ENLIGHTENED INDIA FOUNDATION
NON-PROFIT ORGANIZATION | EST.2021
www.enlightenedindia.org

EIF EVIDENCE & INSIGHTS UNIT | KANGRA, H.P.

RURAL WOMEN'S AGENCY AND INCLUSION ASSESSMENT 2026

Understanding Women's Agency, Mobility, Safety, Aspirations and Inclusion in Rural Kangra

402
WOMEN SURVEYED

376
HOUSEHOLDS COVERED

21
VILLAGES REACHED

6
DIMENSIONS ASSESSED

About the Organization

Established in 2021, the Enlightened India Foundation (EIF) partners with communities and institutions to build lasting, evidence-based systems for learning, governance, and advocacy led by young women. The model practices frugal program design to minimize financial overhead, creating a self-reinforcing loop where trained local women lead directly from within their own communities to turn ground-level research into action.

This operational model underpins five integrated functions:

1. Evidence & Insights Unit

Conducts structured field research directly inside villages to document real conditions in rural households, capturing actionable evidence on community issues.

2. Adaptive Skills Framework

Translates field research into targeted, practical skills modules and stress-tests them in real community settings before broad deployment.

3. Learning Hubs

Establishes safe learning spaces run by local young women who deploy the customized curricula while documenting new frontline grievances.

4. Civic & Governance Lab

Conducts governance workshops and aggregates data to create structured, data-backed reports that young women present to local authorities to build accountability.

5. Advocacy

Compiles the complete body of field evidence and governance reports to present to government departments and officials to drive systemic change.

Across all functions, EIF's approach is grounded in a single principle:
sustainable change is built by investing in local capacity, not external delivery alone.

This community-embedded model enables EIF to generate data that reflects realities on ground rather than external assumptions and forms the foundation of the Rural Women's Assessment presented in this report.

TABLE OF CONTENTS

- Foreword 02
- Executive Summary 03

PART A **Foundations** 06

1. Background
2. Concept Framework
3. Methodology & Survey Design

PART B **Early Transitions** 10

1. Perceived Education Access
2. Marriage Pattern across Generations

PART C **Agency at Home** 13

1. Everyday Agency at Home
2. Household Financial Decision-Making

PART D **Mobility & Safety** 16

1. Independent Mobility
2. Safety & Participation

PART E **Digital Inclusion** 19

1. Access & Awareness
2. Digital Financial Inclusion

PART F **Aspirations & Generational Change** 22

1. Aspirations & Opportunity

PART G **Context & Conditions** 24

1. Geographic Variation in Women's Outcomes
2. Household Alcohol Use and Women's Outcomes

PART H **Implications** 27

1. From Finding to Action
2. Research Priorities

- Acknowledgements 29

A MESSAGE FROM THE PRESIDENT

FOREWORD

This report begins with a simple premise: to truly understand the conditions women face, we must ask them directly about their circumstances, opportunities, and constraints.

The findings presented here are based on interviews with 402 women across 21 villages in the Kangra district. This assessment examines six key dimensions: education and marriage, household voice & decision-making, mobility and safety, digital inclusion, aspirations for girls, and the geographic and household conditions shaping these outcomes.

EIF's long-standing presence in many of these communities fostered an environment of trust, allowing respondents to speak openly about sensitive and often difficult topics, from household finances and personal safety to future aspirations for their daughters.

The assessment reveals a nuanced reality. While many respondents are regularly consulted on household matters and strongly advocate for equal opportunities for girls, the data also highlights significant constraints. Notably, women report limited participation in major financial decisions, restricted independent mobility, and low levels of digital financial inclusion.

Yet, one finding stands out for its absolute consistency: every single respondent agreed that girls should have the exact same opportunities as boys. While definitions of those opportunities varied, support for the core principle was universal.

Designed as a descriptive evidence resource, this report does not attempt to establish causality, evaluate specific programmes, or prescribe interventions. Instead, its purpose is to document firsthand accounts, identify data patterns, and offer insights to inform future research, programme design, and policy discussions.

Finally, we extend our deepest gratitude to the 402 women who generously shared their time and experiences. Their voices form the foundation of every finding in the pages that follow.

Smita Choudhary
Co-founder & President, Enlightened India Foundation
Kangra, Himachal Pradesh | 2026

EXECUTIVE SUMMARY

KANGRA RURAL WOMEN'S AGENCY & INCLUSION ASSESSMENT 2026

OVERVIEW

About This Report

The Rural Women's Assessment 2026 was conducted by an all-women team at Enlightened India Foundation to document what 402 women across 21 surveyed villages in Kangra reported about their circumstances, opportunities, and aspirations. Its purpose is to generate field-based evidence that can inform future programmes, policy discussions, and research. The assessment describes women's reported experiences and perspectives and does not seek to establish causes or confirm any predetermined conclusion.

The assessment examines six dimensions: Education and Marriage, Agency at Home, Mobility and Safety, Digital Inclusion, Aspirations and Generational Change, and Context and Conditions. Together, these dimensions examine educational opportunity, marriage patterns, household decision-making, mobility, digital participation, aspirations for girls, and the geographic and household factors associated with variation across these areas.

The findings reveal a pattern of uneven progress. Gains in one area do not automatically extend to others and the pages that follow document these patterns honestly, dimension by dimension, and draw out what they mean for the work ahead.

