

# Problems? What Problems? We Have None at All

## Qualitative Data Collection for Impact Assessment

by Katie Wright

**Abstract:** Increasing interest in impact assessment of microfinance and other development interventions highlights the need to understand links between activities and outcomes in order that programs and services can be improved. This paper draws out the complexities of using prompting and open-ended questions in semistructured interviews and also considers entry points for field research. This is done with reference to a study of the impact of microfinance on women in poor areas of Cajamarca, Peru. Drawing on findings from over eighteen months of fieldwork, it examines the trials and pitfalls in question design and suggests guidelines for better practice.

**T**his paper highlights the ways in which qualitative data methods such as semistructured interviews can be used to produce rich and credible findings on the impact of microfinance schemes. Drawing on fieldwork conducted over eighteen months with women living in low-income areas of Cajamarca, Peru, it argues that careful attention to question design and entry points is key to gaining rich and useful information on impact.

In the present climate, development agencies are under increasing pressure to show that they are listening to those they purport to serve and that they can demonstrate impact. With different microfinance institutions competing for clients in the same locations, it is in their own interests to be responsive to the needs of clients to retain users or broaden outreach (Cohen, 2001, p. 2). Institutions also need to demonstrate impact in order to keep funds flowing to their organizations and to keep jobs in existence (Dichter, 1994, p. 40). Being accountable to donors has often led to a tendency to hush up the negative impacts of programs. Most recently however, NGOs are being encouraged to implement impact-monitoring systems into their more routine activities in order to listen to their clients (Woller, 2002) and improve the services they provide.<sup>1</sup>

One advantage of using qualitative methods for impact assessment is that rather than categories being predefined prior to the study (as in the quantitative tradition), analytic categories are instead defined during the process of research (McCracken, 1998, p. 16). Similarly, such methods allow informants to speak in a language which is meaningful to them (Caro, 1994, p. 1) and the very richness of the words selected often provides the researcher with more information relating to causal linkages.<sup>2</sup> Another strength of this tradition is that research can also accommodate a wider range of possible impacts. In this way, at least in theory, there is more room for identifying and clarifying the causal links, and attribution becomes easier.

Though a wide consensus exists that qualitative methods are important, caution is needed, particularly regarding how questions are framed, ordered, and asked, since this has an impact on the information given. Attention must also be paid to minimizing the biases that affect responses. Some questions

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act as prompts by which the researcher introduces new elements or invites responses on a particularly relevant topic. The problem with this kind of question is that the researcher risks not allowing the informants to answer using their own categories but imposes categories based on the researcher's own prejudices and in this way taints the response. To overcome this problem, more open-ended kinds of questions otherwise known as "generative narrative questions," designed to stimulate the informants to explain their life stories are likely to leave the informants more free to reveal how things "really were" in their own terms. At the same time, however, if the questions are too open-ended, such life accounts may lead to an inundation of less relevant information, thus increasing the cost and problems of data analysis. In the final analysis, it would appear that a trade-off is necessary between the two.

It should be noted that even if the questions are "right," much depends upon how information is obtained, the sources of bias, and the willingness of informants to divulge information. Even the most fundamental methodological problems such as how the researcher is perceived and how the researcher perceives the "other," whether trust is established between the researcher and informant, and the nature of the power relations that coexist between them, affect and distort outcomes. A key point here is the recognition that informants do not passively respond to questions; instead they tailor their replies to choose how to be represented. This may involve lying (Bernard, 1994, p. 168). This problem has been well illustrated by Nencel who, in a study of prostitution in Lima, writes:

Many women that work as prostitutes are aware of the acceptable parameters corresponding to a prostitute. In other words, they know the difference between a "good" prostitute and a "bad" one. They tell researchers what they want to hear. Lies serve to protect themselves, to deny, to dream and to be accepted. (2000, p. 170)

Establishing means of minimizing bias is thus important in order eventually to make claims that are measured and useful in revealing impact. This paper is thus concerned with creating guidelines for good practice in using semistructured interviews in order to reveal impact. It will use field data collected in Cajamarca, located in the northern highlands of Peru. Case studies have been selected to emphasize methods that were employed and how these provided the key to revealing the kinds of problems experienced by users of microcredit schemes.

