

Digital Budget Rani community mobiliser training women UPI

yugantar

ANNUAL REPORT

2024-25



FY 2024-25 AT A GLANCE

Yugantar's growth continued in 2024–25 through deeper ground engagement, new collaborations, expanding expertise, and strengthening its position as a leader in its core project areas. *Digital Budget Rani* reached more than 40,000 women across Telangana through government partnerships. The team travelled across even the most rural districts, empowering women through digital payments training, building a cadre of more than 980 community mobilisers, and providing critical field insights that led the National Payments Corporation of India to implement six key technology updates.

QT Center completed its second full year of operations, cementing its place as a hub for community gatherings, networks, and support—filling a crucial gap in the queer community. In August 2024, the Center opened its 10-bed shelter, which has remained at full capacity since its launch, supporting 35 people in rebuilding their lives.

Additionally, the *Hafiz Baba Nagar Entitlement Center* completed its third and final year of operations, having supported 11,479 people to file applications, of which 3,404 were sanctioned—amounting to approximately ₹2.08 crore. This vital service enabled many community members to navigate an otherwise complex and bureaucratic system to secure their entitlements.

Last but not least, *YouRTI.in* continued its mission to strengthen government transparency by supporting citizens to access information, filing more than 2,000 Right to Information requests during the year.

We are proud to share these milestones and stories from the year in this Annual Report.



Community awareness meeting about UPI

DIGITAL BUDGET RANI

The Digital Budget Rani initiative was the winner of USAID's and Reliance Foundation's WomenConnect Challenge in 2023. The initiative ran for 18 months, finishing operations in March 2025. Digital Budget Rani leveraged India's UPI and Digital India momentum to drive financial inclusion by empowering women through digital payments. The program targeted underserved women who faced exclusion due to gender norms and socioeconomic barriers, enabling independent digital payment access.

Designed on the premise that if a woman could access UPI through her own mobile number, it would enable her financial inclusion with the ability to send, store, and receive money. In the last year of operation, through a partnership with Xorworks, an innovative MIS system was developed, leveraging a Telegram Bot and AI for improved programme monitoring and data collection for community mobilisers.

Program Highlights:

- Trained 41,532 women, with 83% continuing to use UPI.
- Partnered with Society for the Elimination of Rural Poverty (SERP) and Mission for the Elimination of Poverty in Municipal Areas (MEPMA) to expand reach, training women in self-help groups (SHGs) and rural areas.
- Collaborated with National Payment Corporation of India to implement 6 critical improvements to 123Pay, including Aadhaar verification, enhancing usability for marginalised groups.
- Supported 20% of women in linking phone numbers to bank accounts,
- Demonstrated the potential of voice-based UPI solutions to empower illiterate and low-income women.

Scaling Digital Payments Through Community Mobilisation

Digital Budget Rani achieved considerable success, empowering 41,532 women-users in digital payments with a team of 980 community mobilisers, across 15 districts in Telangana and Andhra Pradesh to make digital payments (Graph 1). The program operated across digital platforms such as PhonePe and Google Pay. Importantly, there was a focus on NPCI's 123PAY Ultracash BHIM IVR, for users with feature and basic phones and without a data connection. During the program period, 55.6% of participants were trained on UPI smartphone apps, 8.9% on 123PAY IVR and 35.5% on both UPI apps and 123PAY IVR.

Seven important partnerships were made with government organisations managing Self-Help Groups (SHGs) and Safai Karamacharis. Additionally, partnerships were built with financial inclusion departments at national banks. Another major partner was the National Payments Corporation of India (NPCI), as a result of our field insights, 6 major technological updates were made to the UPI 123PAY Ultracash BHIM IVR technology.

At the heart of the program were trained community mobilisers, known as Digital Budget Ranis (DBRs), who delivered grassroots training to women on using UPI for digital financial transactions. Through SHG meetings, union groups and house-to-house visits, they mobilised women interested in learning digital payments. DBRs supported women in opening bank accounts and ensuring mobile number linkage. The training was designed to build confidence and simplify everyday financial activities, such as sending and receiving money, paying utility bills, and adopting online safety practices.



