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Conducting Field Work with Microfinance Programs' Participants in a Non-Western Setting: A Reflexive Account

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Abstract

While volumes of procedural guidelines are available on how to conduct fieldwork, in practice a researcher encounters various challenges and dilemmas in the field. This paper presents a holistic view of the puzzles this researcher encountered in gaining access, negotiating positionality, application of the pre-determined methodology, and ensuring ethics during his fieldwork with microfinance program participants in a non-Western setting. This paper contributes to the fieldwork literature by enhancing a researcher's understanding of the unanticipated challenges.

Keywords

qualitative case study, microfinance, fieldwork challenges, reflexivity, positionality, Bangladesh

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Conducting Field Work with Microfinance Programs’ Participants in a Non-Western Setting: A Reflexive Account

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While volumes of procedural guidelines are available on how to conduct fieldwork, in practice a researcher encounters various challenges and dilemmas in the field. This paper presents a holistic view of the puzzles this researcher encountered in gaining access, negotiating positionality, application of the pre-determined methodology, and ensuring ethics during his fieldwork with microfinance program participants in a non-Western setting. This paper contributes to the fieldwork literature by enhancing a researcher’s understanding of the unanticipated challenges.

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Introduction

Fieldwork is an act of balancing standard procedures and field setting. A researcher needs innovative approach to overcome unanticipated challenges in the fieldwork, as every field setting is distinct (Dunlap et al., 1990; Narag & Maxwell, 2014). Dickson-Swift et al. (2007) explores the challenges faced by qualitative researchers during their fieldwork, including maintaining boundaries, developing rapport and friendships, reflexivity, managing emotions, and leaving the field. While standard procedures and best practices are available to guide researchers in the field (Creswell & Poth, 2018; Patton, 2002; Silverman, 2013; Taylor et. al., 2016) these are developed in Western cultural settings and a plethora of scholarships exists in the fieldwork experience in those setting. However, non-Western cultures are different in terms of literacy, access and a sense of equality represent less barrier, nonetheless, “still maybe challenging” (Narag & Maxwell; Sultana 2007). Fieldwork experience in a non-Western setting may provide some avenues to understand the discrepancies between standard procedure and field setting and the encounters faced by a native researcher. Thus, the standard procedures are to negotiate culturally in a non-Western context.

In the process of knowledge production in the field, a researcher needs to assess the impact of research on both research participants and researcher and need to be aware of the issues that emerge from participation (Dickson-Swift et al., 2007; Kinard, 1996). Therefore, a qualitative researcher is to address the issues resulting from the process of knowledge creation through social reality, which are known as reflexivity, positionality, credibility, approachability, and ethics. Bourdieu (2003) advocated that acknowledging the influence of inhabited field may be a form of practicing reflexivity. Bourdieu’s conceptualized capital (or resources) — “a form of power that can be accessed and held by individuals” — to examine how a researcher position in the field affects data collection (Kerr & Sturm, 2019, p. 3). Berger (2015) noted that “reflexivity in qualitative research is affected by whether the researcher is part of the research and shares the participants’ experience” (p. 219). Feminist scholars also identified reflexivity as “an incisive tool for navigating shifting power dynamics in the field” and to provide the details of a researcher’s positionality in every aspect of the research process,

from developing research questions to communications with the research participants (Hamilton, 2019, p. 3; Hesse-Biber & Leavy, 2007; Nencel, 2014; Ramazanoğlu & Holland, 2002). Similarly, Mayorga-Gallo & Hordge-Freeman (2017) focused on two issues, namely, “credibility and approachability” in understanding their experience with “getting in” and “getting along” in the field. They addressed the way they think “why and how did people talk to me?” (p. 378). This question provides a qualitative researcher the opportunity to increase data transparency and understanding for both readers and the researcher and to reflect on how they negotiated, managed, and reproduced power in the field. Credibility refers to “trustworthiness” that implies “how we presented ourselves and were perceived as scholars” (Harrison et al., 2001). Our positionality as a researcher is important because our perspective influences in knowledge acquisition (Mannay, 2010). The researcher position may well shift throughout the data collection process (Adler & Adler, 1987). Thus, the researcher’s positionality should be reflexive to understand the individuals, spaces, and contextual settings (Kerr & Sturm). As it is impractical to be completely an insider or completely an outsider (Blix, 2015; Coombs & Osborne, 2018; Dwyer & Buckle, 2009), a researcher positionality shifts away from the insider-outsider binary to a flexible position that permits insights into reflexive accounts (Kerr & Sturm). Approachability means being nonthreatening and safe by the researcher and participants. Safety includes both physical and emotional that “refer to respondents feeling like we could take proper care in relaying their stories as well as withholding judgment” (Mayorga-Gallo & Hordge-Freeman, p. 381). As the nature of fieldwork is unpredictable, we need to consider the extent of Western standard ethical procedure to be followed. In this regard, the idea of “contextualized approach” to ethical procedure or “situated ethics,” has been developed that incorporates the conduct which researcher feels suitable in a particular setting (Perez, 2017) in contrasting to “rationalistic planning” (Calvey, 2008, p. 908).

