Regular Article

"Will You Work with Me?": Visual Worksheets as Facilitators of Inclusive, Collaborative, and Empowering Interviews with Vulnerable Populations

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Abstract

Vulnerable populations are often excluded from research interviews, as they are considered too difficult to reach. If included, they often face barriers that obstruct active participation and collaboration among participants, such as low literacy levels, a lack of confidence, and mistrust. Based on a body of texts that deal with the inclusion of vulnerable participants, I have developed a methodology aimed at promoting substantive social impact on researched communities. I propose visually based worksheets as a tool to give voice to often silenced individuals, to contribute to social change and justice. In this article, I explore the possibilities of visual methods to facilitate interviews and encourage greater levels of participation. With the use of selected visual methods—image elicitation, drawings, diagrams, and card-based games incorporated into graphic worksheets—I demonstrate how to address low levels of participant cooperation and understanding of interview tasks. This article is based on extensive fieldwork in the form of interviews with people living in poverty in the Czech Republic. Through the example of five of the 17 worksheets I designed, I illustrate the motivations and thought processes that stand behind their creation. The worksheets are aimed at the inclusion of vulnerable populations and bringing their voices into the research while focusing on crucial topics such as housing history, debts and obligations, debt repayment, and financial distress.

Keywords

interviews, visual research methods, vulnerable populations, worksheets, empowering research, participatory research

Introduction—The Need for a More Inclusive Interview Format for Vulnerable Populations

The otherwise talkative, loud, and straightforward woman stayed silent during our interview, and I could not stop wondering why. What was the reason? Why did she not answer when I asked her a question to which, as I knew from previous fieldwork, she knew the answer (and had a lot to say). I was questioning her about her housing history. She told me little, even though I knew that she had moved often, primarily due to difficulties paying rent. She was living in a lodging house well known for its squalid living conditions, where people's rights are often violated. Throughout the interview, this situation repeated itself. When I asked her about her debts, for example, she could not remember. Later, during casual conversations within participatory observation, she told me that she had been in contact with three loan sharks to whom she owes or owed money and has at least seven debts outstanding towards the state and private companies. Nothing about this was mentioned during the research interview. (Field notes taken during observation in Jacqueline's household)

Soon after concluding the interview, I realized that the problems I had encountered were a result of the interview format. After much consideration, I set about devising a worksheet design to be used in interviews to facilitate the elicitation of answers.

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The purpose of this article is to illustrate the process of designing visual worksheets by rethinking and redesigning research practices along more inclusive, collaborative lines (Aldridge, 2014). The text will show the means of deconstructing the power relations between researchers and participants,[1] which can hinder open, critical discussions in a research setting (Darnhofer, 2018). The outcome of the work is a collection of visual worksheets based on image/photo elicitation, drawing, diagrams, and card-based games. I present five selected worksheets (from a total of 17) on various topics—housing history, financial distress, debts and their repayment—and analyze the design process. The main role of the worksheets is to enable the research process to ethically include vulnerable and hard-to-reach populations. To demonstrate my use of the worksheets during interviews, I use interview transcript excerpts from the first set of interviews with participants—15 Romani women, the names of whom have been anonymized and replaced by common names such as Victoria, Jacqueline, Martha, Daisy, Danielle, Joanna, Amber, Lola, Deborah, Evelyn, Linda, Chloe, Sarah, Tamara, and Alyssa.

In my research, I strive to employ an inclusive approach, a tendency traceable in various fields of research such as healthcare (Alexander et al., 2018; Nordentoft & Kappel, 2011; Walker & Read, 2011) and nursing (Moore & Miller, 1999). Feminist communitarian research utilizes a framework in which a researcher builds collaborative, reciprocal, trusting, and friendly relations with those studied (Denzin, 1997). Steel (2004) devotes his text to involving marginalized and vulnerable people in social care research. I draw upon research on low-income populations (Pacheco-Vega & Parizeau, 2018) and other excluded groups, including ethnic minority populations (Ellard-Gray et al., 2015). The role of this text is to continue in this tradition and develop new ways of using a socially and ethically informed methodology in the context of vulnerable populations. The aim is to give voice to silenced individuals and contribute to social change and justice.

