in mind. A well-run CSC can be that. Over repeated visits, across different needs, it becomes the place where their relationship with the state is slowly, quietly repaired.

But the quality of that experience has rarely been guaranteed. Across India, CSC infrastructure has suffered from inconsistent training, unaccountable operators, weak monitoring, and a lack of meaningful connection between operators' livelihoods and the quality of service they provide. The result is a network that exists on paper but delivers unevenly, and that unevenness falls hardest on the citizens with the least ability to seek alternatives.

Indus Action has worked directly on this problem. In Tamil Nadu, we partnered with the state's e-Governance Agency over three years to reform the e-Sevai network, the state's 10,000-plus CSC equivalent.

We helped redesign the operator model to bring in individual entrepreneurs with a genuine stake in their centre's performance, developed training curricula that put citizen experience at the centre, built monitoring systems that gave the state real visibility over a fragmented network, and drafted the compliance frameworks that set minimum standards for how a citizen should be treated at every centre. The results were measurable: **90% of citizens reported that the process was explained clearly to them, 86% received a response within 10 days, and the average centre rating across the network reached 4.75 out of 5.**

The lesson from Tamil Nadu is not just operational. It is about what becomes possible when the citizen-state interface is taken seriously as a design problem. When operators are trained to see citizens as people rather than transactions, when centres are held to standards that protect dignity alongside efficiency, and when the state can actually see what is happening across its own network, something shifts. Citizens who have spent years being turned away are beginning to return. Trust, built one interaction at a time, starts to accumulate. And the welfare system, however imperfect, begins to function closer to its intent.



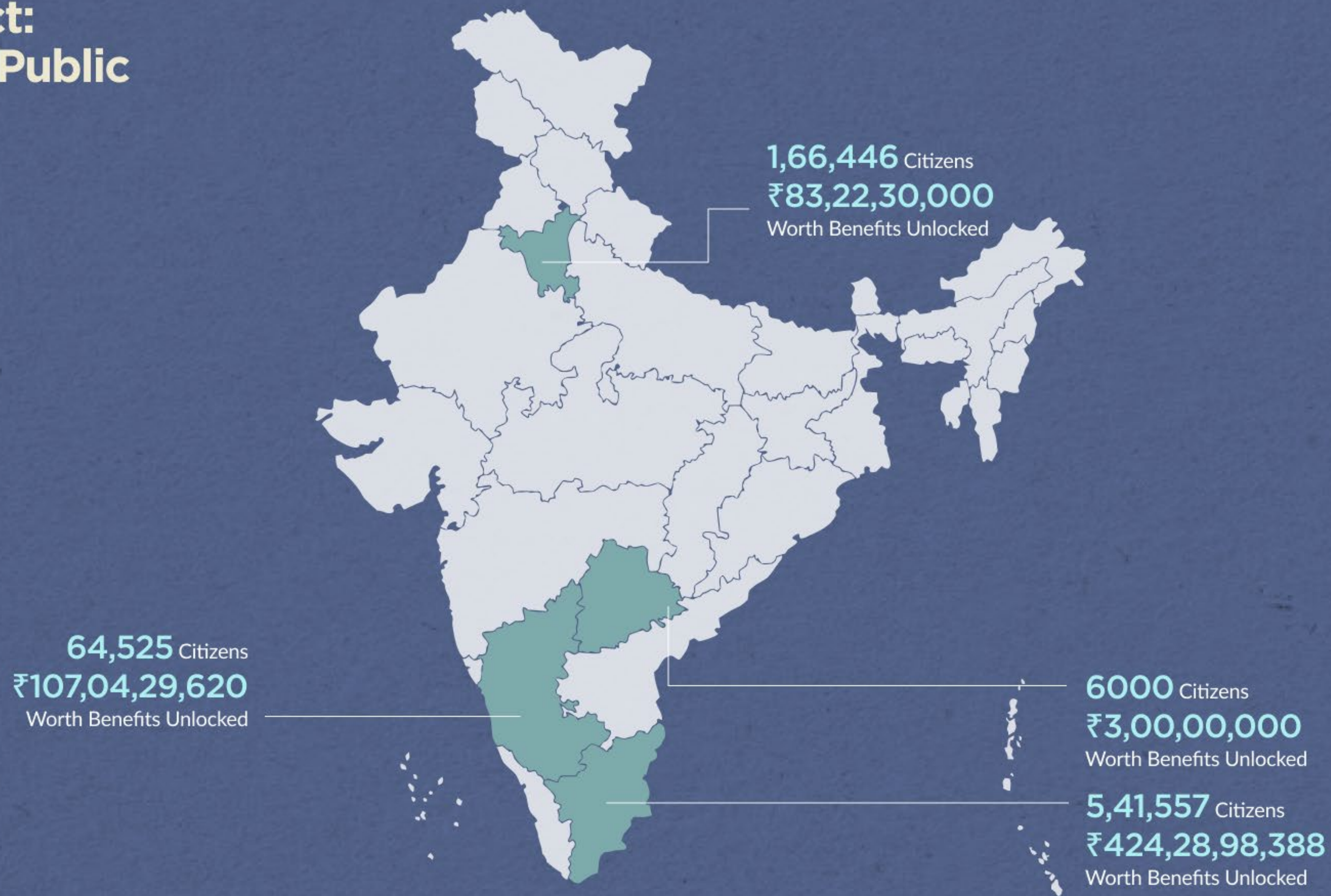
Reach:

5,24,105

citizens across key states have received timely access to government entitlements through this approach.

Each one supported at a moment when the difference between access and exclusion is often a single form, a single document, or a single informed interaction.

Our Impact: Access to Public Services





05

Working Within Systems to Drive Change



Digital Public Goods

We develop open-source digital public goods designed for long-term integration within government systems to simplify access, improve decision-making, and strengthen last-mile delivery.

RTE Digital Public Good

Streamlined school admissions under Section 12(1)(c) of the RTE Act.

Eligibility Engines

Effective, real-time welfare scheme qualification.

AI Chatbots

AI-powered guidance on relevant schemes through natural WhatsApp conversations.