### Case Study: Interviews in Cajamarca

#### *Incentives*

For this research, Santos, the “gatekeeper,” was a literacy worker and highly respected in the community. Santos helped the researcher “recruit” active members on microcredit schemes and borrowers who had withdrawn through a mixture of personal contacts and the use of snowballing techniques.<sup>3</sup> The interviews were recorded in a discreet notebook.

Prior to embarking on overseas field research, interviewers planned to give small gifts to interviewees, as a token of thanks and goodwill for the time the informants would give up to speak about their experiences on credit schemes (Robson, 1994, p. 53). Gift giving is an important part of social life in Peru (Howard, 1994). Contacts working in NGOs in Cajamarca indicated that sweets, matches, washing powder, and soap bars would be most appreciated, and these were taken in anticipation.<sup>4</sup>

Before the researcher began the interviews, Santos and his wife, Rosa, explained that previous researchers in Porcón had paid interviewees up to three dollars each and that no one would now be prepared to talk for a few sweets or a packet of matches. This put the researcher in a difficult position. Whereas paying respondents for their time lost while being interviewed seemed logical, the researcher felt manipulated.

Local contacts later observed that Porcón was an area that had traditionally benefited from NGO handouts and that as a result of this NGO activity the population had become very astute at extracting money from foreigners. Handling this kind of *viveza* (craftiness) is something that researchers should be conscious of before embarking on fieldwork, since it directly affects the quality of the information given and thus the validity of findings.<sup>5</sup>

Over time, through contact with other Peruvian researchers working in the area, it was decided that the only way to counter the pressure to give money was to turn the situation into a joke. In this way, when people asked the researcher to buy them a radio, instead of feeling awkward and uncomfortable, she learned to playact: “Don’t you know that I am a student just like your son? If I buy you a radio, what money will I have to live on? You all want to bleed me dry!” Such teasing related much more to their sense of humor and resulted in the researcher becoming more respected and accepted and being able to establish trust more quickly. It soon became clear that although the respondents appeared to be shy and reserved, these exchanges were a form of test that would influence how much information they would be willing to divulge. Respondents were still given one or three soles (\$0.30–0.90) at the end of interviews, the researcher explained that this was not a payment, but a token of good will, and the gifts were well received. It is unlikely that these gifts biased the input obtained.

### *Recruitment of Informants*

The researcher was aware that contacting informants through NGOs would be something of a double-edged sword. Though gaining access to existing members would have been straightforward, contacting ex-borrowers would have been far more difficult since NGOs rarely keep details of these. It might also have been harder for informants to speak out about injustices if the researcher were perceived to be linked to an NGO.<sup>6</sup> Though good contacts had been made with NGOs in the area,

it was instead decided that in this circumstance, it would be better to contract a local gatekeeper. This method proved to have many advantages. Santos deftly set up the conversation as a relaxed chat, explaining clearly to the women that the researcher was not a government official or there to check up on them in any way, but was only a student from a country miles away. By setting up the informal interviews in this way, it was possible to establish some rapport with the women. It met more with social modes to meet more informally, in their houses rather than in an NGO office. Similarly, this provided the opportunity to joke and to offer incentives that certainly made the informants more relaxed and open. Any linguistic problems were overcome by having Santos present.

Access to a gatekeeper who can put informants at ease was essential for interviewing in a rural context, as not only were informants initially wary, they also lacked confidence and were unfamiliar with expressing their opinions and feelings to strangers. At first, several days were spent with Santos piloting the questions. The central aim was to find out how well the microcredit schemes in the area were working in practice. However, informants initially gave only one-word answers or, at the best of times, they spoke in mumbled tones. It was especially frustrating when there were groups of women, as they would often just make jokes among themselves and make fun of the researcher, rather than answer the questions. In part this was because they did not feel they knew how to answer and feared making mistakes in front of each other as well as in front of the researcher. They were also testing her prejudices. These problems were largely resolved by the researcher revising her questions in order to gain credibility (see below).