Women learning mobile digital finance through Digital Budget Rani

From Urban Centres to Rural Communities: Lessons in Financial Access

The majority of participants (53%) were reached in Hyderabad District through the partnership with Telangana Domestic Workers' Union. The last phase of the initiative saw expansion into rural and semi-urban areas through collaborations with the Society for Elimination of Rural Poverty (29%) and Mission for Elimination of Poverty in Municipal Areas (18%).

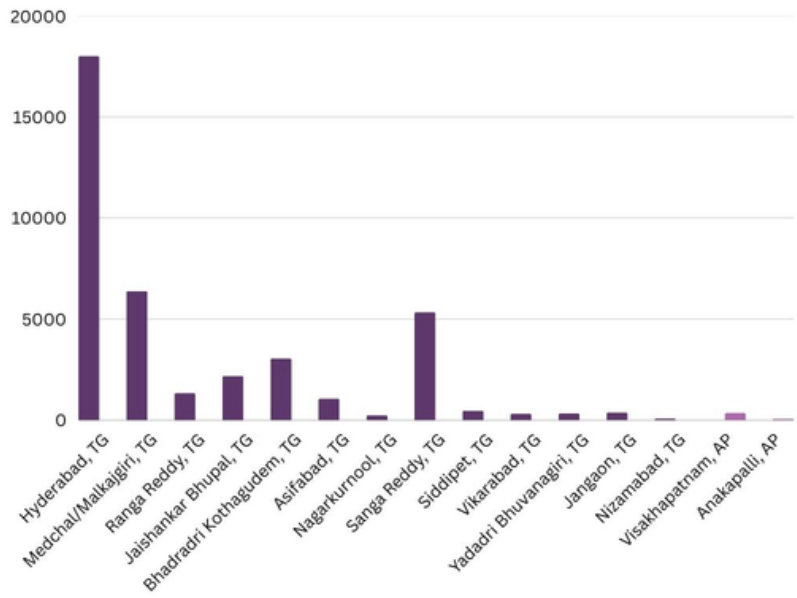
Current policy prioritises digitalisation as the driving force for financial inclusion. With this in mind, the Digital Budget Rani initiative has brought to light important learnings surrounding access and inclusive technology design.

Low Bank Account Usage & Reliance on Intermediaries: Many women still prefer cash for safety and control, while inactive bank accounts, low literacy, and weak JAM linkages hinder UPI adoption. This gap has fuelled reliance on intermediaries who charge fees to complete digital transactions.

UPI 123PAY as a Game-changer: UPI 123PAY offers a critical bridge for those excluded from formal banking, especially women without smartphones or internet access. Its localised, voice-based IVR system enables safe, direct transfers without extra costs, reducing dependence on middlemen.

Building Confidence Through Voice-Based Solutions: For women with low literacy or limited digital skills, IVR technology provides a slow, simple, and reassuring pathway into digital finance. By fostering trust, it supports a shift from cash dependence to active participation in the digital economy.