Campaign Platforms

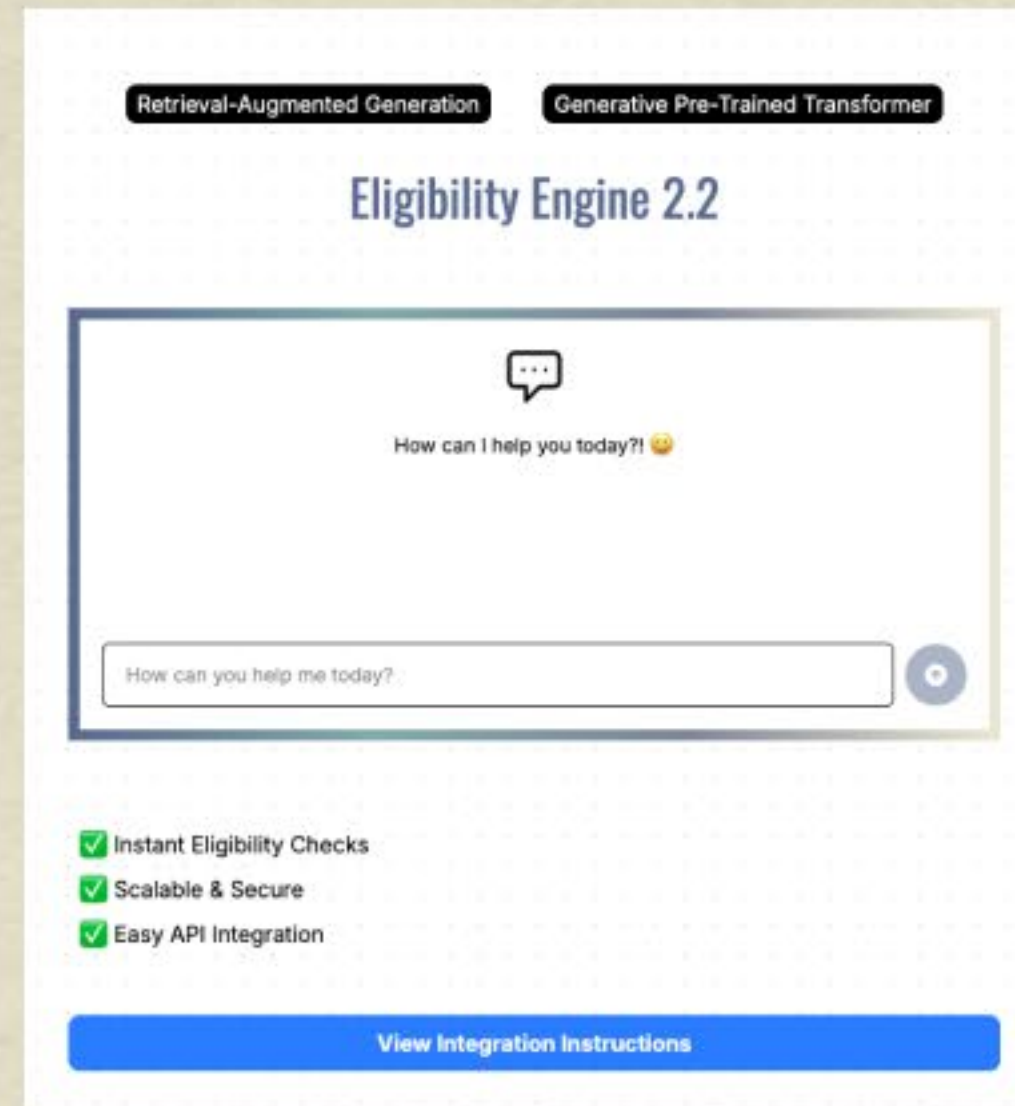
Government and CSO-citizen engagement for awareness campaigns on welfare schemes.

Digital Public Goods

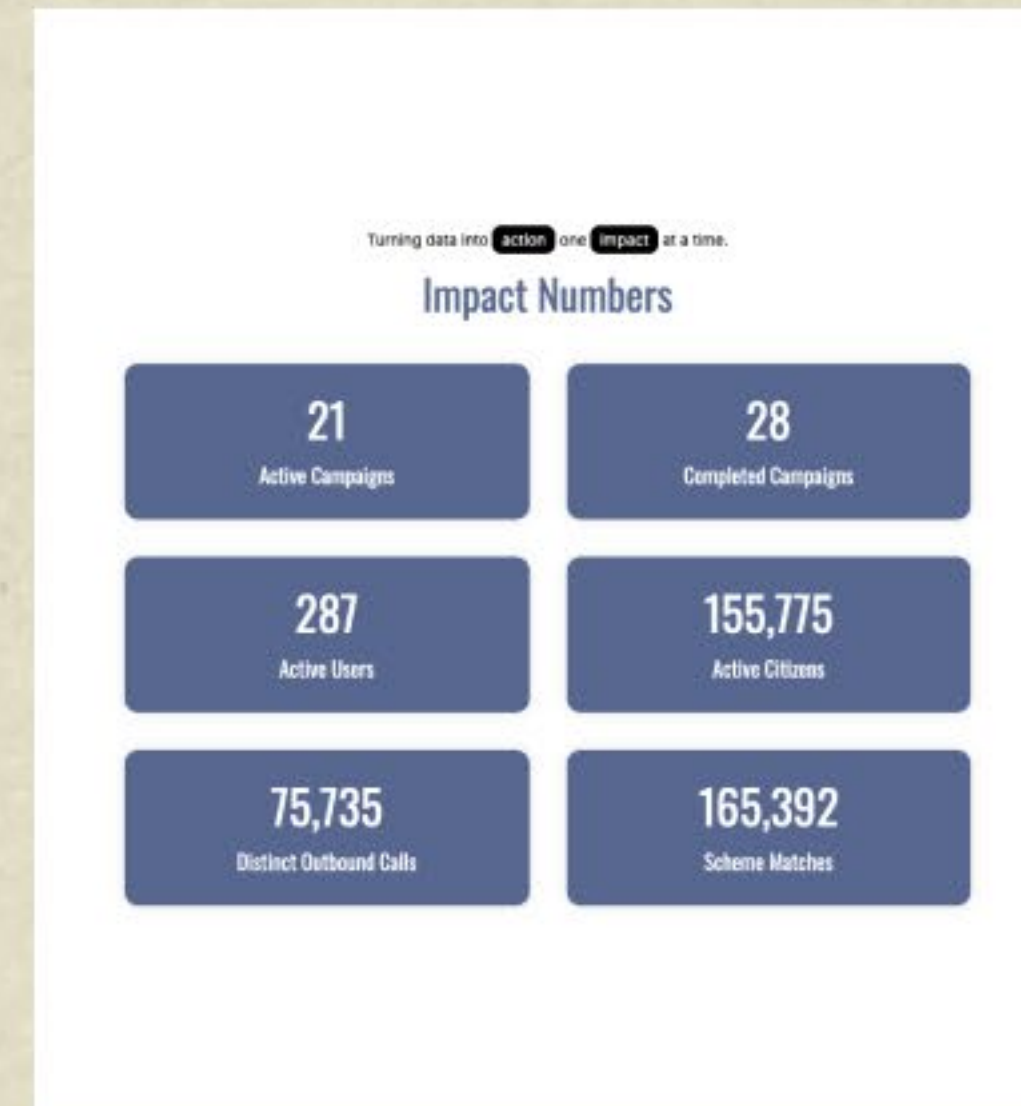
A Digital Public Good (DPG) is open source software, open data, open AI models, open standards (protocols / SoPs in our case), or open content that adheres to privacy and other applicable laws, causes no harm, and is designed to advance the UN Sustainable Development Goals. The definition is maintained by the Digital Public Goods Alliance (DPGA).