EXECUTIVE SUMMARY — CONTINUED

Survey at a Glance

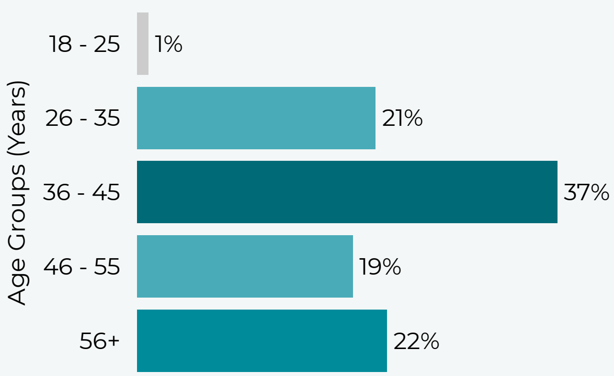
402 WOMEN RESPONDENTS

376 HOUSEHOLDS COVERED

21 VILLAGES SURVEYED

6 DIMENSIONS ASSESSED

Chart 1. % Women distribution by age cohort. n = 402



EARLY TRANSITIONS

79%

Reported receiving ample educational opportunity

55%

Married before or at age 21

HOUSEHOLD AGENCY

96%

Express their opinions freely at home

58%

Not included in household financial decision making

MOBILITY & SAFETY

>50%

Reported discomfort in going to public places independently

87%

Reported outdoors as unsafe post early evening

DIGITAL ACCESS & INCLUSION

70%

Own a smartphone and bank account

14%

Use digital payment system

ASPIRATIONS & GENERATIONAL CHANGE

100%

SUPPORT EQUAL OPPORTUNITY FOR GIRLS AND BOYS

Key Findings

1. EARLY TRANSITIONS

27 pts.

PARTIAL PROGRESS

DROP IN UNDERAGE MARRIAGE ACROSS AGE COHORTS

Early and underage marriage have declined, though both still persist.

The survey found that 55% of respondents were married before or at age 21. Marriage before age 18 was reported by 35% of the 56+ cohort, falling to 8% in the 46–55 age cohort signifying a 27 point drop. These findings do indicate a substantial drop, though the pattern appears to level off in younger adult groups.

2. AGENCY AT HOME

54 pts.

CONSTRAINT

DOMESTIC VOICE VS HOUSEHOLD FINANCIAL INCLUSION

Strong household voice but limited financial decision-making participation

96% of surveyed rural women reported being able to express their views at home. However, only 42% participated in financial decision-making, highlighting a 54 point gap between voice and financial decision-making participation within households.

3. MOBILITY & SAFETY

50%+

CONSTRAINT

UNCOMFORTABLE GOING TO PUBLIC PLACES INDEPENDENTLY

Less than half feel safe and comfortable going to public spaces.

Comfort with independent travel was limited across all public destinations and decreased with increasing distance, with no destination exceeding 50%. In addition, 87% of respondents reported preferring not to go out after early evening, while 34% indicated that safety concerns restrict their participation in community life.

4. DIGITAL INCLUSION

56 pts.

DIGITAL GAP

DEVICE ACCESS VS. UPI USE

Smartphones are widespread, but the digital economy remains out of reach.

70% of respondents owned a smartphone, yet only 14% reported digital payment use, revealing a 56-point gap. 21% reported they would share sensitive financial details with a stranger, indicating persistent vulnerabilities in digital safety awareness and financial fraud prevention.

5. ASPIRATIONS

100%

PROGRESS

EQUAL OPPORTUNITY FOR GIRLS

Universal support for equal opportunities for girls.

All surveyed women reported that girls should have the same opportunities as boys, and 77% envisioned futures that include employment alongside education and marriage. These aspirations often extend beyond women's current experiences across the other dimensions of the survey.

6. CONTEXT & CONDITIONS

CONSTRAINT

MALE ALCOHOL USAGE CONSTRAINTS WOMEN WELFARE

Geography and household conditions shape outcomes differently.

Cross-sectional analysis revealed that women in near urban and away from urban villages experience different patterns of opportunity and participation. Household alcohol use was consistently associated with lower participation, less personal time, weaker civic access, and narrower aspirations for girls.

PART A

FOUNDATIONS

SECTION 1

Background & Purpose

Enlightened India Foundation conducted this assessment to understand how women in rural Kangra experience everyday life. The survey examines six dimensions: education access and marriage patterns, voice and financial decision-making participation within the household, freedom of movement and safety, participation in the digital economy, aspirations for the next generation, and how geography and household conditions shape all of the above.

The assessment does not seek to establish causes or attribute outcomes to specific factors. Its purpose is to document what 402 women from 21 villages reported across these dimensions, identify patterns within the data, and generate evidence that can inform future programmes, policy discussions, and research in Kangra district.

SECTION 2

Concept Framework

The assessment is organised around six dimensions that together trace the arc of a woman's life in rural Kangra. Beginning with education and marriage, it moves through household voice and financial participation, freedom of movement and safety, digital access and participation, aspirations for the next generation, and finally examines how geography and household conditions shape what women experience across all five dimensions above.

DIMENSION 1

Early Transitions

Educational opportunity across generations and the age at which respondents married, examined by cohort.

DIMENSION 2

Agency at Home

Household voice, consultation on child related decisions, workload manageability, personal time, and financial decision-making.

DIMENSION 3

Mobility & Safety

Comfort moving independently to key destinations and whether safety concerns limit community participation.

DIMENSION 4

Digital Inclusion

Phone ownership, smartphone access, digital payment use, and awareness of digital safety risks

DIMENSION 5

Aspirations & Generational Change

What respondents want for girls of the next generation — in education, employment, and opportunity — and how this compares across the survey population.

DIMENSION 6

Context & Conditions

How geography and household environment are associated with women's outcomes across the other dimensions examined in this report and help explain variation.

SECTION 3

Methodology & Survey Design

The survey was conducted across 21 villages in Kangra district, selected to represent two settlement contexts: villages in proximity to urban centres and villages located away from urban centres. Data was collected through structured face-to-face interviews with women respondents. All interviews were conducted in the local language by trained field staff. Responses were recorded on structured questionnaires and validated through field supervision and data review.

