



# **Savings and Credit Associations: Reflecting on Ethnographic Research in South Africa**

Contributors: Beverly Peters

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## Abstract

The research described in this case study used an 18-month ethnographic design to uncover local-level perspectives of informal savings associations in South Africa's Limpopo Province. Through a comparative case study, this research found that women in the two Venda villages under study used four different types of informal savings associations to maintain control over their income. This case study explores the evolution of the research design, from conceptualization, to proposal, research, and data analysis, to show how the use of ethnographic methods provided insight into the operations of the savings associations in the villages. The research embraced a qualitative design, where the researcher aimed to gain an emic perspective by adopting the methods and techniques used by ethnographers. The case study discusses the researcher's experiences using several methods including participant observation and open-ended, semi-structured, and focus group interviews, and surveys. These methods all fed into each other, influencing the line of inquiry throughout the research, making the design an iterative process. The researcher reflects on lessons learned, including preserving data, early and constant analysis, the sequencing of methods, and ethical issues. This case study concludes with a reflection on the skills needed to use ethnographic methods effectively.

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## Learning Outcomes

By the end of this case, students should be able to

- Appreciate the use of ethnographic methods to understand economic, social, and political phenomenon
  - Understand how and why researchers use different qualitative data collection tools
  - Appreciate the role of the researcher in collecting qualitative data
  - Understand the skills needed to collect qualitative data effectively
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## Project Context: Using Ethnography to Uncover the Emic

As a master's student in the early 1990s, I studied political and economic development from the traditional perspectives of political science and economics. I understood the theoretical frameworks behind political behavior, as well as the econometrics used to conceptualize the growth of the economy. I focused my studies on Africa, and participated in a study abroad program for 18 months at the University of Zimbabwe. There, I visited several villages, and developed an interest in the inner workings of the rural economy, including informal savings associations where people save their money together rather than deposit it in formal financial institutions.

As a doctoral candidate at the University of Pittsburgh, I took courses in political and economic theory, and applied these to my knowledge of the rural economy in Zimbabwe. I studied the literature on informal

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savings and credit associations, reading what seemed like hundreds of case studies from around the globe. The literature called these rotating savings and credit associations or ROSCAs. ROSCA members gave a certain amount of money each month to the association; in turn, every month, one member would receive the entire pot of money until the entire rotation had completed. The economic literature had explanations for the popularity of ROSCAs in developing countries: People joined as they did not have access to formal financial institutions, or the transaction costs of formal financial institutions did not warrant participation. Operationally, participation in a ROSCA presented an opportunity cost to members in terms of loss of interest income and decreases in the value of money over time (especially to those at the end of the rotational cycle).

The University of Pittsburgh had a linkage with the University of Witwatersrand in South Africa, and I received a scholarship to conduct exploratory research for my doctoral dissertation there in 1995. From Johannesburg, I traveled to the Limpopo Province to explore the rural economy and its ROSCAs. I found that none of the theories I had encountered in the classroom prepared me for how the dynamics of micro-politics affected the inner workings of the village and household economy. Nor did these theories or information from my economics or quantitative methods classes shed light on how informal savings associations worked. The literature from Africa tells us that ROSCA members join such organizations because they do not have access to services from formal financial institutions due to location or employment status (Ardener & Burman, 1996). But the literature did not explain the situation among the research population in Limpopo—many of whom lived and worked close to formal financial institutions.

These early experiences in Zimbabwe and South Africa shaped the way that I approach my research and practical community development work today. Through all of this, I came to appreciate how a new discipline—anthropology—and its methodological tradition—ethnography—could help me to understand better the organization and operation of the rural economy. While at the University of Pittsburgh preparing my dissertation proposal, I took a four credit hour course in ethnography with the Department of Anthropology and practiced many of the ethnographic methods that I would later use in my dissertation research. I studied how early ethnographers such as Malinowski (1984) and Mead (2001) approached their craft, integrating themselves as much as possible into the local culture to learn from it. I also read modern approaches and critiques, which focused on ethical issues regarding how early ethnographers conceptualized their research populations (Hammond-Tooke, 1997). I came to appreciate how ethnographic research methods could uncover emic, or insider, values that guide people's political, economic, and social behavior. Emic is a term that anthropologists use to describe local level perspectives, such as those cultural attributes that I saw steer the operations of the local and household economies in Zimbabwe and South Africa. Such values inevitably guide ways that people behave politically, economically, and socially. Ethnographic methods, such as those used by anthropologists, help the researcher to develop a more holistic understanding of the culture and topic under study.