RTE Digital Public Good
Streamlined school admissions under Section 12(1)(c) of the RTE Act.



Eligibility Engines
Effective, real-time welfare scheme qualification.



AI Chatbots
AI-powered guidance on relevant schemes through natural WhatsApp conversations.

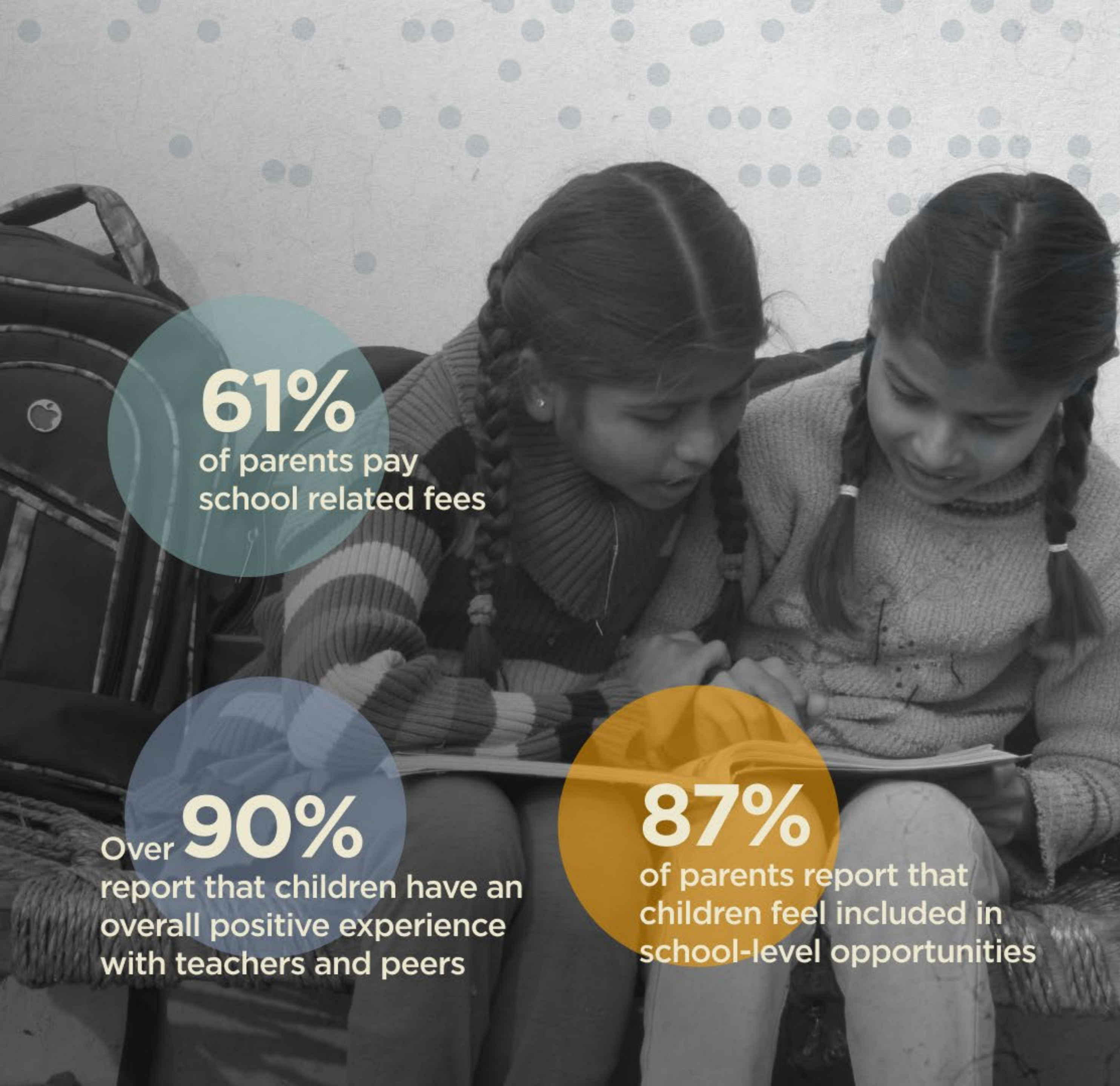


Campaign Platforms
Government and CSO-citizen engagement for awareness campaigns on welfare schemes.



06

Knowledge & Insights



61%
of parents pay
school related fees

Over **90%**
report that children have an
overall positive experience
with teachers and peers

87%
of parents report that
children feel included in
school-level opportunities



Education

Report and Event: Annual Retention Survey of Students Studying Under RTE 12 (1) (c) , 2025

High retention, but varied by state: The 2025 Retention Report shows a 91% overall retention rate. Odisha and Uttarakhand achieved near-universal retention (98-99%), while Chhattisgarh (80%) and Andhra Pradesh (86%) faced drop-offs primarily due to school distance and affordability issues.