I conducted a qualitative case study on participants’ experience with microfinance program in Bangladesh. I followed a participatory learning approach to articulate the participants’ voice. Research participants were Bangladesh Rural Development Board’s (BRDB) midlevel and field staff, and the beneficiaries of microfinance program of the BRDB. The BRDB is a government organization that operates various programs including microfinance for rural development and poverty reduction. In this paper, I documented how the Western “standard fieldwork protocol” was puzzled during the fieldwork and how I negotiated the dilemma and challenges I faced during the fieldwork for my doctoral thesis. I also reported reflections and suggestions for prospective researchers interested in fieldwork in developing countries like Bangladesh.

The Research Setting

Qualitative research examines the social processes and practices (Burgess, 2005; Bondy, 2012). The research setting and its context not only affect the fieldwork but also the research result. As Caine et al. (2009) presented two contrasting cases of researcher-participants relationships. In Barrow, Alaska, the Centre for Research on the Acts of Man conducted a 1979 health research survey of the use of alcohol among the Inupiat people and shared their preliminary findings with media resulting in newspapers heading characterizing Barrow a city of alcoholics and stigmatized Inupiat people as a problem. The study implies how limited understanding participants’ culture and lack of collaboration contributed to damaging effect on researcher-community relationship and development of the belief that “researchers derive all the benefits and bear no responsibility for the ways in which their research is used” (Deloria, 1991, p. 457). While they describe the positive researcher-participants relationship in the case of Jean-Guy Goulet’s (1994) study of Dene Tha peoples’

conception of power and knowledge in Chateh, Northern Canada, which was established through community fieldwork and understanding of their culture. Therefore, we need to understand the context of a research setting.

I conducted my fieldwork in Sylhet region of Bangladesh. As a native I am familiar with the cultural practice. Bangladeshi views vertical social relations in terms of higher class and lower class based on caste, rich and poor, educated, and uneducated. Although most of the people are Muslims, caste system is prevalent in everyday social life evolved from ancestry. For examples, fishermen, cobblers, cleaners, rickshaw puller are considered as lower class and neglected by other classes such as aristocrats, feudal lords and even by the middle class. In her reflexive account of fieldwork in Bangladesh, Sultana (2007) noted, we also need to consider colonialism, globalization, local realities to avoid dominant relation and exploitative research. Bangladeshi territory was ruled by Arabian, Mughal, and British for centuries and a colonial mentality has grown among population overtime. Historians and academics also referred development of colonial mentality among people in other country because of colonial rule for many years, for example, in the case Philippine (Constantino, 1976; David & Okazaki, 2006; Narag & Maxwell, 2014, Rimonte, 1997, pp. 39-61). In Bangladesh, government staff perceive themselves as “master” instead of “servant,” which has roots back to the colonial legacy. Moreover, they have a perception that they know better than ordinary people. This has some influence on my fieldwork. When I first approach to inform the staff about conducting a study, few of them branded beneficiaries as “idle people,” while some beneficiaries referred staff as “corrupt people.” These perspectives reflect the nature of relationships and trust between service providers and service recipients. Later, my observation in the field revealed a different scenario, I did not find any male member staying idle in their houses, all are in their workplace, however, participant’s allegation was partly true.