For my University of Pittsburgh doctoral dissertation, I proposed to complete an ethnography of ROSCAs among the TshiVenda-speaking population of the Limpopo Province, so that I could better understand how and why villagers used them to support the household and local economies. An ethnography would help me

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to understand local-level perspectives around the operations of ROSCAs—past the political and econometric analyses that already appeared in the literature on the topic. It would also help me to understand why women dominated these associations in Limpopo Province.

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## Research Design

Through a University of Pittsburgh Graduate School of Public and International Affairs (GSPIA) professor, I secured a 2-year research position at the University of Venda's (Univen) Department of Public and Development Administration, and started planning for an 18-month ethnography. I would carry out a comparative case study of the ROSCAs in two villages, asking the same set of qualitative research questions at each site. A comparative case study would allow me to collect data from two different villages for comparison, to ascertain how differences such as proximity to formal financial institutions or employment opportunities might influence ROSCA participation. I planned to conduct research in a village close to the peri urban center of Thohoyandou, and compare this with research conducted in a more remote village, perhaps closer to Kruger National Park. I would decide on exact research sites once in Limpopo Province.

My research questions included the following:

**Research Question 1:** Who joined ROSCAs?

**Research Question 2:** Why did members join ROSCAs?

**Research Question 3:** Why do women dominate ROSCAs?

**Research Question 4:** How did the ROSCAs operate?

**Research Question 5:** What role did ROSCAs play in the rural economy?

I planned to use a typical ethnography to answer these research questions. I would start with participant observation, a common data collection technique that ethnographers use to understand the phenomena under study holistically (Spradley, 2016). When engaging in participant observation, the researcher attends various events or engages in daily activities of the population under study, to get local-level perspectives of it. Participant observation of village life and ROSCA activities would help me to understand the local culture and ROSCA operations broadly. Participant observation would help me to enter what anthropologists called the “backstage”—that place where people are free to act naturally, without fear of being critiqued (Goffman, 1959). At the backstage, I would be accepted into the local culture and come to understand perceptions and values around ROSCA membership and operations.

After extensive participant observation, I would conduct a census of the population under study, to define the research population and gather data on household members, including their gender, age, education, employment status, and ROSCA membership.

I would conduct different kinds of interviews, including key informant, open-ended, and semi-structured interviews to gather information on ROSCA membership and operations. I would conduct free list interviews, where I would ask the respondent to define their individual understanding of gender via a list of terms. Free

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list interviews would help me to construct a cultural domain of gender that would provide insight into how the local population constructed gender roles.

Finally, I planned to conduct a survey. I would devise the survey after conducting the above qualitative research, thereby crafting a strong, culturally sensitive survey that would gather more specific data on participation in ROSCAs. I would administer the survey to those that had completed the census earlier in my research.

I proposed this research to my dissertation committee at GSPIA. Although this was a solid ethnographic design, my first challenge was convincing a group of economists and political scientists to embrace the use of ethnographic methods for a comparative case study of what the literature largely described as an economic phenomenon. I explained the important role that culture played in the village economy, citing the work of Africanists that argued that political economies in Africa needed to be conceptualized differently than their Western counterparts (Hyden, 1983, 2012). Luckily, GSPIA was an interdisciplinary school, and my committee members realized the strength of a design informed by ethnography, but grounded, at least partially, by the economics and political science literature.