Professor Jishnu Das' public lecture

Rethinking education investment: Prof. Das presented longitudinal evidence from 5,000 students that shows school quality is the fundamental driver of long-term life outcomes and earning potential. By shifting the debate away from the public-private divide and examining the factors parents actually value, this lecture highlighted an urgent need to radically rethink how India approaches public education spending.

*The session recording is available here.



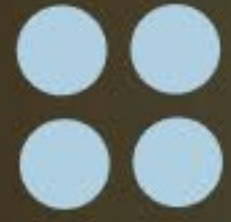
Labour & Livelihoods

Event: E-Shramik: Public Goods for Enhancing Labour Welfare

Expert discourse on governance and reform: Keynote speaker Mr. Gulzar Natarajan framed the event around evidence-driven governance and institutional capacity, followed by leading economists and policy experts (Dr. Amitabh Kundu, Dr. Mukta Naik, Dr. Santosh Mehrotra, and Sonvi A. Khanna) discussing data and institutional reform.

Crucially, central and state labour officials (Smt. Savita Mishra, Additional Labour Commissioner, Chhattisgarh, and Dr. Pradeep Kumar Jena, Director, Ministry of Labour & Employment) closed the convening, underscoring the deep government engagement required to anchor systems change.

Launch of critical labour welfare resources: Mr. Harish Krishnan from Cisco India launched three actionable knowledge products developed by Indus Action: a Labour Code Reforms Analysis to demystify legislative shifts, field-tested Construction Worker Validation Protocols to standardise state registrations, and an open-source Digital Public Good framework designed to simplify last-mile entitlement delivery.



Systems

Report and event: Care to Play (C2P)

The evaluation of this early-childhood "Cash Plus Care" model demonstrated that pairing financial assistance with developmental support effectively reduces household stress and boosts child engagement, offering critical lessons for scaling holistic welfare programs locally.

Report: Moments That Matter (MTM)

Qualitative research with construction and domestic workers revealed how sudden life events dictate a household's long-term socioeconomic trajectory, underscoring that future stability hinges heavily on the coping strategies vulnerable families choose to employ and their underlying resilience capacities.

Report: Administrative Burden

A three-state survey of 825 citizens mapped the hidden learning, compliance, and psychological costs of interacting with the state, pinpointing the exact barriers that must be dismantled to transition systems toward accessible, user-friendly public service delivery.

Report and event: Karnataka's Five Guarantees

Launched with senior state officials, this evaluation proved the efficacy of e-governance in scaling welfare, while establishing a consensus that future policies must evolve into holistic "Cash+" models that reframe welfare as a rights-based entitlement rather than discretionary state aid.

Event: Advancing Gender-Responsive Social Protection

Ground-level evaluations of Karnataka's Five Guarantees revealed that while schemes support basic needs, they fail to address documentation barriers, dignity concerns, and women's "triple burden" of work, care, and home—highlighting an urgent need to redesign policies as complex adaptive systems that treat women as active agents rather than passive beneficiaries.



Mature state

Where Indus Action has worked for several years

Nascent state

Where Indus Action's work is just beginning



Monetary Cost

10x higher without intervention

Rs 300

per citizen

Rs 3,145

per citizen



Time Lost

Every single person loses paid days

45%

skip half a day of work

100%

skip at least 3 days



Stress & Frustration

More than double

33%

reported frustration

73%


reported frustration

Key Snippets

Moments That Matter (MTM)

The cost of compounding shocks: Vulnerable households in our sample faced frequent crises, primarily

33%  Health

22%  Education

17%  Marriage

with median costs reaching ₹55,000, over four times their average monthly income.

Harmful coping strategies: With only 15% of coping strategies being positive, the lack of adequate safety nets forces most families into crippling debt and asset depletion, though access to government schools serves as a vital financial buffer.

Administrative Burden

A 10x difference in access costs: Comparative research shows that systemic burden-reduction interventions work; citizens in states with mature Indus Action integration face time, financial, and psychological burdens roughly 10x lower than those in states with nascent IA interventions.

Bridging the entitlement gap: Mapping the true financial shock of "Moments That Matter" exposes the stark gap between real household costs and existing state support, actively equipping us to help governments enhance welfare payouts for critical life events like childbirth and marriage.

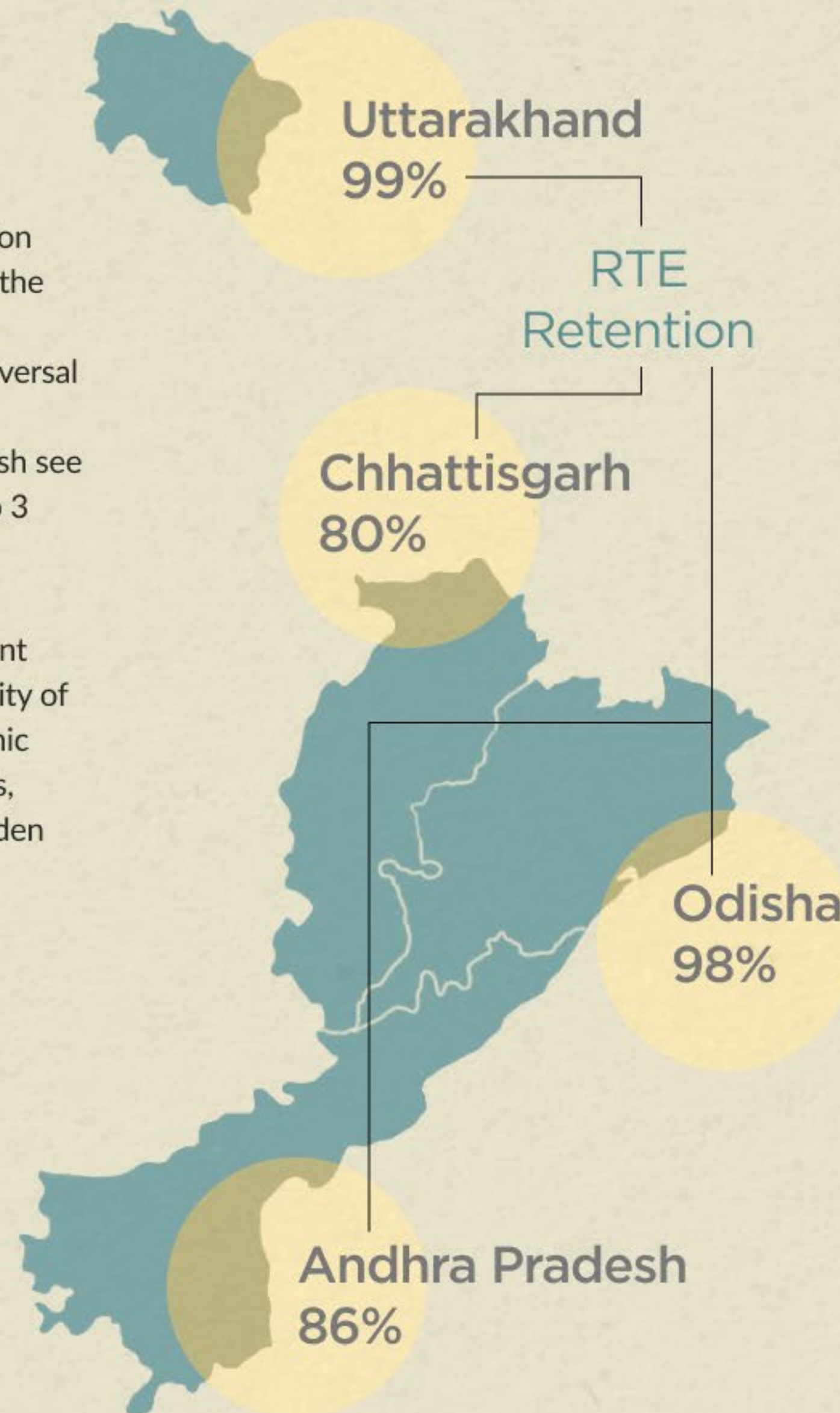
A proven pathway to scale: This stark contrast provides actionable evidence for governments, demonstrating exactly how to pinpoint operational bottlenecks and drastically lower the cost of compliance for citizens.