Graph 1: District-wise Participant Distribution

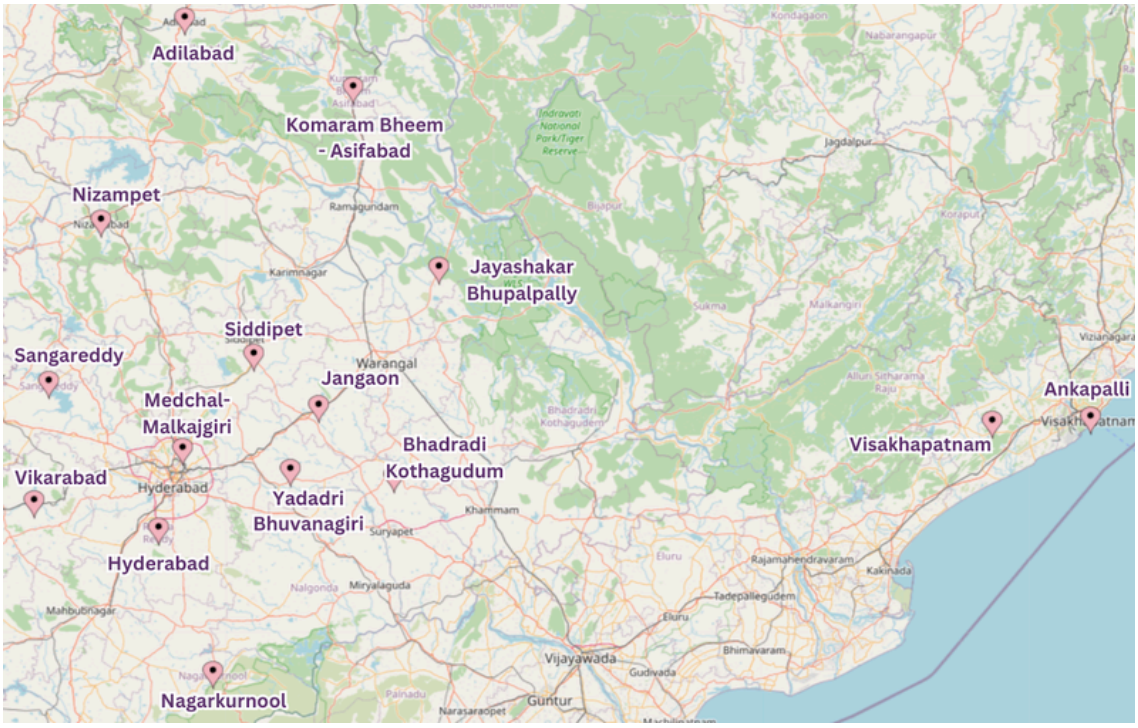


Program Partners:

- Greater Hyderabad Municipal Corporation to reach Safai Karamcharis
- Telangana Domestic Workers Union to reach domestic workers
- Society for the Elimination of Rural Poverty (SERP) to reach rural SHG members
- Mission for the Elimination of Poverty in Municipal Areas (MEPMA) to reach urban and semi-urban SHG members
- National Payments Corporation of India (NPCI) to support technology updates
- Bank of Baroda, Head of Financial Inclusion, to support access to Jan Dhan (zero balance) bank accounts
- State Bank of India, Head of Financial Inclusion, for access to Jan Dhan bank accounts

By equipping women with the skills to use UPI and fostering trust in digital tools, the project has empowered them to take control of their finances and participate in the digital economy. The programme's scalable model, innovative solutions, and lessons learned provide a strong foundation for expanding financial inclusion across India.

Figure 1: Target Districts



BENEFICIARY: Manjula Laxmi



Manjula pictured on the right

Manjula, 50, works as a dental assistant at a local clinic. While her salary was regularly deposited into her bank account, accessing it remained a challenge. Without digital banking skills, she was reliant on trips to the ATM or bank—tasks that required both time and confidence in navigating the financial system. As a result, despite having a bank account, her financial independence was constrained by a system she was not fully equipped to use.

Encouraged by Chandravathi, a longtime friend and recently a Digital Budget Rani, Manjula quickly learned to use UPI and set up PhonePe on her mobile device. The impact was immediate—she now uses digital payments for everything, from daily commutes in auto-rickshaws to online shopping. For the first time, she feels in complete control of her earnings, able to spend and manage her money as she sees fit.

Empowered by this transformation, Manjula did not stop at her own financial independence. Recognising the potential of digital transactions, she took it upon herself to teach her female relatives. Her older sisters, who did not own smartphones, learned to use the BHIM IVR system with the help of instructional videos, while her younger nieces were guided through making digital payments via PhonePe as soon as they were able. By sharing her knowledge, she has ensured that financial autonomy extends beyond herself, breaking the cycle of financial exclusion that has historically kept many women dependent on others.

Through digital financial literacy, Manjula has not only reclaimed her own agency but has also become a catalyst for change within her family—ensuring that the next generation of women grows up with the skills and confidence to manage their finances independently.

COMMUNITY ADVOCATE: Sabitha Rani

Sabitha Rani, an MBA graduate from Lalapet, has navigated a long and challenging journey in search of stable employment. Over the years, she took on various roles—as a domestic worker, in retail shops, and at offices—yet none provided the financial security or stability she needed. Health challenges added to her struggles—Sabitha suffers from tuberculosis (TB), a condition that severely impacts her energy levels and physical strength, making most conventional jobs difficult to sustain.