The outcome—the design of a more inclusive interview format—will be used in my research, an ethnographic analysis of the "Fight against the Poverty Industry" topic in the Czech Republic which includes dispossession, financialization,[2] and commodification of people's debts and housing. I explore the slow response and change of the state's social welfare policy towards socially disadvantaged people, workfare, prisonfare, and debtfare policy, the aim of which is to punish the poor (Soederberg, 2014; Wacquant, 2009, 2010).

The remainder of the article is arranged as follows. The next section includes a discussion of the cultural specificities of the participants. I then briefly elaborate the benefits of visual methods in research with vulnerable populations and the reasons I selected these as my main methodology. The main body of the article employs theory, fieldwork data, and the selected methodology, and presents the worksheet design I used in my interviews. I follow by discussing the future application of worksheet elicitation. To conclude, I posit some recommendations for the further use of worksheets.

Cultural Specificities of the Selected Participants—Romani Women

This article is based on field data from my participatory observation and interviews with (predominantly) Romani women at risk of poverty. I have been working in this field since late 2017, when I started conducting interviews for research purposes with Romani women, women with low incomes, and Romani families. Since the fall of 2019, I have undertaken fieldwork based on involved observations of families living in one particular Romani settlement. In addition, in the spring of 2020, while volunteering during the Covid-19 pandemic, I conducted observations in a shelter for homeless people. Throughout this period, I mainly focused on the cultural specificities and social realities of Romani women, and I was seeking a methodology that would be the most suitable and beneficial for conducting research on the social context and challenging conditions of this marginalized group.

The Romani minority are the largest ethnic minority in Czechia. They are amongst the people most at risk of poverty, often living in socially excluded areas. They usually attend ethnically segregated schools and experience exclusion and discrimination on the labor market. Due to this fact, they are often unemployed, occasionally working in the public sector or undertaking seasonal jobs, which often leaves them dependent on the state welfare (Čanigová & Souralová, 2022). Romani women face oppression in several areas, including gender, ethnicity, education, employment, participation in the paid labor market, housing conditions, class, and socioeconomic situation. Many or all of these areas are reflected in the daily reality of these women and they are intersectionally interrelated (Čanigová & Souralová, 2022).

In the following paragraphs, I outline some of the most important factors that inspired me to employ worksheets as a suitable means for communicating with and learning about these women.

Failure of Traditional Interview Techniques

In my research, I have observed that although participants were deeply affected by poverty, the conversations about their everyday reality and its connection to poverty were not fruitful. I have repeatedly found this concept too abstract to be discussed. This has made it impossible to examine how marginalized populations negotiate socio-political challenges such as poverty and social discrimination, and exercise agency to co-create meaningful solutions/initiatives within the limited scope of structural and cultural resources. I have since realized that if I want, like Dutta (2019), to explore these areas, I need to bring something different to the interview process which would enable my participants to open up and speak about their situation, problems, struggles, hopes, and visions in the context of poverty and material deprivation. In addition to the individual level, I seek to understand and address cultural and contextual gaps occurring at the margins among muted underserved populations (Dutta, 2019).

Low Literacy and Language Skills

The usual interviewing method has not, in my case, proven an effective tool for obtaining data. During my fieldwork, when communicating with people living in poverty, I have faced multiple misunderstandings. I have dealt with issues coming from illiteracy or low literacy among participants, as some marginalized groups do not have the reading or language skills (Steel, 2004) necessary to communicate complex topics. Due to the socio-economic situation of my participants, they often finish education too early, which has an impact on their language skills. For some of them, the language used in the interview is their second language. Therefore, by overlooking the issues of specialized language, there is a great danger of tokenization when employing non-specialist language. It is therefore essential that information is communicated in a way that participants can understand (Steel, 2004).

Lack of Confidence and Trust

Another barrier present in the fieldwork with Romani women, which was also described by Dutta (2019), is the connection between persistent material deprivation, politico-economic, and socio-economic marginalization and stigmatization, lack of confidence and trust to communicate with an unknown person. The lack of trust may stem from the historical mistreatment of ethnic minorities and other groups which is linked to their potential concern of being pathologized in research (Ellard-Gray et al., 2015). Such barriers "tend to reduce community participation in less-researched undeserved contexts" (Dutta, 2019, p. 2).