402	376	21	6
WOMEN RESPONDENTS	HOUSEHOLDS COVERED	VILLAGES SURVEYED	DIMENSIONS ASSESSED

NEAR URBAN (NU) - 10

Villages with closer (<30 minutes travel time) infrastructure access and institutional exposure

AWAY FROM URBAN (AU) - 11

More remote villages (>30 minutes travel from urban centre) enabling comparison across service availability

Chart 2. % Women distribution by age cohort. n = 402

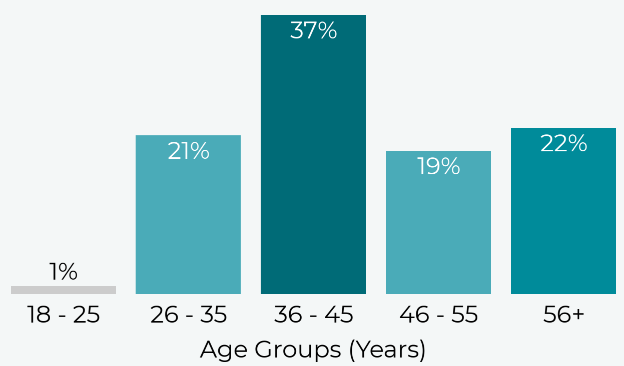
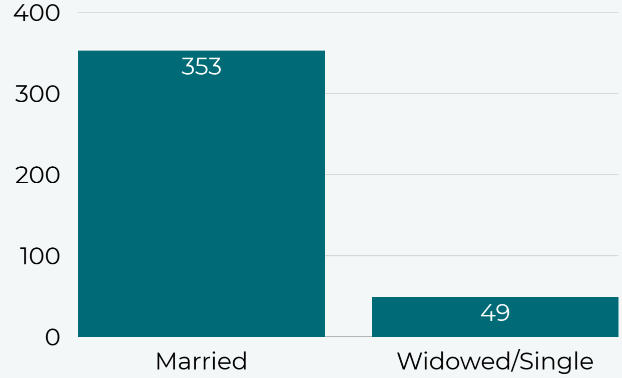


Chart 3. Women distribution by marriage status. n = 402



SURVEY PROCESS

1. Household visited
2. Consent obtained
3. Questionnaire administered
4. Digitally recorded & validated

DATA COLLECTION PROCESS

Core Team Administration

Assessments were administered by two core EIF team members, ensuring consistent application of the survey instrument across all villages and eliminating variance introduced by external enumerators.

Digital Data Capture

All responses were recorded in real-time using Microsoft Forms on mobile devices, eliminating transcription errors and enabling immediate on-site validation of incomplete or inconsistent entries before leaving each household.

Dashboard Synthesis

Collected data was synthesised into visualisation dashboards, enabling early identification of patterns across villages and age groups before full analysis was completed.

ETHICAL SAFEGUARDS

Informed Consent

Participation was voluntary. Respondents were informed of the study's purpose prior to interview and were free to decline or discontinue at any point.

Confidentiality

No personally identifiable information is reported. All findings are presented at the aggregate level to protect respondent privacy.

Data Validation

Completed questionnaires were reviewed for consistency and completeness. Field supervisor conducted spot checks during data collection.

STUDY LIMITATIONS

1

Self-Reported Data

All responses reflect what respondents reported at the time of interview. The survey does not independently verify conditions or measure objective outcomes. Findings describe respondents' perceptions and experiences as stated.

2

Cross-Sectional Design

The survey captures a single point in time. Comparisons across age cohorts suggest generational differences in experience but cannot establish change over time or identify causes.

3

Geographic Scope

Findings reflect 21 villages in Kangra district only. They should not be generalised to Himachal Pradesh, rural India, or Indian women more broadly.

4

18–25 Cohort Limitation

With only 6 respondents, the 18–25 age group is too small for reliable analysis. Each individual response represents a 16.7 percentage point shift. This cohort is excluded from all trend comparisons and cohort-level analysis throughout the report.

PART B - DIMENSION 1

EARLY TRANSITIONS

SECTION 1

Educational Experiences Across Generations

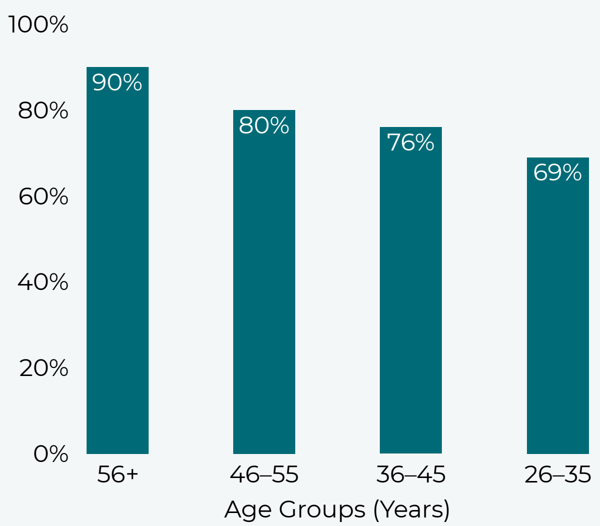
This section examines how respondents across different age groups perceived their access to educational opportunity while growing up. Responses reflect individual recollection and should be read as reported perception rather than a direct measure of educational quality or enrolment.

79%

REPORTED AMPLE EDUCATIONAL OPPORTUNITY

318 of 402 respondents reported that they had ample educational opportunity while growing up. The findings indicate that the majority of women across the surveyed villages felt they had adequate access to education, though this varied across age groups.

Chart 4. % Perceived educational opportunity by age cohort. n=396. The 18–25 cohort (n=6) is excluded from analysis as results for this group are not statistically reliable



The data suggests a consistent pattern where older cohorts consistently perceived higher levels of educational opportunity, peaking with the 56+ group and hitting a low with the 26–35 cohort. Notably, women in this youngest cohort were the most likely to report lacking ample educational opportunity growing up.