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## Research Practicalities

### Preparing for Research and Entering the Research Sites

I read previous ethnographies and personal accounts from anthropologists to prepare myself for research in the Venda villages. I knew that ethnographers made conscious efforts to integrate themselves into local cultures, to get to the backstage. Anthropologists such as Bernard (2017) and Spradley (1980) and qualitative researchers such as Tracy (2013) looked at their craft methodically, adopting a set of qualitative methods useful in getting to the backstage. Doing so, they were able to see how people behaved without an outsider present. This is the position where I wanted to find myself during my research.

I knew that I would never be a member of Venda society; clearly I was an outsider. I needed to find ways to fit into local culture as much as possible. I knew that the rural population dressed considerably more conservatively than my counterparts and I did back in the United States. I purchased some long skirts and shirts that would cover my legs and arms—far more conservative than the shorts and tank tops that I was used to wearing at home.

Prior to my research, I had been a vegetarian for years. I knew from my earlier time in Limpopo Province that eating meat was an important part of the local culture. Vegetarianism was foreign and not understood, and had previously served as a wedge between me and others. I wanted to fit into the local culture as much as possible, so I made a conscious decision to forgo my vegetarianism for the time that I would spend in the villages. I started eating chicken and beef, to condition my stomach before arrival in South Africa.

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I learned from previous studies and my ethnographic methods class about the importance of communicating in local languages when using these types of data collection methods. As I completed my comprehensive exams and wrote my dissertation proposal, I decided to study TshiVenda, the language that the research population spoke. I received a Boren Scholarship to study TshiVenda, and started my studies with Venda students attending the University of Pittsburgh. Knowing the local language would help me to conduct some research without translators, understand activities and conversations people were having during participant observation, and perhaps most importantly, give me insight into the culture of the people and their thought processes.

When I arrived in Thohoyandou, my host family took me for a walking tour of the city. Thohoyandou in the mid-1990s was a typical peri urban center, with a bustling marketplace surrounded by formal stores, financial institutions, and government buildings. You could walk from one end of Thohoyandou to the other side in about 10 minutes. It was the end of the month, and the queues for the three banks in town wrapped around the buildings and into the marketplace. I had made my first observation! I did not know if it meant anything yet, but I was on my way to starting my research.

I spent hours in the Univen library, reading previous ethnographies of the Venda which were not available in the United States. These ethnographies came from two main authors collaborating on several publications, Nicholas Jacobus van Warmelo and W. D. M. Phophi. Van Warmelo was a government ethnographer during apartheid; Phophi provided expert knowledge on the Venda culture. These two authors published their ethnographies under the auspices of the Ethnological Section of the South African Department of Native Affairs. I found two such publications particularly useful. Van Warmelo (1932) provided some admittedly outdated descriptions of village life which were useful in understanding history and change that had occurred since publication. Van Warmelo and Phophi (1948) discussed customary law, including that related to issues of gender and marriage. As I read these early ethnographies, I was skeptical of publications such as these, which oftentimes skewed interpretations of local culture, were based on Western notions of religion or morality, or could have been used to justify apartheid policy.

I networked with friends of my host family and other people at Univen, learning as much as I could about the local culture and ROSCA membership. I had countless conversations with Univen staff, learning about how and why they joined ROSCAs, as I acclimated to the local culture. I learned that the local population called ROSCAs *societies*, and that several different kinds of societies operated in the Venda villages. One Univen staff member was attending a society party over the weekend in her mother's village outside the peri urban center of Sibasa, and invited me to join the festivities. The journey to my eventual research sites had begun.

## Gaining Access to the Research Sites

The Univen staff member took me to my first society party, where about 75 women from the villages surrounding Sibasa talked, ate, and danced for hours. This was a social event among society members. I adopted the playful attitude that Tracy (2013) suggests when conducting qualitative research, trying new

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foods (this vegetarian had goat for the first time that day) and talking with people in my limited TshiVenda. Several older women introduced themselves, and laughingly dressed me in a traditional dress and beaded jewelry. They asked me to take pictures. They taught me some of the traditional dances, which I admittedly was never able to master.