Sabitha Rani (right) demonstrating how to use UPI

Her challenges compounded when she lost her husband to alcoholism, leaving her as the sole provider for her two children. With her own health limiting her ability to work long hours, she found herself in a dire situation, struggling to balance medical needs, childcare, and household expenses.

When she joined Digital Budget Rani as a community advocate, Sabitha was at one of the lowest points in her life—her blood count was alarmingly low, and exhaustion was a constant battle. However, the flexibility of the program allowed her to work at her own pace, giving her the opportunity to earn without compromising her health. Unlike previous jobs, this role provided her with a sense of control over her time and energy, ensuring she could manage her responsibilities without jeopardising her well-being.

Through her work as a community advocate, Sabitha not only found financial stability but also regained confidence in her abilities. She now actively helps other women in her community gain digital financial literacy, empowering them to navigate their own financial challenges. What began as a means of survival has evolved into a mission—ensuring that no woman in her position feels as helpless as she once did.

QUEER TRANS WELLNESS & SUPPORT CENTER (QT CENTER)

QT Center completed its second full year of operations and has established itself as a bustling cultural hub and a focal point for fostering community, while also providing vital support through free mental health services, free legal aid, and a 24/7 helpline—services that, without the Center, would leave many stranded in times of crisis. In August 2024, QT Center proudly opened its 10-bed shelter, creating a critical safety net to prevent homelessness and offering the support needed to help individuals rebuild their lives.

QT Center statistics FY 2024-2025:

- 451 helpline calls
- 61 legal aid cases
- 97 community mental health sessions
- 75 community events
- 154 mental health group workshops
- 1020 drop-in visitors
- 35 residents
- 65 hours of personal one-on-one therapy sessions.

A pioneer in its approach, QT Center has built strategic partnerships to ensure LGBTQIA+ communities have access to holistic, queer-affirmative services. Over the past two years, its helpline has handled 1,565 calls addressing issues ranging from domestic and family violence to fraud and discrimination. Of the 451 calls received in 2025, nearly 40% were related to conflict, discrimination, and violence —underscoring the need for dedicated support.

Since April 2023, the District Legal Services Authority (DLSA) has partnered with QT Center to run the first dedicated legal-aid clinic for trans and other gender and sexual minorities.



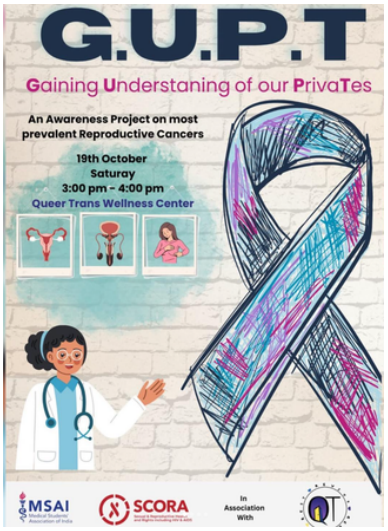
In FY 2024–25, the clinic supported 61 unique legal cases, making grassroots legal aid more accessible every Saturday at the Center. In parallel, QT Center worked with the Telangana Police's Women's Safety Wing to provide queer-affirmative training to 2,500 newly recruited officers at Police Training Academies—helping shape a more inclusive and responsive policing system.

A Thriving Space for Learning, Culture, and Connection

QT Center has quickly grown into a vibrant cultural hub where queer people come together to learn, reflect, and build community. Its monthly calendar is filled with clubs and events that spark conversation, challenge norms, and celebrate identity. Flagship gatherings like the Queer Book Club, Babasaheb Ambedkar Reading Circle (BARC)+ QT Meetings, and Qiraak (film and drama club) curate readings and screenings that encourage critical discussions on caste, class, gender, and sexuality. Pride Month 2024, for example, featured reading lists exploring themes such as transphobia as a form of brahmanism, Dalit queerness, and queer relationships online. These conversations continued in subsequent months with curated sessions on Marx and Buddhism, explored through literature and art.