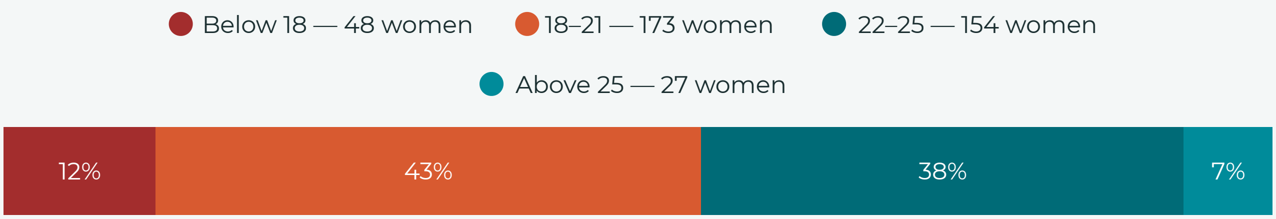
However, because this cross-sectional survey measures subjective perceptions rather than objective access, these differences may simply reflect changing generational expectations and retrospective assessments rather than any causal relationships.

SECTION 2

Marriage Pattern Across Generations

This section examines the age at which respondents married, presented as an overall distribution and broken down by age cohort to identify whether marriage timing differed across generations.

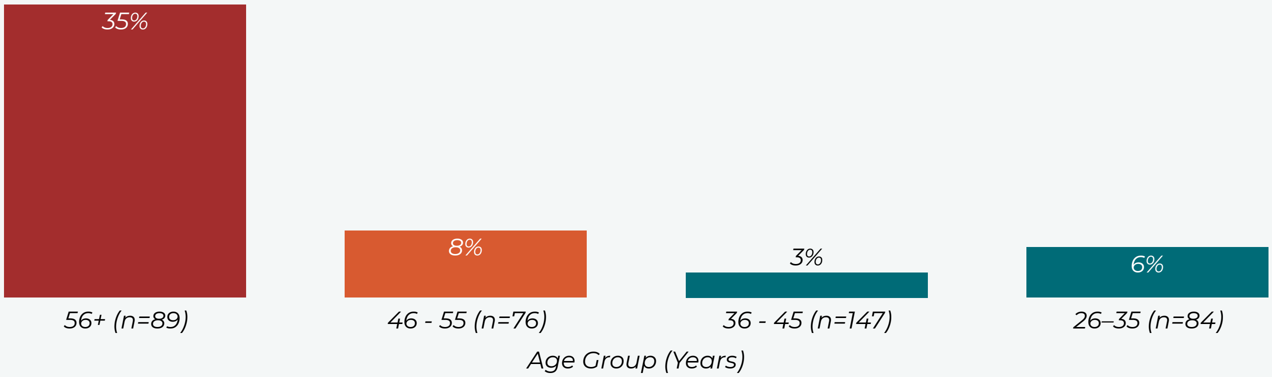
Chart 5. % Marriage age distribution. By age of marriage. n = 402



SURVEY FINDING

55% of respondents married before or at the age of 21 — combining those who married below 18 (12%) and those who married between 18 and 21 (43%).

Chart 6. % Married below age 18. By age cohort. The 18–25 cohort (n=6) is excluded from analysis as results for this group are not statistically reliable



The data indicates a marked difference in marriage timing across cohorts. The 56+ group reported the highest under 18 marriage rate across all cohorts which dropped sharply to 8% in the 46–55 cohort, a drop of approximately 27 percentage points. The findings suggest that marriage before age 18 was substantially more common among older respondents.

PART B - SUMMARY

Key Insights

The following insights summarise the principal findings from Part B:

1 The majority of surveyed women reported having had ample educational opportunity while growing up

79% of respondents (318 of 402) reported that they had ample educational opportunity and access growing up. This was the majority response across all four reliable cohorts, ranging from 69% among the 26–35 group to 90% among the 56+ group.

2 Younger adult cohorts reported lower levels of perceived educational opportunity than the oldest cohort

Younger adult cohorts reported lower levels of perceived educational opportunity than older cohorts. The 26–35 cohort reported the lowest rate at 69%, approximately 21 percentage points below the 56+ cohort. The pattern is consistent across all four reliable cohorts, showing a steady decline from oldest to youngest.

3 More than half of all respondents married before or at the age of 21

55% of respondents reported marrying before or at the age of 21. This includes 12% who married before age 18 and 43% who married between ages 18 and 21. Only 7% reported marrying above the age of 25.

4 Marriage before age 18 was substantially more common among older cohorts

The 56+ cohort reported the highest rate of marriage before 18 at 35%. This dropped to 8% in the 46 to 55 cohort, a difference of approximately 27 percentage points, and further to 3% and 6% in the 36 to 45 and 26 to 35 age cohorts respectively. This is the most pronounced cohort level difference in the dataset.

DISTRICT & STATE EVIDENCE

FEMALE LITERACY

80.02%

Female literacy rate in Kangra district.

Source: Census of India, 2011

CHILD MARRIAGE (STATE)

5%

Women aged 20–24 who married before age 18. Down from 9% in NFHS-4

Source: NFHS - 5, Himachal Pradesh, 2021

PART C - DIMENSION 2

AGENCY AT HOME

SECTION 1

Everyday Agency at Home

This section examines four aspects of respondents' everyday experience within the household: whether they felt able to express their views, whether they were consulted on child-related decisions, whether their household workload felt manageable, and whether they had time for personal needs.

96%

Reported ability to express views at home

387 of 402 respondents

95%

Reported being consulted on child-related decisions

380 of 402 respondents

92%

Reported household work as manageable

368 of 402 respondents

73%

Reported having time for personal needs

292 of 402 respondents

19pt gap between the proportion reporting work as manageable and those reporting time for personal needs. The findings suggest that managing household work and having discretionary personal time are not equivalent experiences for a significant share of respondents.