Whenever I went to the field along with the staff, they wanted to accompany me during interviews. I needed assistance from them and at the same time I was aware about manipulation of participants’ opinion by the staff. I was also aware that I need to explore actual data that is not taught by the staff to the beneficiaries in that circumstance. In Bangladeshi culture, people perceive government services as “favour” instead of “citizenship rights.” Moreover, there is a belief among government service recipients that government money does not need to repay because of earlier remission of loan by the government. So, there was a risk of not exploring the true picture and the beneficiaries may hide real information fearing that they might lose the favour of getting a new loan. Moreover, when I reached the BRDB office for fieldwork, I observed frustration and anger among some staff with their higher authority over job condition and job satisfaction, an impact of neoliberal policy of personnel and program management such as project orientation, contractual carrier instead of permanent carrier like any other government jobs, and performance pay etc., in Bangladesh. Some of them showed little interest about my study. Indeed, the non-cooperation from some officials was not intentional, instead they were hopeless about their career prospect. In addition, although the government has introduced digitization of government offices, they are still running in a traditional way. Therefore, I was to rely mainly on oral testimonies.

My research objective was to examine how effective the BRDB’s microfinance program is in alleviating poverty. First, I was interested in studying current program of the BRDB. When I went to the field for data collection, I realized that the findings may affect me and the research participants because the project I chose was a political priority project of the present government and the beneficiaries are at large government supporters. I felt fear that if the study findings reveal negative aspects of the program, it may agitate the government. Then, I changed the program of interest and chose the other programs, which were running for long periods despite government changes. This paper demonstrates how all these factors played a critical role in field access, data collection, and participants’ response.

Gaining Access

Gaining access is an integral part of the research process and methodological component (Bondy, 2012). Social and cultural practices influence the researcher's ability to carry out research in terms of gaining trust, information, and access. Riese (2018) noted that access is relational and procedural, which reflect the ways knowledge is produced in qualitative research. In this regard, key contacts are important in initiating fieldwork (Caine et al., 2009). At first, I personally contacted one of the BRDB's higher officials of the district headquarter and informed him of the objectives of the study with a cover letter. He and the other staff cooperated with me cordially. He also assisted me in getting permission from the BRDB's Dhaka head office. He invited me to attend the monthly meeting of the supervisory staff so that I could become familiar with them and their way of working. However, *escort politics* (Gokah, 2006), which mandates the choice of good contact persons delayed my fieldwork. My field experience reveals that in a developing setting qualitative researcher's openness and judgment are critical to reach participants than finding an escort or a gatekeeper. Adherence to Western ethical standard is not helpful such cases, for example, consideration of control by the gatekeepers. My fieldwork was delayed for staff disinterest, and I was to wait for a long time to receive a positive response from them. I had to contact some of them several times to get an appointment. Some participants (beneficiaries) agreed earlier, later they were reluctant to be interviewed. When I was asking for an appointment, they were repeatedly saying they were busy and could not make time for an interview. However, after several phone calls they agreed to allow me some time. Some cases, although the appointment schedule was arranged in collaboration with the BRDB staff, very few participants were present. In addition, some staff sent me to distance societies instead of a nearer one, where travel to those societies was difficult because of transportation and road problems. As I had no option, I had to travel and walk a long way to reach some societies. The embarrassment is after reaching one society by a long journey; I was informed that the society is closed for many years. Therefore, when I arrived on the spot, there was no member with whom I could conduct an interview. Another day, I started the journey for a village of another society in the morning and reached in the afternoon after a long journey. The participants waited for me from morning, and I arrived there at lunch time, when everyone was in a hurry to leave for his home. It was difficult for me to conduct interviews on that day and there was no option to revisit again because of distance and remoteness. One day, when I returned from the field, I felt ill due to food poisoning. Then I was much aware of not taking foods from roadside restaurants and I stayed at one of my relative's house. Scholars also stressed that the access and time dilemma shape and limit field activities (Bielawski, 1984; Davison et al., 2006; Smith, 2001).