What I had not realized up until this point is how much my efforts toward dressing more conservatively, eating traditional foods, speaking TshiVenda, and being inquisitive and open about the local culture would open doors for me and my research. Gatekeepers such as my Univen colleagues introduced me to women including those at the society party, but my attitude and knowledge of the local culture helped me gain acceptance. This assisted me in building rapport and gaining entry into the research population, and was key to getting to the backstage. From the contacts that I made at Univen, including several people who attended this first society party, I became acquainted with women from the two villages where I eventually carried out my comparative case study, the villages of Tshivhulani and Lukalo. They invited me into their homes, introduced me to their friends and neighbors, and helped me understand how the societies operated in their villages.

Finding gatekeepers was an important first step to gaining access to the research sites. However, I still needed permission from the ultimate gatekeepers: the respective village headmen. If I were to spend a sufficient amount of time in the villages, talking to those who belonged and did not belong to societies, I needed to get permission from the headmen of the two villages. I appreciated the importance of traditional governance in the village context, especially in a society emerging from more than 45 years of apartheid. I met with the headman in Tshivhulani, and one of the headman's wives in Lukalo. Both granted me permission to carry out my ethnographic study.

## Ethical Issues

As part of my doctoral studies, I had considered ethical issues around the role of the researcher. My ethnographic research methods professor had encouraged me to think about how my personal attributes might affect the data that I collected and the data to which I had access. Attributes such as sex, gender, language, age, race, marital status (and a host of others) affect the data to which we have access. Today, Tracy (2013) suggests that qualitative researchers carry out self-identity audits to help counter these potential biases. Prior to conducting research, I needed to think through the nuances regarding speaking truth to power, and what it meant to be a single, White female in her late 20s, without children, conducting research in the villages.

Our own perceptions and biases also affect the data that we think are important or the data that we choose to collect. The qualitative researcher is a research instrument, who filters the data through personal experiences and observations (Murchison, 2010). As a qualitative researcher, I embraced that the data I collected were filtered through myself, and I found ways to mitigate my biases and interpretations. I learned that to offset these potential biases, I needed to keep a journal where I reflected on my research and my role as a research

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instrument. My journal was an important part of my research, where I could write about my successes and frustrations, and compare these with the data that I collected on any given day.

However, none of my reading or coursework could prepare me for conducting research in villages transitioning out of more than 45 years of apartheid. I had not anticipated the micro-politics of being an American conducting research in villages where interactions with outsiders were associated with police activity or where previous ethnographies had been used to justify apartheid. I was accused of working for the U.S. Central Intelligence Agency and being an agent of the National Party, which originally articulated apartheid policy. Identifying and bonding with important gatekeepers, meeting with people on their own terms, and keeping every confidentiality helped me to create rapport over time. This mitigated potential challenges and helped me to develop the trust the population needed to accept me and my research.

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## Research in Action

### Comparative Case Study: Tshivhulani and Lukalo

Going back to my proposal, I had originally designed a comparative case study that would investigate the ROSCAs operating in two different Venda villages. At this stage, I still thought it was important to choose two different research sites, as the economic, social, and educational opportunities for those living in villages close to Thohoyandou or Sibasa were very different from the realities of those living in the more inaccessible, rural areas of the province. Where I broadened my initial proposal was in how I defined the ROSCA activities. I used the term *society* rather than ROSCA, and opened my research to all kinds of savings and credit associations that were operational in the villages.

My two case study sites were very different from each other. Tshivhulani was a village of about 700 households, close to the tarred road, about 5 km from Thohoyandou. Electricity was available to those who could afford it, and many households had water pipes in their yards. Those living in Tshivhulani had relatively easy access to the commercial and financial center in Thohoyandou. In contrast, Lukalo was a village of about 370 households, about 90 minutes, or 35 km, by dirt road from Thohoyandou. The village borders Kruger National Park, and was sometimes inaccessible during the rainy season, when the dirt roads would flood. There were no electricity or water services in the village, although there were boreholes where women collected water for daily use. Lukalo had few formal employment opportunities, and people living there would not enjoy easy access to the commercial and financial center in Thohoyandou. The village economy relied on remittances from people working and living in Johannesburg who sent back funds periodically to their families.