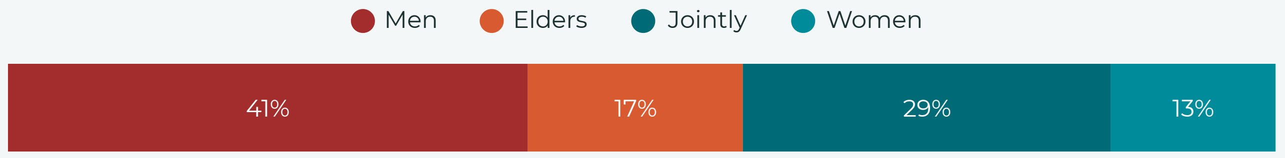
The survey found high levels of reported participation in household life and manageability of household work. However, the data also indicates a notable gap when it comes to personal time. These findings suggest that workload being described as manageable does not necessarily correspond to having time for oneself, which may reflect how respondents frame household responsibilities relative to personal needs.

SECTION 2

Household Financial Decision-Making

This section examines who respondents reported as primarily responsible for financial decision-making in the household. Respondents were asked to identify the primary decision-maker in the household from a set of options.

Chart 7. % Household financial decision-maker. By category. n = 376 households



STRUCTURAL GAP

54pt

gap between the proportion reporting ability to express views at home (96%) and the proportion reporting financial decision-making participation, jointly or women led (42%). Surveyed women report strong voice within the household but limited authority over household financial decisions.

WOMEN LEADERS — OBSERVED FACTORS

Six women leaders across governance, education, healthcare, and research were asked what factors they observe would improve rural women's economic participation. Their responses are presented as stakeholder observations and are distinct from the survey findings above.

"Self-help groups offer many livelihood opportunities, but greater awareness is needed so women can benefit from them."

VILLAGE PRADHAN

"Handicrafts and livelihood opportunities should be promoted at the village level via industries and better access to education."

POLICE OFFICER

"Rural industries should be promoted, along with ensuring the availability of raw materials within villages."

GOVERNMENT RESEARCH OFFICER

"Self-help groups can play a key role in expanding women's economic participation in rural areas."

COLLEGE PROFESSOR

"Small-scale industries can play a significant role in expanding women's economic participation in rural areas."

GOVERNMENT MEDICAL OFFICER

"Opportunities must be accessible, flexible, low-cost, and culturally acceptable for women to participate in them."

SOCIAL WORKER

PART C - SUMMARY

Key Insights

The following insights summarise the principal findings from Part C:

1 Household voice and participation were reported at high levels across the survey population

96% of respondents reported the ability to express their views at home, and 95% reported being consulted on child-related decisions. These are among the highest rates recorded across all dimensions in the survey.

2 A 19-point gap exists between reported workload manageability and reported personal time

92% of respondents reported household work as manageable, while 73% reported having time for personal needs. The data indicates that these two experiences are not equivalent. Managing workload and having discretionary personal time appear to operate differently for a significant share of respondents.

3 Financial decision-making authority rests primarily outside women's hands in most surveyed households

41% of households reported that financial decisions were made mostly by men, and a further 17% reported decisions made by elders. Only 13% reported women as primary financial authority. Joint decision-making was reported by 29%.

4 The gap between household voice and financial decision-making participation is the most significant structural finding in this dimension

The data indicates an 54-point gap between the proportion of women reporting ability to express views (96%) and the proportion reporting participation in household financial decision-making (42%). The findings suggest that voice at home and financial participation represent distinct and unequally distributed aspects of household agency.

STATE & NATIONAL EVIDENCE

HOUSEHOLD DECISION MAKING

75%

Women participate in household decision making

Source: NFHS - 5, Himachal Pradesh, 2021

WORKLOAD

WOMEN > MEN

Total workload of females is higher than that of males, indicating a “double burden” on women.

Source: Time Use Statistics Survey 2024, MoSPI.

PART D - DIMENSION 3

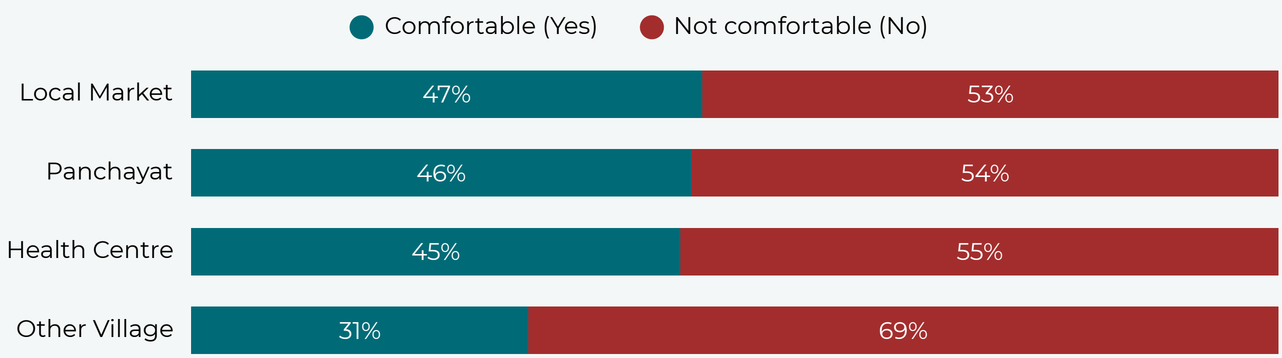
MOBILITY & SAFETY

SECTION 1

Independent Mobility

This section examines whether respondents felt comfortable in independent travel to four destinations: the local market, a health centre, the panchayat office, and another village. Results are presented as the proportion of respondents who reported feeling comfortable travelling, without expressing reservations or conditions.