Lack of Time and Skills

My motivation to use worksheets with drawings created by graphic designers was sparked by my previous experience interviewing Romani mothers, which was characterized by a general lack of time. Creating on-the-spot drawings takes time (Margolis & Zunjarwad, 2011). The participants I have worked with in the past tended to bring along their children. I suspect that if the participants were asked to draw it would slow down the whole interview session or the children would end up drawing instead of the participant. In addition, the experience of drawing is linked with free time, which is often missing from the lives of marginalized people. It could elicit painful and sometimes unexpected feelings (Morgan et al., 2009). This outcome has been noted by who Guillemin (2004) described a situation in which a participant feels unable to draw or to visualize an image at all due to power relations.

Arriving at a Methodology—the Benefits and Limitations of Visual Methods for Social Impact

This section draws from my own field observations and the texts of authors that use visual methods in order to achieve higher inclusion of participants. The main benefits I identified include reduction of interviewer bias, interview stimuli, better reachability, and empowerment. The employment of visual methods is also linked with certain limitations, such as ethical concerns and an overemphasis on the use of visual material.

Like Pink (2003), I believe that using visual methods in research interviews can result in a more reflexive, collaborative, and ethical approach, revealing the relationship between content and social context. The use of visuals helps to enhance participants' attention and reflection, while reducing interviewer bias. Visual methods may be used when traditional methods prove inadequate, creating a point of departure for dialogue at multi-method research design (Leavy, 2015) and interview stimuli (Buckley & Waring, 2013; Crilly et al., 2006; Rowley et al., 2012) to trigger more projective deeper feelings and opinions (Lapenta, 2011), or to include participants who do not share a common language through the use of non-linguistic stimuli (Fincher & Tenenberg, 2005, p. 89). Visuals work as an alternative to the language through which participants epitomize their group experience (Ayala & Koch, 2019). The typical interview format provides participants with limited time for concentration, recalling events, and forming opinions. Visuals distract from this discomfort, help facilitate a discussion, often overcoming negative feelings such as shame (Walker & Read, 2011).

Visuals can help researchers to access hard-to-reach vulnerable populations in a non-exploitative way, and to inspire the participation of skeptical participants. Such work can also reach a wider population, facilitating understanding/interpretation, as well as action/praxis in relation to certain social issues (O'Neill et al., 2002, p. 70). Visual methods are used to empower vulnerable populations, often by employing photographs to "voice" the needs of participants (Margolis & Zunjarwad, 2011). For example, image elicitation has previously been used successfully in research focused on topics such as ethnic identification, communal farming, transformation of the urban environment, gentrification, memories, and children's experience of place (Lapenta, 2011).

There are limitations to visual methods because visual data bring an increased awareness of the issues of ethics related to data use (Kesby, 2000). This problem occurs predominantly with the use of photographs, which can breach anonymity and therefore raise rightful concerns with participants who may feel at risk of being exposed or endangered (Darnhofer, 2018; Pauwels, 2010). Pauwels (2010, p. 547) warns against overemphasizing the iconic and indexical aspects of camera images at the expense of developing a visual language and a methodology to produce and process visual data. The successful use of visual material in research/during interviews relies heavily on the researcher's level of involvement with the participants. However, Kesby (2000) warns that while an increase in participation might radically alter the politics of fieldwork, it does not dissolve all power relations between the researcher and the subject.

Worksheet Design

Rather than choosing just one method for my research, I have decided to use the advantages and benefits of various methods

and I designed a new experimental form of mixed-method research interview. By combining these innovative methods, I strive to improve the fieldwork, while adapting to and respecting the specific requirements of my participants, who are now elevated to the role of co-researchers (Aldridge, 2014).

However, the complete list of visual methods is long and complex, including methods such as painting, cartoon drawing, graphic novels, collage, sculpture, ceramics, installations, knitting, quilting, doll making, 3D art, mixed-media art (Leavy, 2015) photovoice (Leavy, 2015; Holm, 2008), videos, films (Holm, 2008; Lapenta, 2011; Margolis & Zunjarwad, 2011), conceptual maps, matrices, tables, charts (Buckley & Waring, 2013), and others. I decided to employ only with a few selected visual methods which are suitable for the examined group of participants, such as image/photo elicitation, drawing, diagrams, and card-based games. In the following paragraphs, I will describe the selection procedure I employed when selecting these particular methods for my research.