## Research

After participant observation of society parties and meetings, I began by conducting a census in both villages. I chose 50 households in each village through transect walks that I conducted with two graduate



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students from Univen who helped me with my language studies and translation throughout the duration of my research. This census listed household members, gender, age, education, employment status, and society membership. I also drew maps of every homestead I visited, noting the number and condition of dwellings and other important cultural features.

The census of 100 households, 50 from each village, showed that members in most households belonged to one of several different kinds of societies, and that women dominated these associations. I was surprised to learn that society membership rates were the same in both villages. Given my knowledge of the literature, it was not surprising that the census showed that women in Lukalo chose to join societies: They did not have easy access to formal financial institutions. Tshivhulani was more difficult to understand. There, many adults from the census were employed in the formal sector in Thohoyandou. These villagers had easy access to financial institutions and banking facilities, but women instead chose to save their money with societies. Women reported that they would go to the bank and make a withdrawal to deposit the money with a local society, losing interest income and perhaps security in the process.

Keeping with my original proposal, I attended what now seems like hundreds of society meetings and parties, taking fieldnotes on the people and the activities within the meetings. I went to every event where I was invited; these society events became my social life for months! I actively participated, helping to prepare refreshments, taking notes on contributions, and asking as many questions as I could.

## Interviews

I conducted more than 200 interviews over the course of my research, using many kinds of interviewing techniques (Bernard, 2017). I conducted open-ended interviews with society members. Open-ended interviews are more like conversations than interviews; the researcher usually starts with a grand tour question such as “tell me how you manage the contributions in this society.” The respondent generally controls the flow of topics in such an interview. Open-ended interviews are useful when the researcher does not know a lot about the topic, when she wants to solicit opinions or thick description from the respondent, or when the topic is particularly controversial. Open-ended interviews helped to clarify questions that had surfaced during participant observation.

I carried out semi-structured interviews with women who were and were not society members, and men whose wives were or were not members. A semi-structured interview contains a flexible mix of structured questions and topics that could be asked, tweaked, or deleted, depending on the expertise and knowledge of the respondent. There is no certain order or wording of questions, and the researcher can deviate from the original interview schedule as needed. Semi-structured interviews can be useful when the researcher not only wants to collect the same data from respondents for comparison but also wants the flexibility of an open-ended interview to follow up on the respondent’s expertise. These interviews helped me to understand how and why women joined the societies and provided insight into their operations.

I used free list interviews among women and men to build a cultural domain of gender. During a free list

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interview, the researcher asks the respondent to define a phenomenon using key word terms and takes note of the sequencing of terms for comparison. In this case, I would ask respondents what it meant to be a woman (and then a man) in Venda society today. This helped me to understand how members of the local population viewed gender relations and the role of men and women in society. It also gave insight into why women dominated the associations.

Throughout all of the above interviews, I used two different kinds of sampling techniques common to anthropology, namely, purposeful and theoretical sampling (Bernard, 2017). Through purposeful sampling, the researcher chooses respondents based on the expertise or knowledge that they can provide the study. I used purposeful sampling to identify key informants that had specialized knowledge on societies and their operations. I also used theoretical sampling. With this type of sampling, I aimed to interview a range of respondents with demographic or other characteristics similar to those in the village population, paying special attention to ensure that the sample included people from all walks of life. I used theoretical sampling to gather different opinions and perspectives from a wide range of respondents, both men and women, who were or who were not society members.

Toward the end of my research, I conducted a survey to collect systematic data on society membership for comparison, using the same households I had sampled from my earlier transect walk and census.

## Research Findings

I learned from my research that four kinds of societies existed, and that women joined them for different reasons. All of the societies were made up of exclusively women.