Chart 8. % Comfortable travelling outdoors independently. By Destination (n = 402)



Fewer than half of respondents reported feeling comfortable travelling independently to any of the four destinations. Comfort levels were similar across nearby, functionally necessary destinations but declined sharply for travel to another village, falling by around 16 percentage points.

Notably, no destination in the survey crosses the 50% threshold for reported independent comfort. The findings indicate that independent mobility, without qualification or hesitation, is not the majority experience for the surveyed women at any of the four locations measured.

SECTION 2

Safety and Participation

This section examines whether safety concerns affect rural women's mobility and their participation in community life.

34%

Report safety concerns limit community participation

137 of 402 respondents

87%

Reported feeling unsafe travelling outdoors from early evening to morning

350 of 402 respondents

The findings indicate that mobility during evening and night-time hours remains constrained for the majority of rural women. Most respondents reported preferring not to go out between early evening and morning.

Safety concerns also affect participation beyond mobility, with one out of three respondents reporting that such concerns limit their involvement in community life.

WOMEN LEADERS — OBSERVED FACTORS

Six women leaders across governance, education, healthcare, and research were asked what factors they observe would improve rural women's mobility. Their responses are presented as stakeholder observations and are distinct from the survey findings above.

"To improve women's confidence and mobility in public spaces, it is important to make them aware of their legal rights."

VILLAGE PRADHAN

"Safety, comfort, and a supportive environment are important. Better facilities alone are not enough."

POLICE OFFICER

"The education of the female child is very important in improving women's confidence and mobility in public spaces."

GOVERNMENT RESEARCH OFFICER

"Self-defense training and equality in household work can significantly improve women's confidence and mobility."

COLLEGE PROFESSOR

“Education and strong family support is essential to improve women’s confidence and mobility in public spaces.”

GOVERNMENT MEDICAL OFFICER

“CCTV cameras, transport and clean accessible toilets in public places along with efficient reporting systems.”

SOCIAL WORKER

PART D - SUMMARY

Key Insights

The following insights summarise the principal findings from Part D:

1 **Fewer than half of surveyed women reported feeling comfortable travelling to public destinations independently**

Comfort with independent travel ranged from 47% for the local market to 45% for the health centre and 46% for the panchayat. No destination crossed the 50% threshold. The findings indicate that independent mobility without hesitation is not the majority experience in the surveyed population.

2 **Comfort with independent travel declines as distance or unfamiliarity of destination increases**

Reported comfort for travel to another village (31%) was approximately 16 percentage points below the figures for the three near-environment destinations. The data suggests a gradient in which mobility becomes more constrained as destinations move further from familiar spaces.

3 **87% of respondents reported feeling unsafe travelling outdoors from dusk to dawn**

350 of 402 respondents reported this preference, indicating that caution about going out post evening is near-universal across the surveyed population.

4 **Safety concerns were reported as limiting community participation by more than one in three respondents**

34% of respondents, 137 of 402, reported that safety concerns limit their community participation. The data indicates that for this group, safety operates not only as a personal preference but as a constraint on participation in community life.

STATE EVIDENCE

FEMALE EMPLOYMENT

27%

Women age 15-49, compared with 73% of men, were employed in the 12 months preceding the survey.

Source: NFHS - 5, Himachal Pradesh, 2021

CRIMES AGAINST WOMEN

16%

Surge in crimes against women cases in HP in first quarter of 2026 vs same period in 2025

Source: HP Police / Tribune India, May 2026

PART E - DIMENSION 4

DIGITAL INCLUSION

SECTION 1

Access and Awareness

This section examines phone ownership across the surveyed women, respondents' awareness of digital fraud risks, and the sources through which caregivers receive guidance on digital safety for themselves and their children.

Chart 9. % Phone Ownership. By device type. n = 402

79%

Would not respond to stranger requesting OTP / Bank Details

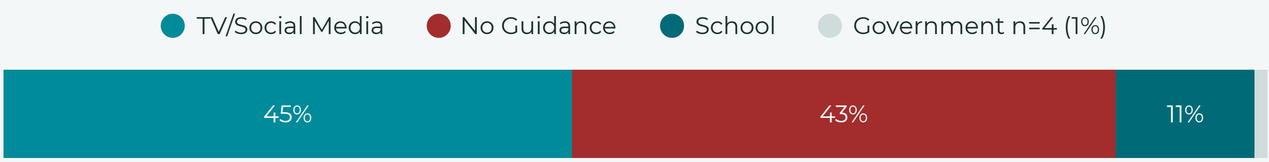
318 of 402 respondents

21%

Would share details with stranger requesting OTP / Bank Details

84 of 402 respondents

Chart 10. % Digital safety guidance for self and child. By source. n = 402



Smartphone ownership was widespread, but digital safety awareness was uneven. Over one in five respondents were unable to identify a digital fraud risk. Digital safety guidance for self and children was largely absent or informal across surveyed households.

SECTION 2

Digital Financial Inclusion

This section examines the extent to which respondents actively participate in the digital financial system, specifically through mobile payment and UPI use.

20%

With access to smartphones use UPI/ digital payment system

57 of 281 respondents with smartphone

86%

Of all surveyed women have never used UPI/digital payment system

345 of 402 respondents

ACCESS VS. PARTICIPATION

56 pt

gap between women with smartphone access (70%) and independent digital payment system use (14%) across the full surveyed population.

PART E - SUMMARY

Key Insights

The following insights summarise the principal findings from Part E:

1 Smartphone ownership was reported by a majority of respondents, but a significant minority have limited or no phone access

70% of respondents reported owning a smartphone. 19% reported a basic phone and 11% reported no phone. The data indicates that device access, while relatively widespread, is not universal across the surveyed population.