Retention Rates Across States

Regional variations: RTE retention remains high overall (88.9% for the 2021 cohort), with Odisha and Uttarakhand achieving near-universal retention, while states like Chhattisgarh and Andhra Pradesh see significant drop-offs after 1.5 to 3 years.

Logistics over academics: Student attrition is rarely about the quality of education; it is driven by systemic frictions such as long commutes, unaffordable transport, and hidden fees that push parents toward lower-quality schools.



BOCW Validation Patterns

Discretion drives exclusion: Our study across 8 states, accounting for 43% of all registered construction workers nationally, revealed that inconsistent, highly discretionary validation processes create unequal registration outcomes.

Systemic barriers for the most vulnerable: Strict and inflexible documentation requirements, such as 90-day employment logs and rigid residential proofs, systematically exclude the most marginalised demographics, particularly interstate migrants and self-employed daily wage workers.



07

Measuring Impact

Outcome Buckets

Beyond the topline, we measure the impact of our interventions on key systemic indicators. For example, the value of total welfare funds unlocked and delivered to citizens, state capacity enhancements through training programmes for government workers, and funds that are generated or saved through the identification of inclusion errors.

Outcomes

Status

Citizen Impact:

Citizens receiving 1+ entitlements in MTM

32,29,434

citizens impacted (April 2014 - March 2026)

Welfare Unlock:

Disbursal of public funds towards social protection

₹2825,20,74,873

welfare unlocked (April 2014 - March 2026)

Discovery and Documentation:

Enabling citizen access and eligibility to social protection

[eg: Increase in RTE applications per seat available (1:1), from baseline, through last mile awareness and most vulnerable citizens gaining access]

Enabled 62,09,872

transactions for social protection

Capacity Building:

Strengthening the State's technical capacity for welfare planning and delivery

[eg: Sustained capacity building for the Government, through training sessions and surveys assessing training outcomes]

39,749

stakeholders were trained through designed and/or delivered training sessions, including 15,427 offline trainees.

Funds generated/saved:

Public resources generated/saved for welfare delivery

[eg: Exchequer loss recovered by identification of inclusion errors]

₹175 crore

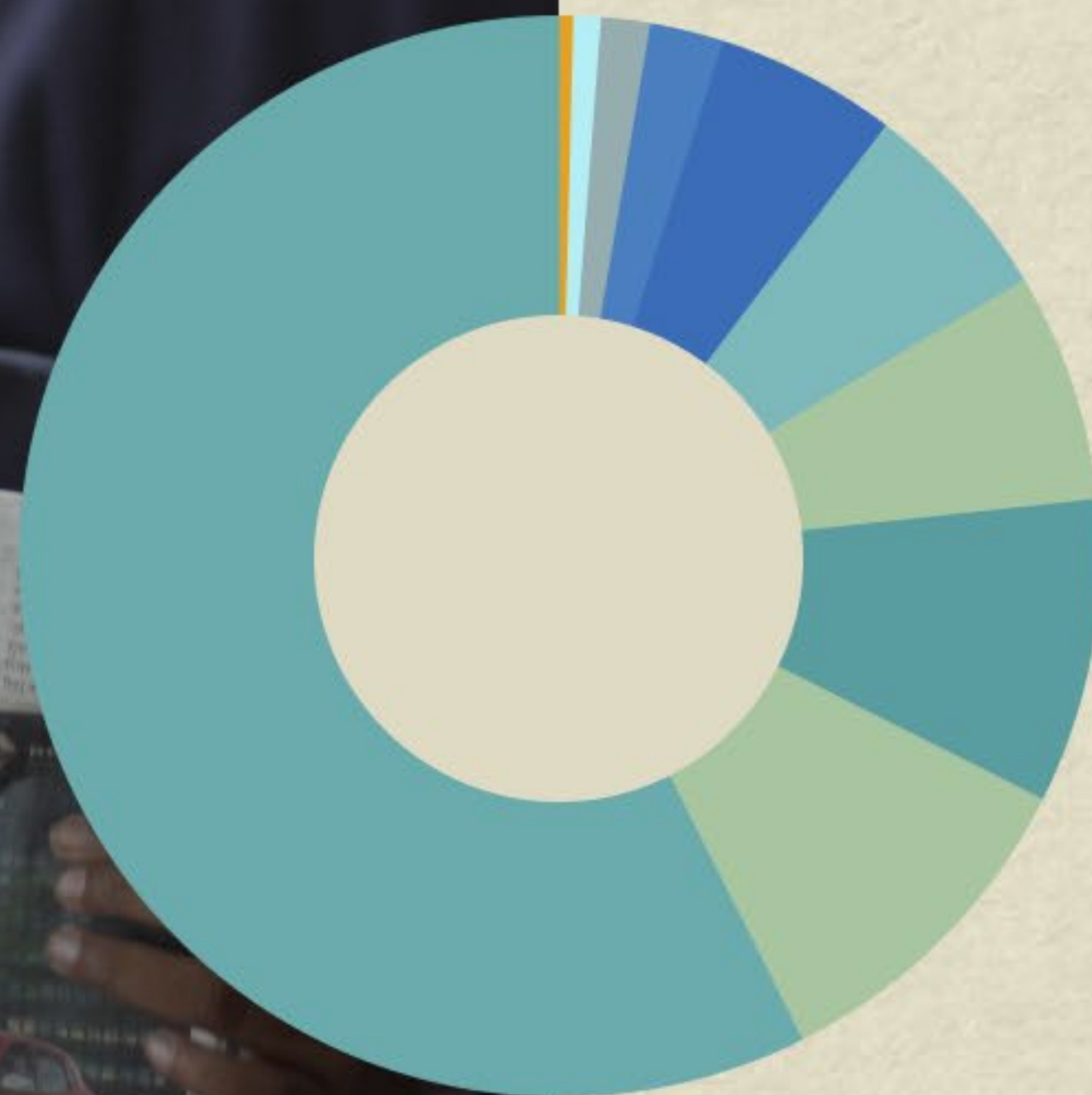
(April 2025 - March 2026)