- There were societies that operated like ROSCAs with membership drawn from one village or among friends from different villages. Women in these societies used their allocations for household expenses.
- Burial societies helped with the costs of funerals, and members would only draw on funds upon death in the family. Membership in these societies was based on village, family, or church affiliations.
- In accumulating societies, members would save the same amount of money each month and together deposit it into a formal financial institution. Members would make withdrawals at the end of the year for the holiday season. Membership in these societies tended to come from co-workers.
- Finally, members in high-end societies bought high-priced goods (such as beds or a wardrobe cupboard) for each other rather than exchange cash. Membership in these high-end societies was drawn from the relatively wealthy across many villages. A member would request certain purchases from the society that would make up her withdrawal.

Women reported joining the societies as they felt that they could use the organizations to support their households. This was in line with the results of the free listing exercise that found that women and men felt that the primary responsibility or role of women in society was to support their households.

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These four kinds of societies operated on mechanisms of reciprocity and positive peer pressure that encouraged members to make payments each month. Women welcomed the positive peer pressure involved in this forced saving with societies. Women also used the associations for community building. Women reported that they excluded men from society membership because they felt that if men were members, they would try to control the associations.

## Back to the Villages

But there was something else going on that I had not yet pinpointed in my research. Women in Tshivhulani could use formal financial institutions to save their money to support their households. They would get interest by doing so. Many had formal employment and they had bank accounts. So why did some women actually take money out of the bank to put into a society? Was it just a matter of forced saving and community building? Or was something else at play?

I needed to carry out more research to clarify. I decided to deviate from my original proposal to conduct several focus groups to investigate this aspect further. I used purposeful and theoretical sampling in my focus groups in both villages, and developed a focus group questioning route that supported the cascading of conversation. Focus groups are a good choice for topics where the researcher wants to facilitate conversation among participants. Focus groups can help with recall and respondent analysis of topics under study (Tracy, 2013).

Focus groups took my interviewing to a more analytical level controlled by the respondents. Listening to the conversation, I pinpointed the unique finding that had been missing from my previous research! Women in the two villages, regardless of income level, used societies to control their income. If their money was invested in a society, husbands and others in the extended family could not make demands on the money as it was tied up. Women could not break the communal bonds of society obligations and could “hide” monetary contributions and dispersals from others as the rotational schedule was not necessarily public knowledge.

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## Lessons Learned

### Preserving Your Data

I went into my study knowing that I would use triangulation to analyze my data. For this, I planned to compare data from multiple informants, collected on multiple occasions, using multiple qualitative methods. I planned to take detailed fieldnotes and transcribe interviews, and triangulate these to draw insights and eventually findings.

After several days of participant observation in Tshivhulani, I turned to my fieldnotes to realize that I could not read several passages. I had been writing so fast, and my handwriting was so poor that I had inadvertently lost data. Lesson learned! After that, I typed my participant observation notes every evening. When I

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conducted interviews, I also transcribed or typed my notes that evening as well. Typing my notes while the observations or interviews were fresh in my mind was also a way to guarantee the quality of data that I collected, and that I would not forget nuances that are so important for the collection of qualitative data. Of course, I kept my original handwritten fieldnotes in the event that I needed to return to them in the future, and yes, they sit in boxes in my attic today. This process helped to preserve the data for later analysis, if needed.

## Interviewing

Interviews dominate qualitative data collection. Prior to my research, I had read about different kinds of interviews, including open-ended, semi-structured, structured, free list, and focus group interviews. I conducted a few practice interviews in Pittsburgh, and honed my skills conducting interviews with Univen colleagues.

Not until I had conducted different kinds of interviews did I come to appreciate how each differs, and how the researcher uses each kind of interview to collect different kinds of data. I also came to appreciate that different kinds of interviews are more or less appropriate with particular respondents or in particular cultural settings. I found that I was more comfortable with open-ended and semi-structured interviews than with a structured format. I like the flexibility to change and add questions to my interviews, and felt overwhelmingly constrained by a structured approach.