### *Telling One's Own Story*

Effective interviewing also involves interviewees being able to pose questions to the researcher. In order that the conversation would be interesting to the informants, postcards of the researcher's own country, England, were passed around, and the researcher tried to answer questions about her own life and

research. In general she was asked how English people view Peru and whether there are credit schemes in England. Despite this, interviewees were extremely afraid of making mistakes or that the interview material would be used against them. This was also observable in their defensive body language (e.g., avoiding direct eye contact). It was not enough for the researcher to reiterate that the interviews would not be used for exploitative purposes; Santos and Rosa also had to confirm this. In most cases, their confirmation was enough to let interviewees concede to interview, but even despite the presence of Santos, some respondents still preferred not to be interviewed at all.

This poor response to initial interviews was discouraging. While secondary sources suggested that there were problems with credit schemes, when this issue was raised, different women simply responded: “¿Problemas? No señorita. Nosotras no tenemos ninguno” (“Problems? No young lady, we do not have any”).

### *Revising Questions*

Santos was consulted, and he suggested that the questions were in too formal Spanish; he was asked how he thought we should change our approach. It was decided that Santos should speak first to establish trust:

We want you to tell us about the loan that you have had. The foreigner is from England, you know, and she is studying so as that she works with women with loans. But now she wants to first study if the loan helps women or if it does not help them at all. When she finishes her study, when she works, she will know how to help in the easiest way. And do not worry that she is going to make complaints or is from an institution and is going to speak badly, do not think this, she wants to know only to study. Do you agree to tell us something?<sup>7</sup>

This introduction served various important functions. Principal among these was setting the informants at ease and

explaining clearly the researcher's reasons for being there. Assurance of anonymity was given, along with the guarantee that the information would not be used against informants. Santos confirmed the researcher's student status and also offered an incentive to make the whole interview seem more lighthearted and informal. This was essential for setting the scene and conditions in order that the informants could open up and feel at ease to tell their experiences of microcredit in their own terms and without fear of reprisals. These assurances meant more coming from Santos, since he was a respected member of the community.

The need to rethink did not end there, but extended to the revision of semistructured questions. Once again, the initial tests and discussion with Santos revealed the need to revise the questions in a way that made transparent fewer Western preconceptions.

In Table 1, I show how the interview questions were rephrased.

This reflected a turning point in the research process and a key to finding out how well microcredit programs were working in practice. The outcome of these revisions was fuller, richer, and more plausible answers, and the causal linkages between events also became clearer. From this moment, interviewing became easier and much more enjoyable.

## Findings

Microcredit schemes targeted at women in rural areas are generally based on the solidarity group model, whereby women participate in income generation activities in a collective group and are jointly responsible for loan repayment. Due to lack of collateral, women in the poorest rural sectors do not have access to individual loans and most have no alternative but to belong to a group in order to get microcredit.

Though this method of borrowing has been lauded as being highly effective (Oxfam, 1998), interviews revealed that in the way that they were run, solidarity group schemes in mothers'

clubs are unsustainable. The problem was the high incidence of corruption and self-enrichment by group leaders. Leaders of mothers' clubs are elected annually by the other members. The elected posts are those of the president, secretary, and treasurer. In this way, a hierarchical structure exists in these clubs. Using semistructured interview techniques it was revealed that in seventy-three interviews from mothers' clubs, women repeatedly explained that the programs had been of no benefit to them. Only eight of the informants suggested that micro-credit had been beneficial to them in some way, while sixty-five of those interviewed had withdrawn from schemes due to personal dissatisfaction with the way they were run. Moreover, they felt that they had been working without receiving any financial benefit. Thus, they felt so exploited by the group leaders that the vast majority had withdrawn altogether. The answers to the revised questions revealed the causal links between events. For example, when question nine was phrased, "Tell us, what things make you angry, not fights or screaming matches, but anger?" typical responses included:

The President kept all the money. Even today, the mothers still have not received a thing. They have now changed the group leaders. They can't work with credit anymore because there is no fund left. I withdrew from the group. I would not take out credit again. (Interview with María, Porcón Alto, 4 October 1999)

The leaders got all the money. They did not denounce the President. They don't want to cause more hassle. If you criticise, they will attack you, meaning more hassle. They contradict you. When they didn't share anything out, I lost interest. It has not benefited me at all. (Interview with Julia, Porcón Alto, El Aliso, 2 October 1999)

Nothing. They did not share out anything. With the loan we bought four arrobas of wheat, we sowed the seeds . . . for her [the President]. "On such and such a day you must come and harvest it," they told us. There was quite a lot of

wheat. It was seven or eight sacks of it. They did not even give us a grain of it. My husband said: "Why are you going just so the President can get richer? You would do better to help the children, not her." The group withdrew and there's no more support for the club these days, not even food donations. They were supposedly setting up a place for the mothers but it's all for her! She's a family member, so they don't denounce her. (Interview with Concepciona, Porcón Alto, El Aliso, 2 October 1999)

There was no money. We were working in vain. The President bought pots and pans, benches and seats for her house with the profits. It became her property. They do not want to denounce her. She has threatened them. That's how far our work got us and we don't want to have anything more to do with it . . . we suffered in vain. (Interview in Porcón Alto, Candelaria, 3 October 1999)

Before, I was really glad—I thought that little by little the mothers were taking out loans on their own initiative, but they just work, nothing more. They cheated them by giving only a tiny amount of food and no money. It's better if women and men work on the land. (Interview in Porcón Alto with Candelaria's husband, 3 October 1999)

Thus it was revealed persistently in interviews that rather than the dynamic being one of solidarity and group support, the relation in this case is one of exploitation:

Again and again, washing, dyeing, they demanded we did everything. We had to find and carry firewood to dye the material. Loans are a help but it is a pity that the President takes all the money. She deceived us, and cheated us on food too, she did not give us any money at all. She kept the lot. We did not denounce her because of ignorance about how to go about it. The President shouted at us. She was very angry. She demanded that we work. She demanded

everything. (Interview with Julia, Porcón Bajo, 2 October, 1999)

We worked unpaid. . . . We were just a form of labour . . . nothing more. (Interview in El Aliso, Porcón Alto, Concepciona, 2 October 1999)

### Analysis

In the final analysis, revising the questions carefully led to fuller, richer, and more credible accounts revealing the casual links relating to the negative impacts of microcredit in several ways. First, use of the appropriate language or idiom was significant since it served to simplify and clarify concepts that might otherwise not have been understood. (See questions one, three, twelve, and sixteen.) Similarly, the use of colloquial language meant that the researcher appeared to be more aware of local realities. This indirectly sent the message that though she was a foreigner, she could not be easily deceived by a minimalist answer as she had insider knowledge.

Rephrasing questions also revealed differences in world-view. For example, the term for a loan (*préstamo*) was not well understood and was adapted to the term *empréstamo* which has different connotations and is much more understandable in this rural context. According to the linguist and quechua speaker, Coombs, whereas *préstamo* is associated with loans from a bank, *empréstamo* refers to loans between individuals and family members in a region (personal communication, n.d.).<sup>8</sup> Thus, the concept of a loan in the Western sense was not as obvious to informants as had been previously assumed. Interestingly, by contrast, the term *préstamo* was the most commonly used term by informants in comparative research in Lima. This points to rural/urban differences that need to be taken into account in question design. It also reveals the dangers of using a priori categories. Rewording questions allows us to narrow the gap between the researcher's categories and concepts and those of the respondents.<sup>9</sup>

There were inherent biases in some of the initial questions asked, such as in question five in which the original wording assumed that the loan had been invested rather than used for consumption purposes. Rephrasing the question to “What did you buy with the loan?” minimized this bias. Similarly, the apparently straightforward question “What problems did you experience?” (question eleven) had many negative undertones. Women were sensitive to the suggestion that “they had problems” and this led to a denial that any difficulties existed. When the question was rephrased to “What made you angry?” the negative impacts of the scheme were openly revealed. In this way, the inherent bias in the original question was avoided, and this allowed women to air their feelings without feeling patronized. This was the most important generative question for revealing impact and resolving the problem of attribution. Rephrasing this question represented a major breakthrough in terms of this research.