Citizen Impact by Moments

How do we account for our impact?

Attributing impact in a complex system of actors in partnership with governments is challenging. At IA, we use a Contribution Framework to capture the impact we have on people's lives.

Here are the minimum threshold for the depth of our contribution across these streams of work:



Education	57.4%
Maternity	10.2%
Livelihoods	9.1%
Old age	6.8%
Disability	6.2%
Basic income	5.4%
Death	2.2%
Health	1.5%
Marriage	0.8%
Climate	0.4%

Technology

Development of Digital Public Goods / Management Information Systems / Function Requirement Documents / Eligibility Engine Integration / Major UI Definition

Analytics & Research

Consistent research and data support resulting in major exclusion/inclusion error gaps being addressed /scheme analysis and redesign/beneficiary targeting

Capacity Building/Field Support

Sustained capacity building for the govt. / Dedicated field resources, awareness campaigns

Policy

Transformative shifts in process and policy, such as new schemes, the convergence of schemes, changes to scheme value/duration, the establishment of MEL systems, and the design of physical citizen-facing interfaces such as worker facilitation centres/citizen service-centres

A photograph of a crowded street in an urban area, likely in India. The street is filled with people, some walking and some on motorcycles. The buildings are multi-story and appear to be in a densely populated area. A large blue circular graphic is overlaid on the center of the image, containing a pattern of small white dots. The text '08 Universal Entitlements Interface & The Road to 30 million citizens' is overlaid on the left side of the image.

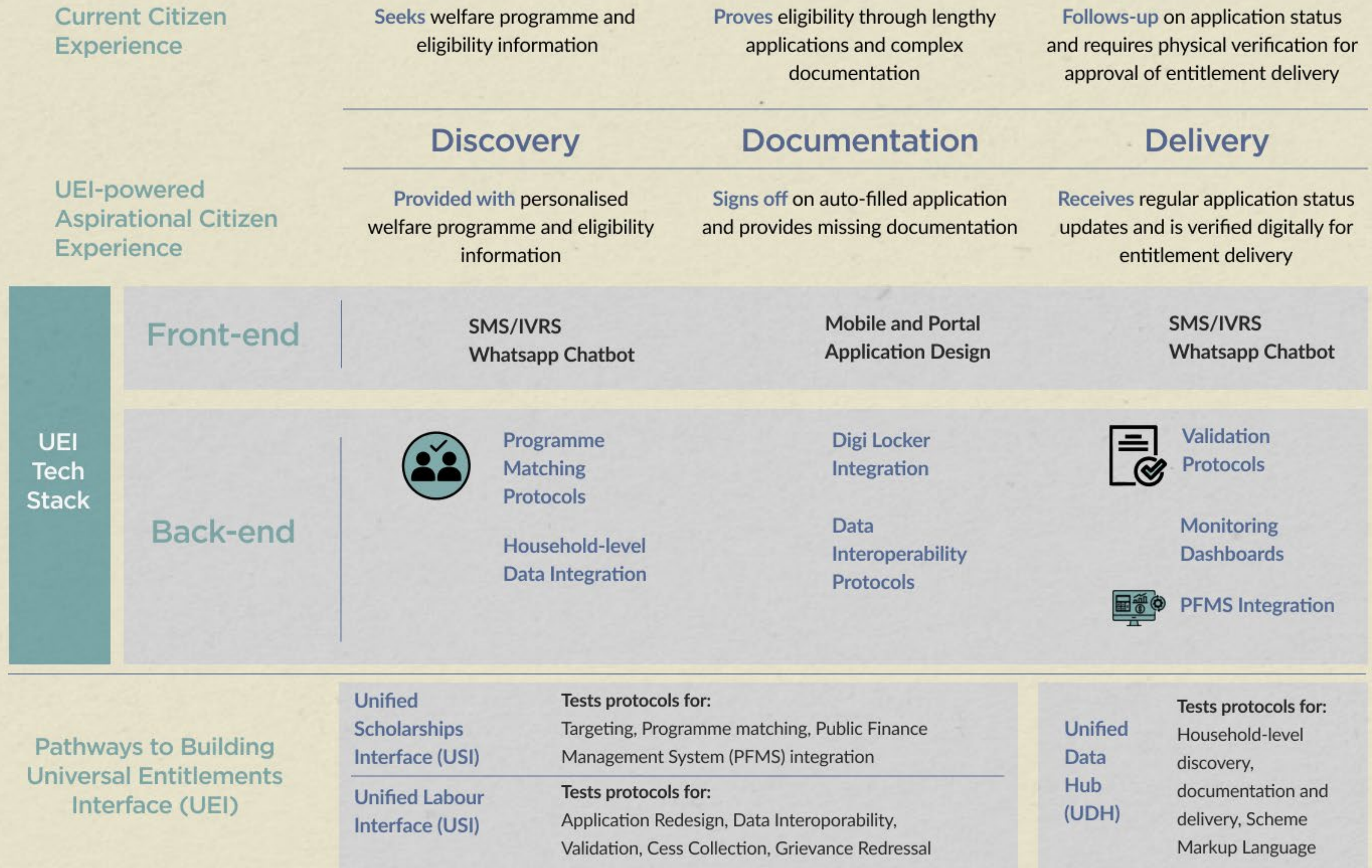
08

Universal Entitlements Interface & The Road to 30 million citizens

30M+ Citizens

Universal Entitlements Interface

Enabling 30M+ citizens to access entitlements through integrated workstreams built on existing tech and government relationships, delivering a unified citizen journey across the moments that matter – anchored in state-wide digital infrastructure and shaping national policy.