Another aspect is, when I went to villages to conduct interviews, some of the staff started to give answers to my questions when I asked questions to the beneficiaries. They tried to demonstrate that they are doing an excellent job. They were pretending that "everything" is alright. Although I was annoyed, I did not stop them. Later, I found that their answers provided some useful data and facilitated me to compare with the opinions that I received from the beneficiaries. They were not wrong in their position indeed as they were taught to demonstrate their performance in such a way like the amount of loan they disbursed and ensure repayment. However, my perception of success was different from them, as my main concern was whether the program improved participant livelihood. Some participants, exclusively the office bearer of cooperative societies also tried to dominate the focus group interviews. As they went along with me, and I could not interrupt them as they were the gatekeepers of the societies, and I might lose the opportunity of access. Another researcher also reported the environmental exposure to researcher in terms of fear, frustration, and anxieties (Mukeredzi, 2012).

I followed two strategies to overcome these problems, one for nearer societies and another for distance societies. In nearer societies, I visited several times the cooperative societies in the absence of staff so that the participants express their voice freely as Denzin (2017) noted the voices of the oppressed should be the centre of critical qualitative inquiry. I went to individual participant's house and conducted in-depth interviews with the participant. In distance societies, after one or two visits, I collected phone number of participants and conducted interviews over the phones. Both these strategies ease my fieldwork and assisted me in collecting actual information. For example, when I conducted interviews in the absence of gatekeepers or over the phones, I observed a different scenario. Some cases, the participants noticed a hostile relation between staff and participants. After several visits, some participants who were earlier saying everything alright expressed their discontent about the antipoverty program of the BRDB and complained against some staff. In another society, office bearer was repeatedly saying that he is busy and after waiting several weeks I realized that I need to find some other ways to meet the participants. As I was familiar with the village setting, and I know people of rural villages pass their leisure time relaxed in a tea stall and marketplace, known as *Bazar*. I went there without a formal appointment and gatekeeper. I was able to meet some participants, they agreed to be interviewed, and I conducted some interviews. The participants talked cordially and cooperated with me in the data collection process. Scholars argue that the gatekeepers can appropriately represent the ethical concern of participants (Eide & Allen, 2005; Sanghera & Thapar-Bjorkert, 2008), which contrasts with my field experience.

Positionality: Negotiating Imbalance Power Relations

In Western tradition, institutional framework and ready templates exist for dealing with ethical concerns, which may “fail to recognize emerging and ongoing nature of ethics” (McAreavey & Das, 2013, p. 114). Ethical decision in the field are variables and subject to social and historical context, therefore, always not possible to strict to universal rules (Flyvbjerg, 2001; Shaw, 2008). Flyvbjerg shows how *phronesis* involves a “situational ethics” (p. 130) that requires a consideration of contexts and consideration of gainers and losers and how these losses are manifest. In *phronetic* practice, power is fluid and shifting. McAreavey and Das depicted two cases from their studies to demonstrate how distinct encounters require researchers to exercise critical judgement and practical wisdom (*phronesis*) to apply context specific strategies in resolving issues. Both researchers stressed that the exercise of *phronesis* is based on diverse issues and emerges within the field, which cannot be standardised. As fieldwork involves a complex context of negotiation and bargaining (Giddens, 1991; Patton, 2002; Vizeu, 2015), a researcher uses critical judgement or *phronesis*, which requires consideration, judgement, choice, and experience (Flyvbjerg). As developing context are different from Western context, applying Western judgement may jeopardize knowledge production. As Edward Said (1995) reveals how the research is shaped by the colonial powers and their control resulting in conceptualization of colonised people as others, as inferior and as deficit. Dwyer and Buckle (2009) argue that awareness about fluidity and multiplicity is one of the qualities of the qualitative researcher. They stress that it is “overly simplistic” to present a researcher as either an insider or outsider (p. 60). I have the advantages of being a stranger, where the researcher is an outsider and an insider at the same time (Bondy 2012; Simmel 1971). As an insider I was born in a rural village, and I left the village when I was an undergraduate student of third year. I am fluent in local dialects and know the social practices. As a stranger, I disclosed my personal as well as professional characteristics to research participants. When I said that I am from the locality, some participant expressed, “*Oh afne amrar manush. Amra afnare sob koimu*” [Oh, you are one of us, we can say everything to you]. The advantages of research by a native were reported by other scholars include linguistic, acquaintance with home

