Data Without Damage

Researching the financial lives of the poor.
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Research on any human subject carries the potential to be intrusive, research on the economically disadvantaged more so, and research on financial matters of the economically disadvantaged even more so. If someone lacks money, in other words is poor, it is likely that he or she lacks power, and cannot wield enough influence to fend off unwanted studies. Probing poor people on matters of money can leave them exposed, confused, and made to lie.

Picture This …

You are a researcher from a prestigious western university. Your research has a hypothesis: "financial literacy plays a pivotal role in ensuring that loans are utilized effectively by households with microloans."

In order to prove this you will need to conduct in-depth interviews, surveys, and experiments. You design extensive, detailed, rigorously tested questionnaires and partner with a local microfinance NGO that is currently spearheading a financial literacy program. The NGO pairs you with local field teams responsible for taking you from client to client, finds you translators and enumerators, and ensures your security. You find treatment and control groups.

You are now fully immersed in a community that is the crux of this NGO’s market. You share survey plans with field teams and they immediately start organizing clients. You are amazed at how quickly everyone in the community shows up to support your research in the middle of the day. You start conducting focus groups and move on to individual interviews. You enter a client’s house with enumerators. This is part of their training. At some point they will be conducting many of the surveys without you. As you have a sample of 1,000 people, which includes both treatment and control communities. You cannot do all the interviews alone.

The client receiving you into her home is honored that you came and offers you the one chair she has. She sits in front of you on bare ground. Soon you have a conversation going with her, translated by the interpreter, who you learn much later is the wife of your driver’s brother. You ask questions such as "who is head of the household?," "how much do you earn on a good day?," "who makes the financial decisions in the house?," "how much do you save?," "how much do you spend on groceries?". You observe the client as she struggles to answer your questions. The smile that she greeted with you has disappeared and her expression reflects confusion.
Your research receives positive feedback and you are lauded for your study. Your dreams of becoming a recognized scholar or practitioner in the field are coming true. But what about the dreams of the subjects that you interviewed? Was this experience as rewarding for them as it was for you?

*Concerned?*

The above scenario is typical of research conducted in the development sector. The narrative demonstrates that although research efforts are initiated to address the needs of the poor, the manner and method that guides a study is often ignorant of the essential dignity of the subject. "You," the individual researcher, scholar or NGO worker are the one benefitting the most in the above situation. Long drawn interviews, tedious surveys, and experiments that do not have any concrete plans for sustainable follow-up, even if the research shows promising results for a permanent service, create credibility for your research. But what does it do for them – the subjects?

Rigorous research has its place in understanding the financial lives of the poor and in designing better services to suit their needs. It also has its place in evaluating the success of a given experiment, development project or financial service. However, often NGOs receiving millions of dollars in aid, are pressured to conduct such research in order to prove their theories of change. Academics conduct similar research in order to hunt down evidence for their own hypotheses. But does much of the surveillance used by researchers warrant the place it has been given? Is it worth the financial cost and the cost of a subject’s time or peer-standing? Are there less extractive, less time-intensive ways to gather critical information? Can we move from rigorous research to vigorous research; research that is helpful to the subject and good enough for the researcher?

The following are some major concerns that both academic and organizational researchers need to be aware of while gathering data so that the dignity and respect of the subject is not compromised.

**Subjects can be exploited in interviews.** Subjects are presumed to have time to answer questions. Their time may be just as precious as ours and yet they have fewer strategies to deflect time-consuming interviews. The subject’s willingness to spend ample time for research may be misunderstood. More than often subjects seem willing to sit for long hours because they hope that in the end they might benefit some form of assistance that you may offer them in the long run, or because their custom is not to refuse a stranger. Building a relationship with you offers them a valuable network and the hope of accessing services that they are unable to navigate.

**The nature of financial questions also poses problems.** In many cultures, discussion of money is a private matter. Asking people questions about their spending, savings, and income streams can be intrusive. Posing a simple question such as "who is the head of the household?" or "who earns regular income?" can create tension amongst family members. Women and children are put in especially vulnerable positions when posed with such questions. Often people do not have the answer to questions about their savings or spending.

**Deciding how to answer can be stressful.** Research subjects are often faced with a series of choices when answering questions about financial matters. They must weigh how much of the truth to convey in
light of the consequences they might endure. If they over-report amounts saved for example, they might become the target of theft, or resentment by more “deservedly” prosperous members of their community, should information be leaked. If they under-report, they might lose face in front of the interviewer, not wanting to seem in poverty. If the interviewer has the affectation of a government worker or NGO, the subject may wish to underreport savings or even income in hopes of services or financial support.

**Non-payment or payment both present problems.** Paying research subjects presents problems as poorer subjects with less power may be ostracized or pressured to share the gains of payment. Not paying research subjects can be considered exploitative. No self-respecting Westerner or Northerner would sit through 20-90 minutes of questions voluntarily. Yet, we expect others to do so. Additionally, by not paying subjects, do we bias the sample toward those who can afford the time to be interviewed?

**Refusing to participate may produce negative consequences.** We do not know the consequences of a subject’s refusal to participate. Though an informed consent process guarantee’s a subject’s right to not be interviewed, we don’t know if potential subjects understand this right in light of their circumstances. If they refuse the researcher’s request to be interviewed, will such refusal reflect poorly on them through the eyes of their more powerful peers? For example, if a subject is a client of your partner NGO, she is aware that refusing you an interview or disallowing you from inspecting her home, will put her at a disadvantage with the NGO. Does this client really have a choice not to participate, especially if she feels obligated to help her community "benefit” from your project or experiment?

**The translator has the power to influence the outcomes of the research.** Hiring a professional translator for in depth interviews, focus groups, and surveys is perhaps one of the most important steps in research. The onus of relaying an exact response from the interviewed, and the exact question from the researcher to the respondent is with the translator. Temptation to report positive results is human. Naturally, translators want to please you or make the subject look good. The same is true with local enumerators. Their inclination is to please. Any response from a subject that falls into a gray area will likely be gently pushed into answers that give you the result you want.

**It is unclear whether experiments bring about sustainable, dependable services.** Various experiments have been tried on financially poor research subjects. Some focus on business growth, some on savings, some on flexible borrowing or financial education. What is not clear is whether the service being tested, even when findings are favorable, is sustained or that there was any real plan to sustain it. This presents the “cruel hoax” problem. Even when all systems are “go”, the NGO, government or business, may not feel compelled to offer a service over the long term. Research subjects wasted a lot of time and yet in the end did not receive the service that was purportedly on offer. They are back to square one.

**Questions for Consideration**

1. Can we imagine data gathering methodologies that do not undermine the dignity and privacy of our subjects?
2. What are effective ways of sharing research findings with subject communities?
3. Are there better ways to share data already gathered and to insist that researchers go to those places first, before beginning their own study?
4. Are there better ways to enforce non-extractive, responsible data collection?

Interesting Links

Center for Effective Global Action (CEGA), UC Berkeley
http://cegablog.org/transparency-series/

OXFAM International
http://www.oxfamblogs.org/fp2p/?p=12562