Advisory Board



Amit Alex Anthony

Investment Director,
Dovetail Impact Foundation



Gita Dang

Founder & Director,
Talent Advisory Services



Raghuraman Ramakrishnan

Head, Customer Value,
Pando



Ronald Abraham

Co-founder, Veeraa



Sharvi Dublish

Head of Jobs & Livelihoods,
Michael & Susan Dell
Foundation, India LLP



Tomos Davies

Chief Operating Officer –
Frontline



Vaibhav Mathur

Independent Consultant



Vaishali Samantha

COO, Veddis Foundation

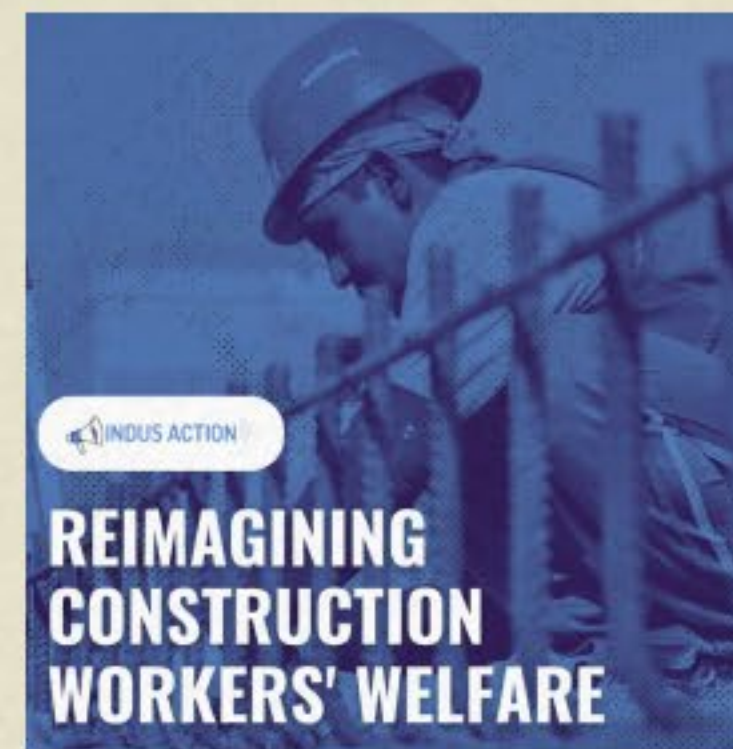
Our Key Reports



Innovations for
Construction Worker
Validation Protocols



Product Requirements
Document for Building & Other
Construction Workers Digital
Public Goods



Reimagining Construction
Workers' Welfare



Moments that Matter: Costs,
Coping & Household
Vulnerability at Critical Life
Junctures for Informal
Workers



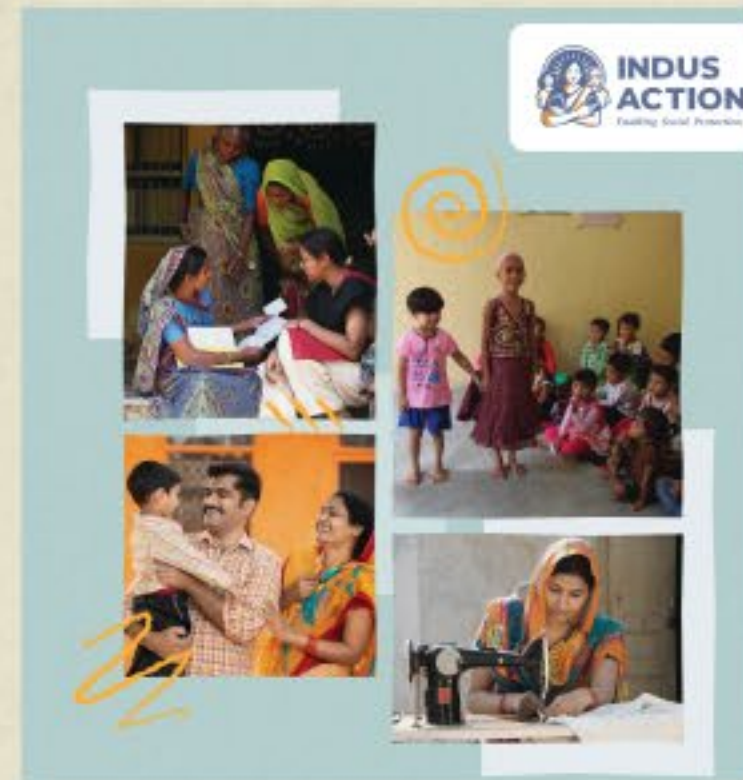
India's Labour Codes: A Comprehensive Review of Reforms, Challenges, and the Road Ahead