culture, understanding cultural sensitivities, awareness of regional similarities and differences (Wustenberg, 2008). I recorded the interviews with digital audio recorder then translated into English. As the local dialect is regional Bangla called *Sylheti*, which is also different from pure Bangla, the translation may not always reflect the actual meaning. I was also an outsider as I had not been there for many years. However, when I said that I am a faculty at a university and I wanted to know their experience with microfinance program, they felt proud as I have from the locality and people have much respect toward university teacher, which placed me in a higher social status. When I introduced myself, one participant said “*Afne varsityte kaj koroin. Amar sele college o fore. Afne amar selere kila varsityth vorti koraimu jodi foramosho dita*” [You work at university. My son is now at college. Could you please advise me how I can admit him at university]? I had to explain her the whole process and how to prepare for the admission test. Another beneficiary urged to me “*Afne jodi boro officer oklore rin ta baranir lagi koita. Amra eteka dia vala kichchu korte fari na*” [Please tell the higher official to increase the loan amount. We cannot do anything good with this amount of loan]. Some staff were enthusiastic to know when I will complete my study. After listening to my study intention, one staff commented, “*Etatho khub valo. Apni amader jonno kaj korsen. Dekha jak valo kichu hoi kina.*” [That’s very good. You are working for us. Let us see if anything better happens]. When I visited and wanted to know about the participants, they wanted to know how they will be benefitted. They cooperated with me based on that to a great extent. As Mayorga-Gallo and Hordge-Freeman (2017) noted “local structures of domination may shape the respondents to determine whether a researcher is worthwhile investments of their time or not” (p. 380). The participants and staff expected me to do something in their favour because of my position. For example, the participants appealed for increasing the loan amount or remission of repayment, the staff requested me to inform the higher authority to change their unfavourable job conditions. Both roles brought the challenge of imbalance power relations between the research participants and me (Bondy; Naples, 2003; Soni-Sinha, 2008).

Another aspect is, a sense of internalized inferiority (Constantino, 1976; Rimonte, 1997, pp. 39-61), which is dominant among the people’s perceptions and behaviours. When I went to the field, one of the staff introduced me to the participants as “Sir.” He indirectly tried to make the participants understand that I am his Sir, and I went there to inspect repayment. There is a false premise that exists among participants that “Sir knows more.” When I was introduced with the participants, they started calling me “Sir.” When I went to participants’ houses, they were busy with entertaining me. They were expecting that if they could serve me well, I would convince the higher authority in their favour, and they would receive more credit and other services. So, the inherent power differential between researcher and participants was an obstacle for my fieldwork. It was a difficult task to negotiate these expectations and wrong impressions. I realized that I should tell him (the staff) not to use me as a “tool” for ensuring repayment. After visiting one cooperative society, I said to him, “Please do not introduce me as “Sir.” I have come only to know the experience of microfinance participants so that no one gets “panicked.” Scholars assert that demand or honour reciprocity between researcher and participants imply give and take relations, beneficial for both and produces friendship and balance relationship (Bahn & Weatherill, 2012; Bamu et al., 2016; Ellis, 2007; Gokah, 2006; Tillmann-Healy, 2003; Tracy, 2010). I explained my position as a researcher and I assured them as a researcher, I could not do anything for them directly, however, policy makers and senior bureaucrats may be informed of their miseries through my research report, and they can take necessary steps as I assured the authority to give a copy of the research report. I worked based on reciprocity and not hiding my position and about me and my family when the participants wanted to know. We shared personal stories related to family, property, illness, and kinships. When participants were calling me, “Sir,” I told them, I would be happy if they call me “*Bhai*” (brother) to reduce the power distance. As Dickson-Swift et al. (2007) noted

the researcher role is to expediate participant disclosure as well as self-disclosure through building rapport with participants and sharing their personal stories (Liamputtong & Ezzy, 2005). In addition, there is a culture of hospitality practice among the people that when someone visits house of other, they take some foods (fruits, biscuits, or chocolates) with them. When I visited the participants' houses, I took packets of chocolates or biscuits with me for their kids to show respect to local practice. They also served me with tea and battle nuts and battle leaves, a part of cultural practice. I had to drink tea several times every day so that they do not feel that I am ignoring them because of their social status.