At other times a question needed to be illustrated using references from the local context. In part this showed insider knowledge. For example, in question fourteen, the wording of the question subtly indicated an awareness that a husband might not be in favor of his wife’s taking out a loan. This gave the researcher credibility, which in turn led to trust. Similarly, in question eighteen (“When you have money, for example, when you sell a hen, a guinea pig, or a jumper, who takes the money, the wife or the husband?”) using examples directly related to the local reality made it easier for informants to respond. The aim was to use such questions to get a better idea of the dynamics of decision making within the couple.<sup>10</sup> Making a joke through careful use of idiom also showed insider knowledge and established trust such as in question seventeen: “What else do you do, or do you not even move from your seat?” This gentle use of humor enabled revealing insights into other activities that informants might undertake that they might normally not have been brought to light due to embarrassment or other reasons such as shyness. Again, such

impacts could only be teased out using appropriate language or idiom.

It also became evident that new questions that had not been considered in the original plan needed to be constructed (e.g., question ten). Similarly, motivational reasons for attending the mothers' club needed to be included (question twenty). One of the advantages of the qualitative tradition is that rather than questions being established prior to the interview, they can be adapted and added during the interview process.

The process also allows for contextual analysis. In addition to the questions themselves, in-depth interviews allow the researcher to observe and record context, time, place, and appearance of the setting. It also allows for the observation of women's facial expressions (e.g., when the respondent laughed or looked concerned, confused, or upset) and information about who was present at the interview and how the informant reacted to them. All of this information provides much richer information about context.

To summarize, attention to question design led to evidence suggesting that, in the way that they were being implemented, microcredit schemes in this particular area are unsustainable. The evidence suggested that this negative impact could largely be attributed to the high incidence of corruption and self-enrichment by the leaders. It could be argued that "corruption" is too strong a term or that it represents a Western worldview that is out of touch with that of rural societies. For example, Howard, a sociolinguistics expert on Andean countries, has suggested that peasants use patronage and personal networks to get ahead and that what Westerners term "corruption" in an Andean context is simply considered a way of life (Howard, personal communication, n.d.). However, respondents themselves criticized this kind of behaviour and called it "exploitation." Another argument is that group members may be biased in arguing that local leaders are only interested in personal gain, with the result that a successful person or local leader (such as the president of a mothers' club) may get a lot of

criticism and is likely to be distrusted. It is possible that some of the respondents may have been lying or exaggerating the truth to defame other members in the community. However, cross-checking information with NGOs confirmed these suspicions about corruption, as did the interviews with presidents themselves or their refusal to be interviewed. For example, when the presidents did concede to interview, many blamed the members for being jealous of their social position. However, it was notorious that in the majority of cases presidents declined to be interviewed, suggesting that they did indeed have something to hide.

### **Conclusion: Implications for Best Practice**

To fully understand how well development interventions are working in practice, careful attention to question design is essential. Important issues concern how researchers are introduced, the need to pilot questions and carefully revise the language used, the need to minimize bias, and the need to find ways of being accepted. These issues will now be considered in more detail.