2 One in five respondents reported they would share sensitive financial details with a stranger

21% of respondents indicated they would share details when a stranger asked for OTP or bank details. The data indicates that digital safety & fraud awareness is not universal and digital frauds pose significant risks to the rural population.

3 Digital safety guidance and awareness is largely absent or informal in surveyed households

43% of respondents reported that children in their household received no digital safety guidance. Of the limited digital awareness that exists, majority comes from non-structured online resources.

4 Smartphones are widespread showing access but digital economy participation remains limited.

86% of surveyed women have never used UPI or any form of digital payment. Among women with smartphone access, only 20% use UPI independently. The data indicates that device access does not translate into participation in the digital financial system for the large majority.

STATE EVIDENCE

MOBILE ACCESS

80%

Women have mobile phones that they themselves use.

Source: NFHS - 5, Himachal Pradesh, 2021

DIGITAL FINANCIAL TRANSACTION

14%

Rural women likely to use a mobile phone for financial transactions

Source: NFHS - 5, Himachal Pradesh, 2021

PART F - DIMENSION 5

ASPIRATIONS & GENERATIONAL CHANGE

SECTION 1

Aspirations and Opportunity

This section examines the future aspirations that surveyed women have for girls in the next generation in terms of education, employment, and marriage and whether they believed girls should have the same opportunities as boys.

100%

SURVEY FINDING

Every respondent reported that girls should have the same opportunities as boys.

402 of 402 respondents — no exceptions recorded

77%

Want education, employment and marriage for girls

Respondents in this group expressed aspirations that include economic participation alongside education and marriage.

310 of 402 respondents

23%

Want education and marriage for girls

Respondents in this group expressed aspirations that centre on education and marriage, without explicitly including employment.

92 of 402 respondents

All 402 respondents agreed that girls should have equal opportunities to boys. Within this, views on scope differed: most included education, employment, and marriage, while a smaller group limited it to education and marriage. The findings show universal agreement on equality in principle, but variation in how that equality is defined.

PART F - SUMMARY

Key Insights

The following insights summarise the principal findings from Part F:

1 **Universal support for equal opportunity was the single most consistent finding across the survey**

100% of respondents reported that girls should have the same opportunities as boys. The data indicates that agreement on equal opportunity in principle is shared across the full surveyed population, regardless of age, cohort, or other characteristics.

2 **A majority of respondents expressed aspirations for girls that include economic participation**

310 of 402 women reported wanting education, employment, and marriage for girls. The data indicates that for a large majority of respondents, aspirations for the next generation extend beyond education and marriage to include economic participation.

3 **Aspirations reported for the next generation often extend beyond the current experiences documented in this report**

Across the dimensions of this survey, women reported constraints on mobility, limited financial and digital participation. The aspirations they hold for their daughters go well beyond what the data shows as their own current reality.

DISTRICT & STATE EVIDENCE

SEX RATIO

2nd

Highest sex ratio among the districts of the state

Source: Census of India, 2011

FEMALE LFPR (STATE)

46.08%

Highest among neighbouring states & above national average of 26.8%

Source: Economic Survey HP 2025-26

PART G - DIMENSION 6

CONTEXT & CONDITIONS

SECTION 1

Impact of Geography

This section analyses how proximity to urban centres shapes women's experiences across key dimensional indicators of the 402 surveyed women:

NEAR URBAN (NU) - 205

Women from 10 villages & 192 households with closer (<30 minutes travel distance) infrastructure access and institutional exposure

AWAY FROM URBAN (AU) - 197

Women from 11 more remote (>30 minutes travel distance) villages & 184 households enabling comparison across service availability

PERCEIVED ADEQUATE EDUCATIONAL OPPORTUNITY GROWING UP

69%
(NU) · 141 of 205

90%
(AU) · 177 of 197

PARTICIPATION IN HOUSEHOLD FINANCIAL DECISIONS

49%
(NU) · 101 of 205

35%
(AU) · 68 of 197

COMFORTABLE VISITING OTHER VILLAGE

(NU) 67 of 205 women · 33%

(AU) 57 of 197 women · 30%

COMFORTABLE VISITING PANCHAYAT

(NU) 74 of 205 women · 36%

(AU) 111 of 197 women · 56%

MARRIAGE BELOW AGE 18

15%
(NU) · 30 of 205

9%
(AU) · 18 of 197

SAFETY CONCERN LIMITS COMMUNITY PARTICIPATION

31%
(NU) · 64 of 205

37%
(AU) · 73 of 197

HOUSEHOLDS WITH MALE ALCOHOL USE

(NU) 77 of 192 Households · 40%

(AU) 48 of 184 Households · 26%

SECTION 2

Household Alcohol Use and Women's Outcomes

This section gives a comparison of women's conditions in households with male alcohol use (A) and households without male alcohol use (NA) — across voice, mobility, finances, aspirations, and personal time.

251
HOUSEHOLDS WITH NO MALE ALCOHOL USE (NA)

125
HOUSEHOLDS WITH MALE ALCOHOL USE (A)

EXPRESS OPINION FREELY

(NA) Households 97%

(A) Households 91%

CONSULTED ON CHILD RELATED DECISIONS

(NA) Households 96%

(A) Households 89%

PERSONAL TIME FOR OWN NEEDS

(NA) Households 82%

(A) Households 71%

COMFORTABLE GOING TO PANCHAYAT

(NA) Households 48%

(A) Households 37%

WOMEN PARTICIPATION IN HOUSEHOLD FINANCIAL DECISIONS

45%	37%
(NA) HOUSEHOLDS	(A) HOUSEHOLDS

ASPIRATIONS FOR GIRLS — EDUCATION, EMPLOYMENT & MARRIAGE

78%	67%
(NA) HOUSEHOLDS	(A) HOUSEHOLDS

PART G - SUMMARY

Key Insights

The following insights summarise the principal findings from Part G:

1 Geography reorganises constraints — it does not remove them.

Near-urban women gain in financial participation but lose in panchayat access, carry higher child marriage rates, and face significantly higher household alcohol burden. Neither group is simply better off. They face different structural configurations of the same underlying conditions.