I also observed an imbalance power relation among members of cooperative groups based on class categorization and domination by better-off families. The challenge was how to collect data from less advantageous beneficiaries eliminating the domination. The BRDB operate cooperative societies in villages, most of them consist of women. Some women work as office bearers (managing committee) of cooperative societies. The formation of the managing committee affected my data collection. The managing committee members were from the higher classes or comparatively better off families, and they worked as the gate keeper of cooperative society. When I went to the field for data collection, I had to approach them first and stayed in their houses. The other members were earlier informed by them to attend themselves. When I arrived, many members were present, and the managing committee expected that I would conduct interviews in front of them. When I conducted FGDs, they tried to dominate the discussion. They interrupted other members when they were expressing their voice. To overcome this problem, we discussed general issues in FGDs relating to the operation of cooperative and microfinance, which could be discussed openly and that would not affect the interest of both sides. I did not have to "guide" the FGDs, instead the participant spontaneity and active involvement made it lively (Palmer et al., 2014). Then, I revisited to the participant's house to take in-depth interviews on specific and sensitive issues, for example, to ascertain the use of threat to ensure repayment and irregularities of staff and managing committees.

Modifying Methodology

The methodological challenge was the most critical phase when I went to the field for data collection. Bondy (2012) asserted that methodological process is "illustrative of the broader social components of research settings," which allows us in carrying out research and its' outcome (Bondy, p. 587). At the time of submitting my research proposal, I proposed a mixed method design combining quantitative and qualitative methods for my study. "Qualitative data have been less well utilized" because of funding agencies preference in quantitative method to evaluate the effectiveness of microfinance as an antipoverty and empowerment tool (Horton, 2019; Chowdhury et al., 2020). I wanted to combine both methods to synthesize the findings. I prepared data collection tools to collect both types of data. I wanted to collect quantitative data to conduct a quasi-experimental design. I prepared an interview schedule, including an asset index with the guidance of my supervisors and cooperation from one of my colleagues. I also recruited data enumerators. Then, I went to the field to collect pilot data. Although earlier the BRDB staff informed me that they could provide me the baseline data. Whenever I requested them to provide the data, they could not retrieve it. They informed me that it was hard to find the earlier data because of the displacement of files. The reason is, as the BRDB is a public organization and staff like to maintain status quo, they do not want to take responsibility without being directed. However, they provided me some official documents that helped me in the fieldwork. Moreover, the BRDB participants and societies did not match the treatment and control criteria, because many of the societies are closed or resumed newly and there was hardly any chance to make comparisons. In addition, almost all the villages comprised of multiple microfinance institutions (MFIs) and the existence of

multiple borrowings. So, it was hard to determine the sole impact of the BRDB's microfinance program. Besides, most of the program participants are not from the poorest community, which made it valueless to perform an impact assessment using quasi-experimental design. Subsequently, I dropped the plan for conducting a quantitative study and impact evaluation.

My next option was to conduct a process evaluation through a qualitative case study (QCS) to reveal the perspectives and experiences of marginalized and unheard voices of microfinance recipients as "qualitative methods offer opportunities to redress these imbalances of power and voice" (Copestake et al., 2002, as cited in Horton, 2019, p. 536). I became familiar with QCS through studying methodological books. I developed an interview protocol as a guide to collect data. I went to the field and took some interviews. Then, I felt that I needed to modify the protocol and I finalized the protocol after modification of it four times. I discussed with participants on how the microfinance program has been implemented and why it succeeds or not. In Bangladeshi culture, people with a good economic condition also say, "I am poor." Thus, the most confusing question I felt how to ask a participant whether they are poor or not. Instead, I asked them, "Do they have a member, or do they allow someone as a member of cooperative society with worse economic conditions?" Most books on research methodologies recommend that researcher should take the interview with specific direction based on research questions or checklists. I talked less and listened to the participants, whatever they wanted to share (about child education, marriage, illness, etc.) without interruption to understand the participants' experience and to develop close relationships. In addition, when the participants engaged in conversation, I became "silent as an active form of engagement from all involved" (Bondy 2012, Sheriff, 2000; Zerubavel, 2007) and found some interesting aspects regarding relationships and dominance. Other researchers also reported providing space for people to talk and listening to participants stories respectfully without comments and affirming stories by listening (Dickson-Swift et al., 2007; Patai, 1991, pp. 137-153), and caring, and empathetic through valuing their disclosure.

