**Interview data sampling and collection techniques - India**

**Data sampling:**

*Phone interviews*

The phone interviews began with nodal respondents whom we had met between January and March 2020, before the lockdown began, and whose phone numbers we had collected.

The choice of initial contacts was restricted by the phone numbers we had in hand since we had not anticipated the lockdowns at the time of our last pre-pandemic field visit we hadn’t collected contact information to have specific representation. We spoke to the initial contacts to get a general sense of developments around the pandemic and its impact on life, health, and economy, we asked them to put us in touch with people we knew in the village, but for whom we didn’t have contact information for, who fit specific profiles, whether they would be willing to be contacted by us. The other respondents were chosen from amongst the people with whom they connected us. Some of the profiles we had looked for were: respondents from each of the sectors and regions to which people migrate for work, local leaders, Self-Help Group members, women leaders, and labour contractors.

During initial conversations we asked respondents to approach others, if they would be willing to talk to us about their particular circumstances. We also asked if they could check whether people whom they had mentioned in the course of the interview whose case would be of interest to us, if they will be willing to speak with us. e.g. if someone mentioned an upper caste member whom they regularly borrow from, neighbours they had borrowed from in this specific situation, someone they helped to get a Covid relief SHG loan, someone who faced losses on crop sales as a result of breaks in market linkages as a result of the lockdown, someone who doesn’t own a ration card and so can’t access state food grains, employers or labour contractors they went to work with, or for labour contractors, workers who they had sent to migration sites.

*In-person village interviews*

Follow-up interviews were held with the original sample of phone interviewees.

When selecting new households, the priority was to include perspectives across caste groups underrepresented in the phone interviews. Where possible, we tried to interview multiple members of the same household to understand intra-household dynamics and differences based on gender and age.

*Stakeholder interviews*

Interviews were held with a range of local and national stakeholders sampled because of their relevance to the project themes. At the local level these included elected leaders, MFI loan officers, pawnbrokers, bank officials, and agriculture-related activists.

At the national level a consultation seminar was held with bank management, NGO management, and executives of MFIs.

**Collection techniques:**

The qualitative semi-structured interview research component of the *Depleted by Debt?* study in Tamil Nadu, South India took a hybrid form.

*Phone interviews*

A total of 150 phone interviews were conducted with 55 households across three villages during lockdowns imposed as a result of the pandemic, when travel to the study villages was impossible. The majority of the interviews were undertaken between April and November of 2020 – with a few follow up interviews done in January 2021.

*In-person villager interviews*

Field visits were made to the three study villages from mid-February to mid-April 2021, as well as in September of 2021, mid-April 2022, and July 2022*.* Follow up in-person interviews were conducted with people who had been a part of the phone interviews during this time. For existing participants, we sought to understand how their ability to cope changed over time with the pandemic. Interviews were also conducted in-person with additional households to learn about their experiences. A total of fifteen in-person interviews were conducted.

*Stakeholder interviews*

Local stakeholder interviews were conducted during the field visits in 2020 and 2021. Interviews were conducted with two local leaders, one microfinance/Small Finance Bank loan officers, one cooperative bank official, six pawnbrokers, and a farming NGO manager.

*Seminar*

A seminar was organised bringing together executives of microfinance institutions (4), Small Finance Banks (6), NGOs promoting Self Help Group formation (3), and commercial banks (2). Scholars studying microcredit in other regions in India also participated in this event.