CAMBODIA

Quantitative Household Survey (October – November 2020)

621 quantitative household surveys complemented by 1220 individual questionnaires were carried out in 3 villages with differentiated vulnerabilities to droughts and floods, and distinctive reliance upon rice-based agriculture. Surveys examined demography, household occupations, migratory histories, household assets, and liabilities, saving, borrowing, and lending practices, as well as experiences of and capacity to adapt to the impacts of climate change. In each of these three villages, enumerators attempted to deliver the survey to every villager over the age of 18. However, due to a combination of migration patterns, agricultural schedules, and refusals, the final figure was lower than the total estimated population.

Nutrition, time-use and physical activity study (January – February 2021)

30 purposefully sampled households (60 participants, mostly 30 husband-wife couples) took part in the data collection for seven consecutive days, during which they (1) wore an accelerometry7 device to capture energy expenditure; and (2) took part in daily 24h recall time-use and food intake surveys. A stratified sample of households was first drawn from the quantitative household survey, representing different levels of indebtedness. Ten households per village were randomly selected across the five indebtedness strata.

Qualitative interviews with villagers (March – May 2021)

Semi-structured interviews were carried out in the three villages with the same 30 households that took part to the nutrition, time-use and physical activity study (60 participants overall). For each household, two members were interviewed, often but not always comprised of the two spouses. A stratified sample of households was first drawn from the quantitative household survey, representing different levels of indebtedness. Four households in each of the five indebtedness strata were then purposively sampled based upon survey data on land ownership, sources of debt, as well as migration trajectories. Interviews with participants explored the links between debt, nutrition, physical and emotional health, and climate and environmental change and disasters.

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Photo elicitation (March – May 2021)

Researchers provided cameras to 15 households (30 participants, i.e., half of the qualitative interview participants) for one week, asking them to photograph key elements of their daily livelihoods, relating to food and financial challenges in particular. After one week, two members of the research team returned to the research sites with a colour printer, collected memory cards from informants’ cameras, and printed two copies of the images they had captured during the previous week. These images were then numbered, with one set returned to each participant and one identical set provided to the enumeration team. Using these identically numbered images, the research team then conducted interviews with informants by telephone, in which images and the rationale for taking them were discussed.

Local stakeholder interviews (December 2021 – February 2022)

39 interviews were conducted in the three villages with local authorities, microfinance institutions, informal credit providers, health professionals, religious figures, and local NGOs. Interviews discussed broad socio-economic changes in the villages, the impacts of climate and environmental change on the villagers, the role of formal and informal credit, and the various challenges that villagers face regarding debt repayment.

National stakeholder interviews (January – February 2022)

22 interviews were conducted in Phnom Penh with government ministries, central and regional development banks, microfinance institutions, academics, and international financial and development institutions. Interviews explored the links between microfinance and climate change adaptation, the impacts of COVID-19 on the microfinance sector, the emergence of digital financial inclusion as well as issues around over-indebtedness and land sales.

INDIA

Quantitative Household Survey (March 2021-January 2022)

Data was collected from 406 households and 1,989 individuals surveyed. The survey examined demography, household occupations, migratory histories, household assets and liabilities, saving, borrowing and lending practices, food insecurity, copying strategies to face the lockdown as well as experiences of and capacity to adapt to the impacts of climate change. In order to better understand local diversity, the sample was stratified by environmental profiles, caste, land ownership and migration, based on rough estimates of the village population profile developed with local authorities.

Phone interviews (April-November 2020)

A total of 150 phone interviews were conducted with the same 55 households across the three study villages during lockdowns imposed as a result of the pandemic, when travel to the study villages was impossible.

In-person villager interviews (2021-2022)

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. 15 interviews were conducted during this time. This included follow up in-person interviews conducted with people who had been a part of the phone interviews previously. For existing participants, the project sought to understand how their ability to cope changed over time with the pandemic. Interviews were also conducted in-person with new additional households to learn about their experiences.

Stakeholder interviews (2020-2021)

8 local stakeholder interviews were conducted with local leaders, loan officers, pawnbrokers and NGOs were conducted during the field visits in 2020 and 2021.