Attention to how researchers are introduced is essential because it affects how they are perceived and the quality of responses. How questions are phrased affects the willingness of informants to respond. Thus, the first key principle of good practice is careful attention to the context in which the interview takes place. That is to say how, when, and where it takes place. Where possible, it is preferable to draw on the experience of a well-respected local gatekeeper rather than recruiting informants through NGOs (which often give access only to their “success stories”). In such a situation, informants are likely to feel that the researcher may not be free to speak out about negative impacts for fear of reprisals or the loss of future benefits for their community. Moreover, the evidence suggests that local people are reluctant to tell the development agencies of the problems they experience due to other power relations and kinship systems at work in the community of which these

institutions are unaware. By contrast, the use of a local gatekeeper served not only linguistic functions, but also enabled the researcher to come across as unthreatening. Snowballing methods also enabled a wider access to borrowers and ex-borrowers than could have been achieved through NGOs. The researcher also gained local knowledge, which added to her own credibility and helped her to become accepted. Together, these factors improved the quality of the responses obtained and thus led to a better understanding of the causal relationships of negative impacts.

A second principle of good practice is being prepared to pilot and subsequently revise questions. This serves several functions. First, each question is made clearer to suit the local context. Without this, poor information and limited understanding are likely outcomes. Second, if one can sense that certain things are not being said, such as problems of a program not coming to light, attention to question design is essential to unlock these more sensitive issues. It also enables those conducting fieldwork to get a clearer worldview of the informants. Perhaps what is most revealing about the case study material from Peru presented in this paper is that in the act of revising questions, researchers are forced to question their prejudices and the assumptions that underpin them. This thus serves to minimize bias in the research process. Use of local idiom has the added advantage that it gives the impression that researchers have insider knowledge, which makes them more credible. Getting the question right also enables them to be more imaginative and sensitive and more able to establish a better rapport. For example, gentle use of humor through language can enable them to delve into issues in a light-hearted manner, allowing the informant to provide richer detail relating to impact and attribution. This opportunity to probe why informants responded in particular ways (as opposed to looking solely at what the responses were) is another advantage of semistructured interviews. As highlighted previously, in the context of microfinance programs these reasons for responding

ranged from hoping to receive additional benefits, not wanting to endanger the flow of resources, or not wanting to alter power relationships.

A third principle is to ask open-ended and nondirective questions where possible. Similarly, not immediately accepting the first answer that is said is important in order to check for fact, opinion, and rumour. It is possible that some informants wanted to defame members of the community and thus may have exaggerated their replies or given a half-truth. It is important to be aware that exploitation works both ways and that attempts may be made to manipulate the researcher. Cross-checking information from other sources, such as through the presidents of mothers' clubs, the gatekeeper, an NGO, and other researchers in the area is thus essential. This process helps the researcher understand the motives of the respondents and the wider context in which associations among different findings occur.

Fourth, how researchers record information depends on the local context. In the rural context of Porcón, interviewing women from low-income agricultural backgrounds, tape-recording interviews was inappropriate. It would have been considered extremely threatening. This would have put informants under added pressure and prevented the formation of trust between informant and researcher. Interestingly, by contrast, when interviewing in the town center of Cajamarca or in the capital, Lima, informants were delighted to have their stories recorded. In general, they felt proud that they had been selected for interview and that their stories and situation were important enough for a foreign researcher to take interest in them. Thus, choosing how to record the detail of what is said, not said, and observed largely depends on sensitivity to local context.

In conclusion, if researchers are to find the causal links related to impact they must do much more than simply extract information. Obtaining the willingness of informants to help them with their enquiry is fundamental. This cannot be done

without gaining credibility themselves. Careful attention to question design forces researchers to adjust their worldviews and minimize bias. In the long term the adoption of these kinds of techniques by researchers will reveal issues affecting impact, which are at present little understood. These include group dynamics and power relations in the wider community, which, as demonstrated above, can negatively affect the operation of development projects. It is only using the principles of good practice detailed above that they can bring the real issues and causes and effects to light and make them understood by practitioners.

### Notes

I would like to thank James Copestake, Susan Johnson, Deborah Caro, and Naila Kabeer for their comments on earlier versions of this article.

1. Some have even gone as far as to argue that there is a need to introduce systematic internal-monitoring of their programs representing a step beyond accountability to donors and towards bottom-up accountability (Simanowitz, 2000, p. 11).