2 Household alcohol use by male members is consistently associated with poorer outcomes for women across multiple dimensions measured in this survey.

Household alcohol use by male members is consistently associated with lower levels of women's participation, mobility, personal time, and financial involvement across the indicators examined in this survey. While the data cannot establish causation, the pattern is sufficiently consistent to suggest that programmes which do not account for this subgroup risk overlooking women facing some of the most constrained conditions in the dataset.

PART H

IMPLICATIONS FOR ACTION

SECTION 1

From Finding to Action

1

EDUCATION & MARRIAGE

Closing the quality gap by improving welfare outreach

School access is no longer the primary barrier. What remains is educational quality, safe travel routes, and the ability to complete higher education without early marriage interrupting it. Several government welfare schemes directly incentivise continuation but the gap lies in active enrollment outreach in surveyed villages.

2

AGENCY AT HOME

Voice is present but needs conversion into financial participation

The 54-point gap between household voice and household financial decision-making participation cannot be closed by awareness campaigns alone. SHG-based financial literacy and DBT welfare schemes may be the mechanisms that are most likely to convert household voice into genuine economic participation.

3

MOBILITY & SAFETY

Safety is a structural constraint that needs improvement

The 16% rise in crimes against women in HP in Q1 2026 gives objective weight to the mobility restrictions women report. Women's caution is rational and interventions must address actual public safety conditions such as transport, police presence on key routes, and village safety audits etc., rather than focusing on changing women's perceptions of risk.

4

DIGITAL INCLUSION

Use, not access, is the barrier

86% of respondents have never used UPI or any digital payment despite 70% smartphone ownership. Even women with smartphone access use digital payments at only 20%. More devices will not change this. SHG-based UPI onboarding may provide a promising platform and school digital safety and literacy curriculum must be treated as urgent infrastructure.

5

ASPIRATIONS & GENERATIONAL CHANGE

Aspirations are already present; the work is building credible pathways.

With 77% of women wanting employment for the next generations of women, demand does not need to be created. What is missing are credible routes — vocational exposure, safe school transport, career mentorship, and panchayat environments that make elected representation into genuine participation. Policy effort should focus on pathway design, not intent generation.

6

CONTEXT & CONDITIONS

Geography and household environment require differentiated programme responses

Near urban and away from urban communities face different structural configurations of the same constraints. Women in alcohol-present households carry a compounded burden across every dimension. Programmes that do not account for geography and household environment will systematically underserve those who need support most.

SECTION 2

Research Priorities

Three questions remain unanswered by this data. Addressing them would move the evidence base from description toward explanation.

PRIORITY 1

What prevents UPI use among the 80% of smartphone owners who do not transact? A focused qualitative inquiry in the same villages would clarify whether the barrier is behavioural, trust-based, knowledge gap, or procedural — and would be more useful than further access measurement.

PRIORITY 2

Do women who are active SHG members in these villages show measurably better outcomes on household financial decision-making participation, digital inclusion, and mobility comfort than non-members? The current dataset does not capture SHG membership. A follow-up survey adding this single variable would test the central programme hypothesis this report advances — that SHGs are the right platform for change.

PRIORITY 3

A follow-up study in five to ten years comparing daughters' adult experiences with the aspirations their mothers expressed today would be the strongest available test of whether the shifts documented here are substantive or only attitudinal.

ACKNOWLEDGEMENTS

This report would not exist without the 402 women across 21 villages in Kangra who opened their homes and spoke candidly about their lives. They gave us their time, their trust, and their honesty. Everything that follows is built on that foundation. We are grateful to each of them.

We thank the communities of the 21 surveyed villages for their cooperation and welcome. We also thank the six women leaders from governance, law enforcement, education, healthcare, research, and civil society who shared their practitioner perspectives and enriched this report with their observations.

Mrs. Shivati Jasrotia co-designed the survey questionnaire and designed the final visual presentation of this report. Priyanka led field assessments across all 21 villages and collaborated on data analysis. Diksha Thakur assisted in conducting field assessments across the surveyed villages. All interviews were conducted by women, in the local language, in respondents' own homes. The quality of what this survey captured is a direct result of the trust our field team built, village by village, household by household.

This report is dedicated to the women of Kangra's villages — to what they carry today, and to what they want for the girls who follow them. Their unanimity on that second question is the most important finding in these pages.

Smita Choudhary
President, Enlightened India Foundation, Kangra, Himachal Pradesh | *2026*

SURVEYED VILLAGES

Sidhpur	Sukkar	Sidhbari	Andretta	Sheehla
Tang	Sakoh	Pathiar	Mansimbal	Lakhmandal
Mashrer	Mandal	Khaniyara	Banwala	Parour
Gopalpur	Banuri	Narwana	Rakkar	Badhsar
Chamotu				

ENLIGHTENED INDIA FOUNDATION

Rural Women's Agency and Inclusion Assessment 2026

Kangra District, Himachal Pradesh

21 Villages | **376** Households | **402** Women

WRITTEN BY
Smita Choudhary

DATA ANALYSIS
Smita Choudhary
Priyanka

FIELD ENUMERATORS
Priyanka
Diksha Thakur

DESIGNED BY
Shivati Jasrotia

SURVEY QUESTIONNAIRE
Smita Choudhary
Shivati Jasrotia

PUBLISHED BY
Enlightened India Foundation
2026

contact@enlightenedindia.org
www.enlightenedindia.org

Scan QR for Website