Report on the Training for Survey enumerators in Mandi District, Himachal Pradesh

Unpacking the Crisis: Household Indebtedness and Climate Change

Centre for Financial Accountability and Rural Technology and Development Centre

14-15 September 2026

Thunag Gram Panchayat Hall, Thunag, Seraj Block, Mandi District, Himachal Pradesh

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Brief Overview

The Centre for Financial Accountability (CFA) organised a two-day orientation workshop titled "Unpacking the Crisis: Household Indebtedness and Climate Change" for 10 selected survey enumerators (all women) at the Thunag Gram Panchayat Hall, Thunag, Seraj Block, Mandi District, Himachal Pradesh, on 14-15 September 2026. The training was facilitated by Anirban Bhattacharya, Amitanshu Verma, and Arjun Unnikrishnan from CFA. Sukhdev Viswapremi and Bhagatram from Rural Technology and Development Centre presided over the session along with Sanjay Kumar, representing the Financial Resilience Centre, jointly established by CFA and RTDC in Thunag.

The session was also attended by local representatives, including Panchayat Pradhans Oma Devi (Thunag) and Soma Devi (Pakhrer), and Ward Members Dinesh Kumar, Renu Thakur, and Nirmala Devi (all from Pakhrer).

The presence of the representatives of the local Panchayats and their support towards both the survey and overall objectives of the survey was crucial as far as the proposed Financial Resilience Centre's viability is concerned. A pamphlet written exclusively with the context of Mandi underlined was shared with all participants to share with them the purpose, intent, urgency and objectives of the intervention.

During the discussion, it was proposed that the survey findings be shared with all panchayats in the Block, and that a meeting be convened at the district headquarters in Mandi to present the results to representatives of the Lead Bank, NABARD, and Disaster Management officials.

The 10 survey enumerators present were Khim Dasi, Diksha Kumari, Chinta Devi, and Sarojini from Thunag; Swati Devi, Naveen Kumari, and Reema Devi from Pakhrer; and Parvati Devi, Dropati Devi, and Anita Devi from Jhundhi.

Over the two days, enumerators were taken through the objectives of the training, followed by two experience-sharing rounds: one on the impact of credit on rural households, and another on climate change and climate disasters and their impact on the Thunag valley and the wider Himachali ecosystem, where participants spoke at length from their own lived experience and financial stress. The discussion then moved to the objectives of the proposed survey on Credit, Indebtedness & Climate Vulnerability in Himachal Pradesh, outlining what the survey seeks to uncover and why. The training concluded with a hands-on orientation to the survey instruments, including the questionnaire and the KoBo digital tool, along with a trial run to prepare enumerators for fieldwork.

Day 1: Introduction to the Project and the Survey

Day 1 began with welcome and opening remarks by Sukhdev Viswapremi, Co-founder and Coordinator of RTDC, who introduced members from CFA and RTDC and their respective organisations, along with a brief overview of the collaborative project and its objectives.

This was followed by Anirban and Amitanshu, who spoke on the relevance of credit in everyday life and why easy and affordable credit is a matter of right, and on how this right is being exploited by various existing lending institutions. They elaborated on how recurring incidents of climate disasters result in financial distress for households, who struggle to overcome this by depending further on credit to rebuild, even as no satisfactory mechanism exists to ease loan terms in the case of disasters across specific lending institutions and why that demands greater accountability from lending and regulatory institutions alike.

Arjun then drew on the example of the 2024 Wayanad disaster to illustrate how climate shocks can devastate household finances and deepen debt distress. He spoke about the shame and stigma often attached to being in debt, and why this needs to be a systemic issue rather than treated as a personal failure. He went on to explain the survey, what it seeks to understand and why it is being conducted, and distributed pamphlets containing frequently asked questions on the survey for enumerators' reference.

Sanjay Kumar, Coordinator, Financial Resilience Centre in Thunag, then shared some cases from the ground in Seraj block. This was followed by insights from the Pradhans, Oma Devi (Thunag) and Soma Devi (Pakhrer), on the increasing frequency of climate disasters in the region and the rising debt trap affecting local households. The session concluded with remarks from Bhagat Ram of RTDC.

Day 1 & 2: Introduction to the Survey, Survey Instruments, and Tools

Arjun explained the theme of the survey and its sample size of 1,000 households, walked participants through the consent process, and clarified who the ideal respondents would be. He also covered practical aspects of fieldwork - what to carry during the survey, the expected time to be spent at each household, and possible questions household members

might raise, along with guidance on how to address them. He then took participants through the questionnaire itself, covering all sections and questions in detail.

The questionnaire comprises six sections: Household Profile (Section A), Mapping of Existing Loans, Access to Credit and Sources of Credit (Section B), Current Loans, Indebtedness and Repayment Stress (Section C), Climate Disasters and Impact on Livelihood (Section D), Climate Disasters and Debt (Section E), and Institutional Support and Accountability (Section F).

As each section was discussed, participants gave feedback on the questions and response options, and their familiarity with the terms used was checked to ensure these were easily understood in the local context. The logical flow and sequencing of questions was tested, along with the time taken to administer each section, so that any redundancies or gaps could be identified. Enumerators raised doubts on skip patterns and question routing, and clarifications were provided on how to handle ambiguous or sensitive responses. Where terms proved unfamiliar or context-specific, they were discussed and, where necessary, reworded into local language equivalents to ensure consistency across enumerators.

An FAQ was also shared with all survey enumerators that outlined the nature, purpose and utility of the survey (including the dos and don't) for their ready reference in case they are faced with any question on the field.

The session concluded with a round of mock interviews, followed by another round of feedback and discussion, repeated until the survey enumerators felt confident administering the questionnaire independently.

Conclusion

Day two ended CFA extending its thanks to RTDC, the survey enumerators who committed two days to this training, and the local representatives who took the time to join the sessions and enrich the discussions with their ground-level insights and experience.

Beyond preparing enumerators for fieldwork, this training was also an important exercise for the team itself and an opportunity to test the practicality of the questionnaire and survey tools in a real setting, understand where the language, sequencing, or framing of questions needed refinement, and gather feedback that will help sharpen the instrument ahead of the survey's rollout in Mandi district.

Signs of the 2025 cloudburst and flash-flood damage that households in Thunag are still recovering from.