Newer initiatives such as Learning Palestine (on resistance and historical memory) and Declassifying Queerness: The Queer Translation Project expand the conversation globally and linguistically. The latter challenges the misconception that queerness is a "Western" concept by encouraging participants to articulate their identities in their mother tongues.





Community-building is at the heart of the Center's work. Regular meetups like Growing Together (for queer people over 30) and Sunday Dinners (where cuisine becomes a medium to explore culture) create meaningful spaces for connection. Other recurring activities—JAM Time, Queer Sports Meet-ups, Quiet Time, and Queer Poetry—foster joy and solidarity through shared experience. Creativity thrives through music and crochet workshops, collaborative art projects such as a community mural, and a collective garden.

Alongside cultural programming, QT also hosted awareness and support initiatives like GUPT (in collaboration with the Medical Students Association of India), the Aro-Ace Support Group, and the Trans-Masc Support Group, ensuring that community members not only connect but also receive the resources and care they need. Together, these events make the QT Center a hub of learning, friendship, and solidarity.

HAFIZ BABA NAGAR ENTITLEMENT CENTER

Since 2022, Yugantar has been working in Hafiz Baba Nagar, Chandrayanagutta Circle, to strengthen access to government entitlements and improve the everyday lives of residents. As of March 2025, the project completed its third and final year. The initiative built deep trust in the community and exceeded initial targets.

Project highlights:

- 5,723 household visits to raise awareness of entitlements
- Center footfall of 9,576
- 11,479 applications filed
- 3,404 sanctioned entitlements
- 45 street lights installed and 38 roads repaired
- 132 zero balance bank accounts opened and 1100 voter ID registrations
- ₹2.08 crores secured via 3,404 sanctioned schemes
- 75 women trained in financial inclusion



Cadre onboarding people onto a new government scheme

Through 5,723 household visits and an open-door policy, the project engaged 9,576 residents and helped file 11,479 applications, leading to 3,404 sanctioned schemes valued at ₹2.08 crore. Key schemes included 2BHK Housing, Shadi Mubarak, Post-Matric Scholarships and pensions. Beyond entitlements, the centre offered continued tuition support and library for 50 children, civic improvements (like street lights and road repairs), and financial literacy training for 75 women—60% of whom showed improved saving habits. The initiative surpassed its engagement targets, built strong community trust, and revealed key systemic issues like pension delays and documentation errors, helping drive broader advocacy for administrative improvements.

In its last year of operation (2024-25) the community center increased awareness of schemes among 1288 households, supported 944 people to access government entitlements and saw 2150 people come through the community center doors to access services.

Case Study: Zaina Bee's Struggle for a Widow Pension



For seven years after her husband's passing, Zaina Bee lived without the widow pension she was entitled to. Despite applying multiple times, her applications were consistently rejected on the grounds that she could not produce an official death certificate. Like many women from low-income communities, she lacked access to formal documentation and did not know how to navigate the bureaucratic maze on her own.

When she approached our community centre, we worked with her to identify alternative forms of proof. Zaina provided a graveyard receipt confirming her husband's burial, and with our support, she drafted a self-notarised affidavit to state her case. These documents were submitted to the Hyderabad Collectorate, which forwarded her case to the Revenue Department for verification. Officials conducted a field inquiry, after which Zaina was called to appear in person with her papers.

With our team accompanying her through each stage, she persevered through a six-month-long process that required repeated visits to government offices and constant follow-ups. Eventually, she received an official letter from the Collectorate, which she presented at the Municipal Office to finally obtain her husband's death certificate. With this crucial document in hand, her pension was approved.

For Zaina, the outcome meant more than financial relief—it was a recognition of her rights and dignity after years of rejection and struggle. Her case highlights the critical role of community support in navigating complex entitlement systems, and the importance of simplifying documentation processes so that no woman is denied her rightful benefits due to missing or inaccessible records.

YOURTI.IN

Since its launch in 2018, YouRTI has played a vital role in advancing government transparency and empowering citizens to access information in the public interest. The platform has become an essential tool for activists, journalists, and everyday citizens, with anonymous users describing it as *"a vital service that empowers citizens."*

Through the YouRTI.in website, the public can gain access to anonymous and free, if in the public interest, Right-to-Infomation requests. Additionally, the website provides access to YouRTI.in media publications and a repository of RTI responses.