2. For example, according to Caro, a woman who answers a question about decision making with “I do” on a questionnaire and with “I do when my husband is away in Lima working during six months of the year, but not when he is here” in response to the interview question provides infinitely more information on decision-making (Caro, personal correspondence).

3. Using this method, new informants are recruited via existing contacts.

4. Mosley and Hulme have argued that “rewarding interviewees should be considered to promote data quality and for ethical reasons. (What right have impact assessors to assume that the opportunity costs of an interview, particularly for poor people are zero?) This can take the form of a social reward, such as bringing soda water and snacks to share with respondents, or ‘bribery’ (Mosley, 1997, p. 8) where the interviewee is paid in cash for surrendering his/her time” (Hulme, 2000, p. 90).

5. The term *viveza* can roughly be translated as being crafty, shrewd, astute, sharp, deceitful, slippery, duplicitous, or perfidious.

6. This is not to suggest that it would be misguided to use the NGO as an entry point since in many cases this may be extremely insightful. Rather, it was decided that in the context of this research, as a social scientist rather than a development practitioner, researcher should recruit informants independently of

the NGO to pick up on issues relating to the wider community, and this was best achieved using a local gatekeeper.

7. “*Queremos que nos digas el empréstamo que has tenido. La gringita es de Inglaterra ¿no? y está estudiando para que trabaje con mujeres con el empréstamo. Pero ahora quiere estudiar primero si el empréstamo ayuda a las mujeres o si no ayuda nada. Cuando ella termine su estudio, cuando trabaje, el para que sepa a ayudar lo más fácil. Y no te preocupas que el va a quejar o es de una institución o voy a hablar mal, no piense en eso, quiere saber sólo para estudiar. ¿Estás de acuerdo que nos digas algo?*” (Santos, 1 August 1999.)

8. David Coombs is a priest that, in addition to being a linguist by training and a quechua specialist, has lived in the area for a long time and introduced the researcher to Santos. For an elaboration of his ideas, see Coombs, 1990.

9. This point is well illustrated by Caro, who notes that in surveys “care of household” as an occupational category may mean one thing to the researcher and something very different to the respondent. She also adds that understanding of this term among the respondents themselves is likely to vary according to age and gender. Again, it is maintained that the motives for self-identification in this category may differ. She concludes that attention must be focussed on “closely matching the categories used in surveys to sociocultural categories used by the respondents” (1994, p. 20).

10. Kabeer has criticized Western researchers for being presumptuous in assuming that they can use quantitative methods to determine the internal dynamics of household relationships. She suggests “It is highly unlikely that the subtle and concealed nature of power will reveal itself through the format of a highly structured questionnaire. It is frequently silences or the absences within the research encounter, the information that is withheld rather than volunteered, which signal the presence of disempowering relations” (1991, p. 42). One could argue that the subtle negotiations of power dynamics within the couple can only ever be truly understood from those within the relationship. Nevertheless, the task of the qualitative interview is precisely to explore these dynamics as far as possible in order to understand how people use money and what kinds of microcredit product would benefit them.

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**Table 1. Interview Questions, Original and Revised**

Original question in too academic Spanish	Revised questions
1. Where did you find out about the idea of taking out credit?	How did you know to take out a loan? Who told you to take out a loan?
2. When did you take out credit, recently or a long time ago?	On what date did you take the loan—recently or years ago?
3. What amount did you take out?	How much money did you take out?
4. Was this a group credit or an individual one?	This loan, did you take it out in a group or personally?
5. How did you invest the money?	With this loan, what did you buy?
6. What did you work in?	What work do you do?
7. How is it going?	What work do you do?
8. Are there profits?	Do you make money or not? [Here the researcher establishes if there were profits, how much, and whether they were shared between the members or whether the president took the lot].
9. Where do you sell?	When you work, these things, where do you sell them?
10. [No question asked.]	Who takes the money to buy new things?
11. What problems or difficulties have you had?	Tell us, what things made you angry, not fights or screaming matches, but anger?
12. Was there much default on the loans in the group?	Are there people who do not want to repay the loans?
13. Would you take out credit again?	Would you like to take out credit once more?