## Sequencing of Ethnographic Data Collection Methods

I do not think that one can appreciate the sequencing of data collection methods until you are faced with carrying out an extensive ethnography. As I collected data, I experienced how participant observation helped prepare me for interviews, so that I would ask more informed questions and understand the language and cultural cues around the topic. My survey was informed by months of previous research; I knew what questions needed to be asked and more importantly, how to ask them. I would not have been in a position to write such an informed survey prior to conducting extensive research.

Early analysis, as discussed below, was important in the sequencing of data collection methods and gaining insight on preliminary findings. In addition, having enough flexibility in my proposal to add focus groups to my design was crucial to my research and findings. All of these methods fed into each other, allowing me to conduct more detailed and focused research over time.

## Early and Constant Analysis

What I had not appreciated when I started my fieldwork was the importance of early and constant analysis. After my initial mistake in my fieldnotes above, I started writing short analytical pieces after I conducted research such as participant observation or interviews. These analytical pieces were helpful in organizing my thinking and pinpointing aspects that I needed to investigate further.

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After extensive participant observation, key informant, semi-structured, and free list interviews, I was in a position to start thinking about data analysis in earnest (Gibbs, 2008). I became very familiar with my fieldnotes and analytical pieces, reviewing the data for consistencies and inconsistencies. It may sound simple, but I started out by color coding my census tables in relation to my participant observation and interview notes using colored highlighters. I kept all of my documents in separate file folders on my computer for easy retrieval. For example, I had one file for each village, and separate files for each data collection method I used. As I reviewed the data, I started to think through the descriptive and analytical codes I would use to make sense of it.

At this stage of my research, I could no longer manage the coding through highlighters. I had more than a hundred semi-structured interviews, and just as many free lists. I had hundreds of pages of fieldnotes from the census, participant observation, and interviews. I was at the point where I had too much data to analyze via highlighters, note cards, and separate files saved on my computer. At that point, I used a computer program similar to NVivo to code the data further. This involved identifying major themes or categories in the data, and assigning these codes so that I could easily organize, retrieve, and examine it. As I developed analytical codes, I defined concepts and compared meanings and experiences, asking under what conditions something was likely or unlikely to occur.

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## Conclusion

I went into my research with a detailed proposal that aimed to collect data around the operations of savings and credit associations in two Venda villages in South Africa's Limpopo Province. This proposal used ethnographic methods to study what was largely seen as an economic phenomenon in the literature. Key to the success of my research was using multiple qualitative methods within a flexible design that allowed for change given the realities and possibilities once the research was underway.

The ethnographer needs to know how to use different qualitative methods, and which method to use for what purpose. We need to be able to think on our feet and change the direction of our research, sometimes as we are collecting data from a respondent. However, I found that to use ethnographic methods and collect emic data effectively, the qualitative researcher needs a certain set of soft skills that cannot be learned in a textbook. These skills help to build rapport, and might only come from practice. We need to be very good communicators who can empathize and facilitate conversation. We need to be able to read people, and be patient and understanding. We need to have good cross-cultural communication skills and not be obtrusive in other cultures. We need to make sure that our respondents feel comfortable and that they are open to talking to us. We need to be in a position to keep confidentiality and create trust that we will not misrepresent or misuse what respondents are telling us. This is all the more important in an environment emerging from conflict, or apartheid, as was the case of my research in South Africa.

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## Exercises and Discussion Questions

1. How can your research benefit from an emic approach?
  2. The researcher in this study changed her style of dress and diet to fit in with the research population. What do you think of this approach? How might you personally approach research where you want to be accepted into another culture very different from your own?
  3. This study was an 18-month ethnography, which gave the researcher time to develop rapport and gain an emic understanding. How might you approach the research differently if you only had 6 or 12 months to complete the study?
  4. The sequencing of methods was important in how the researcher approached this qualitative study. Review your research proposal. Do you have an appropriate sequencing of qualitative methods? Do your methods inform each other? How might sequencing improve your research design?
  5. Conduct a self-identity audit that summarizes your demographic markers, social attributes, and personal characteristics (Tracy, 2013). What potential concerns does your self-identity audit highlight about your research? How might you counteract these concerns?
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## Further Reading

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