Managing Ethical Issues

Managing ethical issue is an important phase of qualitative research (Paoletti et al., 2013) related to the research setting, participants, research problem, data collection procedure and analysis. The ethical issues reflect that the potential benefit will outweigh the potential harm. There are several procedures to manage ethical issues like approval from the institutional review board (IRB), anonymity, confidentiality, privacy, voluntary participation, and informed consent (Berg, 2001; Marvasti, 2004; Neuman, 2007). In the absence of IRB, I was to depend on the ethical guidelines of methodology books. I applied some measures to ensure procedural ethics, for example explaining potential benefits and harm of the study to the participants. However, I realized that discrepancies exist between procedural and situational ethics (Ellis, 2007) or "ethics in practice" or "ethically important moment" (Guillemin & Gillam, 2004) and aware of negotiated ethics because of unpredictable situation (Bono, 2019; Dorner, 2015; Morrell et al., 2012; Sultana, 2007). Ethics-in-practice means a researcher must make ethical decisions, negotiate, and compromise at the unanticipated moments throughout her/his study (Guillemin & Gillam; Warin, 2011). Alcadipani and Hodgson (2009, p. 140) noted his experience, "during fieldwork, situations were much more complex and fluid than any code or principle could predict." I followed a contextualized approach to ethics and ethics are negotiated as it is better situated to study marginalized group, where extreme inequality exists between the researcher and research participants (Clark et al., 2010; Ebrahim, 2010; Gubrium et al., 2014; Pasini, 2016; Perez, 2017).

In the Bangladeshi cultural context, people feel fear to give sign on paper, therefore, a signed consent form was not required, participants gave verbal consent when I make them

understand about my intention. Although, I interviewed those participants (beneficiaries of the program) who voluntarily gave consent to provide information, the BRDB higher official directed the staff to cooperate with me. Some of them were not interested, as they were not expecting any immediate benefit from my study. For example, one staff had some months to retire and he was disinterested. Although the staff were directed by the office, I assured that they are not obliged to give answers to all queries and cooperate with me. I had to visit some staff several times to build rapport and trust so that they do not think I am working in favour of their supervising officers. I did not have to take an instrumental and opportunistic relationship faced by other organization researcher's dilemma of being ethical and successful at the same time (Bell, 1999; Bruni, 2006). Instead, I negotiated the balance between directed and voluntary participation.

I felt embarrassed in ensuring the privacy of participants as other participants wanted to hear the interview conversations, which might harm participants on political and administrative grounds. I went to individual houses of participants to find a quiet place (preferred by the participant) so that the participants feel comfort and other could not interfere or hear the interview. However, I had to take some interviews in the marketplace, earlier specified by the participants and other participants were present there. In such cases, the other participants clarified the participants' opinion, which helped me to ensure the accuracy of information.

Conclusion

In this paper I provided an account of the fieldwork issues, which I encountered during my fieldwork with the microfinance programs' participants including social process and practices of the research setting, gaining access, positionality, methodological dilemma and managing ethical issues. I discussed how the local culture, colonial legacy, political agenda, class categorization, domination, internalized inferiority, and the attitude of the government's staff and recipients affect fieldwork. Thus, many informal factors affect fieldwork in a non-Western cultural setting and a researcher need to be reflexive about co-creation of knowledge. My fieldwork reveals that the imbalance power relation is not limited between researcher and participants, but also between a group of participants which a researcher needs to overcome with some strategy. I also explored that a researcher needs to be prepared to overcome any unanticipated challenges, for example I modified the methodology and program of interest after preliminary field visit. A researcher also should be open through self-disclosure to build trust and rapport with participants. My fieldwork also reveals that formal consent is not always necessary in some cultural context. A researcher also needs to transform the prejudice of directed participation to voluntary participation, when gaining access from the top management. Finally, my field experience reflects that the standard procedure and field setting are quite different, and a researcher needs to adjust between both. The quality of qualitative research depends on how a researcher able to overcome these challenges from initiation to completion of fieldwork.

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