**Table 1 Cont'd.**

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Original question in too academic Spanish	Revised questions
14. What does your husband think of it?	What does your husband say? Is he content when you work with the loan or does he get annoyed?
15. Do you think the credit is helpful or is it more of a worry?	What do you think of the loan? Do you worry about the loan? Is it helpful?
16. If your child were to get ill, where would you pay his treatment?	If your child is ill, where do you find money to cure him or pay for medicine?
17. What other jobs do you have?	What more things do you do or do you not move from your seat? What money do you use to pay for your children's food?
18. Who manages the money in the household?	When you have money, for example, when you sell a hen, a guinea pig or a jumper or any thing else, who takes the money, the wife or the husband?
19. Do you save money apart from your husband?	Do you save up money separately?
20. [No question.]	Why do you go to the mothers' club? Do you go to learn or for food donations?
21. Do your children help you?	Do your children help you or not?
22. Is there anything more you want to say or ask?	Is there anything else you want to say or ask?

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**Table 2. Spanish Interviews Questions, Original and Revised**

Original questions in too academic Spanish	Revised questions
1. ¿En dónde se enteró de que podía sacar un préstamo?	¿Cómo has sabido para que saque el empréstanmo? ¿ Quién te dijo para que saque el empréstanmo?
2. ¿Cuando sacaron el préstamo, recién o hace tiempo?	¿En qué fecha sacastes el empréstanmo - recién o hace años?
3. ¿Cuánto sacaron - qué monto?	¿Cuánto de plata sacaron?
4. ¿Fue un crédito grupal o individual?	¿Este empréstanmo sacaron en grupo o personal?
5. ¿En qué invertieron el dinero?	Con este empréstanmo, ¿qué compraron?
6. ¿En qué están trabajando?	¿Qué trabajos hacen?
7. ¿Cómo les va?	¿Qué trabajos hacen?
8. ¿Tienen ganánicas?	¿Ganan o no ganan?
9. ¿Dónde venden?	Cuando trabajan, esos trabajos, ¿en dónde venden?
10. [No question asked.]	¿Quién coge la plata para comprar cosas nuevas?
11. ¿Qué problemas o dificultades han tenido?	¿Diganos, ¿en qué cosas tuvistes cólera, no de peleas ni de griterías, sino de cólera?
12. ¿Habían morosos en el grupo?	¿Hay personas que no quieren repagar el empréstanmo?
13. ¿Volvería a sacar un crédito?	¿Te gustaría sacar de nuevo el empréstanmo?

**Table 2 Cont'd.**

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Original questions in too academic Spanish	Revised questions
14. ¿Qué opina su esposo?	¿Qué dice tu esposo? ¿Está contento cuando trabajas con empréstamo o se molesta?
15. ¿Piensa usted que el crédito es una ayuda o más bien una preocupación?	¿Qué piensas del empréstamo? ¿Tú te preocupas con el empréstamo? ¿Es un ayuda?
16. ¿Si su hijo se enferma, ¿de dónde paga el tratamiento?	Si tu hijo cae mal, ¿de dónde pagarías para curarle/la medicina?
17. ¿A qué otras actividades se dedica usted?	¿Qué cosas haces más o sólo sentadita vives? ¿Con qué compras para tus hijos la comida?
18. ¿Quién maneja la plata en la familia?	Cuando tienes plata, por ejemplo, cuando venden una gallina, un cuy o una chompa o otras cosas más, ¿quién coge el dinero? ¿El esposo o la esposa?
19. ¿Guardas dinero aparte?	¿Tú guardas dinero aparte?
20. [No question.]	¿Por qué se van a la reunión del club de madres? ¿Se van para aprender o por alimentos?
21. ¿Sus hijos le ayudan?	¿Sus hijos le ayuden o no?
22. ¿Hay algo más que quiera decir o preguntar?	¿Hay algo más que quieres decir o preguntar?

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