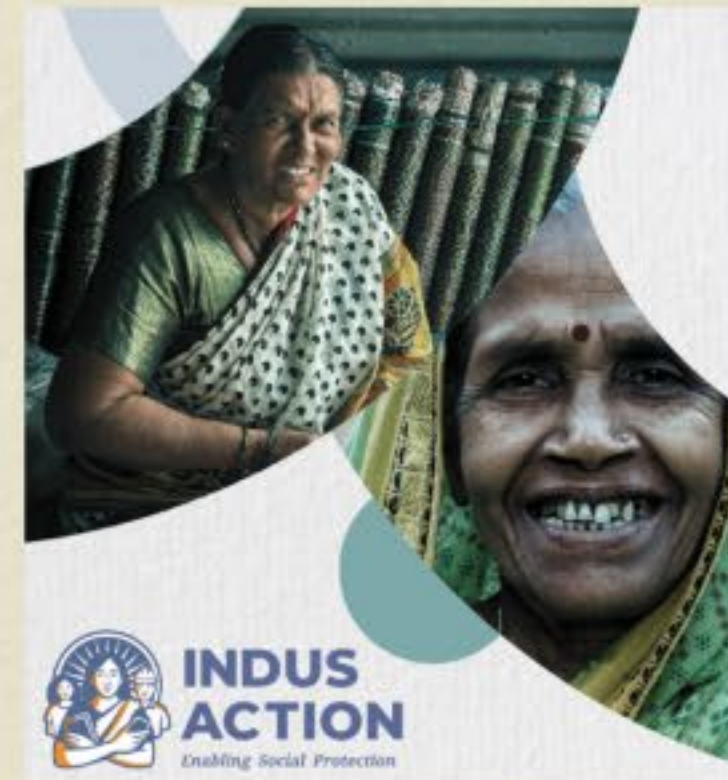
Administrative Burden in India's Welfare System



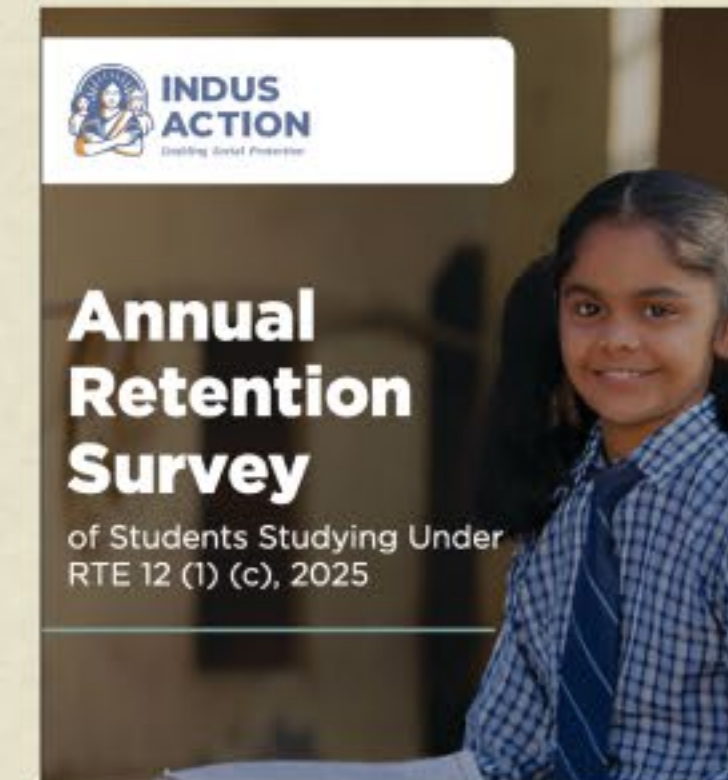
Citizen Experience of Welfare Access



Care to Play Learning Report



Impact Evaluation for Government of Karnataka's 5 Guarantees



Annual Retention Survey 2025

Our Partners

State Partnerships



Private Partnerships



Our Key Events, Workshops & Speakership Opportunities



In Uttar Pradesh, Indus Action and the UP Social Security Board hosted the first state-level dialogue on the “Future of India’s Gig Economy.”



A knowledge session on labour reforms and labour codes



OpenAI Workshop, conducted in partnership with Karya



Consultation on “Strengthening Accountability Systems: Reflections, Innovations and Collective Action” at National Law School of India University



A focused conversation on Advancing Capabilities through Gender-Responsive Social Protection



Charcha 2025: How social protection can be delivered with greater dignity, ease, and efficiency for every citizen



Supporting Young Families: Lessons from Cash Plus Care in Practice



Gathering of Ashoka Fellows with the legendary founder Bill Drayton at the historic Exeter College in Oxford



Brainstorming Workshop on BOCW Cess Utilisation

Our Key Media Mentions & Bylines



“Some Gruha Lakshmi beneficiaries feel they are ‘undeserving’: Survey”

“Five guarantees boosted people’s spend power, GST collection: CM Siddaramaiah”



“When policy starts with women: The Karnataka example | Let Me Explain 100 | Pooja Prasanna”



“Why JAM needs re-coding for robust social protection”



“No shade, no security: The crisis at Delhi’s labour chowks”



“Karnataka’s Shakti scheme boosted economic independence, mobility and employment of women across State, finds survey”



“91% RTE retention in 4 states; Odisha leads with 97%, but gaps remain in fee support & digital access: Report”



“Karnataka’s Shakti scheme improved women’s access to jobs, healthcare: Study”



“Give the child a fish”



Provisional Financials

(All amounts are in ₹ Lakhs
unless otherwise mentioned)

PARTICULARS	As at 31 March 2026	As at 31 March 2025
EQUITY AND LIABILITIES		
Shareholders Funds		
Share Capital		—
Reserves and Surplus	281.5	241.16
Non Current liabilities		
Long term provisions	25.37	30.33
Current liabilities		
a) Trade Payables		
Total outstanding dues of Micro enterprises and small enterprises	—	—
Others	9.01	8.54
b) Other current liabilities	926.49	841.77
c) Short term provisions	26.98	30.64
TOTAL	1,269.00	1,152.44

Note: The numbers provided are Provisional numbers and are subject to change post the finalisation of books of accounts

ASSETS	As at 31 March 2026	As at 31 March 2025
Non Current Assets		
a) Property, Plant and Equipment and Intangible Assets		
i) Property, Plant and Equipment		
ii) Intangible Assets	0.02	0.17
Current Assets		
a) Trade Receivable	-	24.77
b) Cash and Cash Equivalent	1,229.81	1,093
c) Short-term loans and advances	16.91	11.06
d) Other Current Assets	22.69	23.01
TOTAL	1,269.00	1,152.44

PARTICULARS	For the year ended 31 March 2026	As at 31 March 2025
I) Total Income	1,671.96	1,506.49
II) Total Expenditure	1,631.62	1,434.96
III) Excess of Income over Expenditure/ (Expenditure over income for the year)	40.34	71.53

Note: The numbers provided are Provisional numbers and are subject to change post the finalisation of books of accounts

All amounts are in ₹ Lakhs unless otherwise mentioned)



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