Project highlights

- Over 12,000 RTIs filed since 2018
- 2,366 RTIs filed between 2024-25
- 5,447 government responses
- Appeared in 30 newspaper articles

Over 12,000 RTI requests have been filed since 2018. Between April 1, 2024 and March 31, 2025, YouRTI facilitated 2,366 RTI requests, along with 112 first appeals and 16 second appeals. In the same period, 5,447 were received and YouRTI responses featured in 30 media articles. Overall, the year recorded a strong 80% positive response rate.

The relatively low number of Second Appeals reflects broader systemic challenges, as both the State Information Commission and the Central Information Commission were not functioning regularly during this time.

The impact of this work has resonated far beyond individual applications. From 2018–2024, YouRTI was cited in 146 media reports, with more than 30 news stories in 2025 alone, underscoring its role in amplifying citizen voices and holding institutions accountable.

YouRTI.in Media Coverage

During FY 2024–25, Yugantar's RTI work continued to shed light on systemic gaps in governance and welfare delivery, generating significant media attention. A series of RTI findings revealed that nearly 75% of Telangana's Minority Welfare budget remained unused in 2024–25, leaving many students without access to promised scholarships. Coverage in The Siasat Daily, News Meter, City Hans, and The Hindu leveraged YouRTI's RTIs to point to delays in disbursing funds under flagship programs such as the such as the Chief Minister's Overseas Scholarship scheme, which has long been a lifeline for students from marginalised communities. In parallel, The Indian Express reported on RTI disclosures that the Telangana Information Commission has been effectively defunct for two years, resulting in a backlog of over 16,000 cases and officials openly denying replies. Such findings underscored how weakened accountability mechanisms further limit access to rights and entitlements.



RTIs also revealed the scale and human impact of government programs and gaps in social protections. News Meter reported that more than 42.9 lakh people benefitted from the state's ₹500 LPG cylinder refill scheme under Praja Palana, while The Pioneer highlighted a grave human rights concern—82 undertrial pregnant women have been held in Telangana jails since 2018. These disclosures not only informed the public but also sparked debate on the adequacy of welfare delivery and the urgent need for gender-sensitive reforms in the justice system. Together, the media coverage of these RTI findings illustrates the critical role that information access plays in exposing inefficiencies, amplifying citizens' voices, and advancing transparency in governance.

RESEARCH PROJECT: MOBILITY AND GENDER IN URBAN SPACES

Yugantar's Mobility and Gender in Urban Spaces study explores how access to transport shapes women's agency, mobility, and access to services in Hyderabad. The research engaged college students, municipal workers, domestic and home-based workers, fourth-class employees, and homemakers from working-class families through focus groups and interviews.

Findings highlighted that transport is both a financial and social barrier. Many women reported spending nearly 15% of household income on transport—primarily for children's education, healthcare visits, and travel to their natal villages. While short distances are often covered on foot, shared autos remain the most common daily mode of travel due to gaps in bus services. Although the Mahalakshmi Scheme (2023) offering free bus travel has eased expenses, its limited coverage and infrequent services mean that women continue to depend on shared and app-based autos.

Students reflected that while they use buses, the metro, and ride-hailing services, daily travel costs of ₹40–₹120 remain a burden. Long waits, overcrowding, and persistent safety concerns—including harassment and the constant need to remain on guard—restrict their sense of comfort and autonomy.

Encouragingly, collective action is helping shape better services. In Vattepalli, Muslim women home-based workers petitioned for the reinstatement of bus routes essential for students and workers—successfully influencing local authorities. In Qutbullahpur, women's advocacy led to the sanctioning of a bus service connecting to government offices.

The study underscores that mobility is central to women's access to education, work, and healthcare, yet remains constrained by cost, safety, and infrastructural gaps. Addressing these barriers is critical to expanding women's agency and participation in urban life.



Thank You

Building access, dignity, and
stronger communities together.

https://yugantar.org.in/