Even though I conduct interviews with groups of people with very different experiences, such as people from ethnic minorities, homeless people, people living in poverty, migrants, and refugees, the discussion questions for all of the groups are similar. To be able to analyze and compare the results, I need to have a coherent interview structure that is similar for each participant. However, it is inevitable that the interviews differ as it is the task of the participants to lead them and decide what information they want to share. I have decided to work with researcher-produced images created solely for the purposes of my study (Lapenta, 2011, Margolis and Zunjarwad, 2011). I use worksheets with pre-designed drawn images as I expect it to be easier for the participants to identify with less concrete and specific images. The same "universal" set is used for every participant, but the final format naturally depends on the participant's experiences. If they are without a home, for example, I will not ask them about their actual housing, and specifically exclude those worksheets as necessary. If the participants have no debts, I will exclude the worksheets devoted to debts—suitable worksheets are thus selected during the interview.

My aim is to discuss the same or similar topics with each participant without creating too much tension. I have consulted the form and content of the visual worksheets with a graphic designer. She created a set of simplified images depicting topics such as housing, debt, lack of money, and social welfare. Their function is to be personalized or completed by the participants. In total, there are 17 worksheets, but due to the limited scope of this work, I will only discuss five selected worksheets in more detail. The final research product is to be co-produced by the researcher and the participants (Lapenta, 2011); together we transform them from abstract images into concrete results that are connected to their lives and social reality. The images serve as a line or path, leading us through
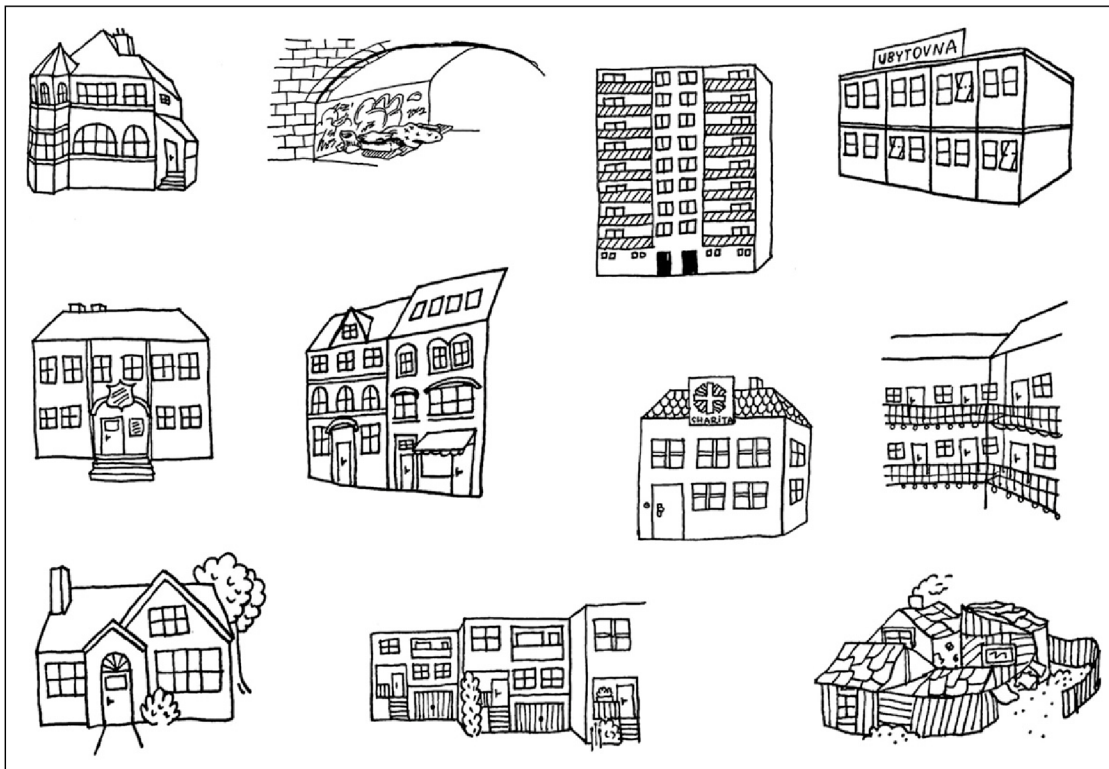

Figure 1. Worksheet 1 Housing History.

the interview and facilitating discussion on different topics. It is important to add that I am aware, similarly to Holm (2008), that the presented images constitute a reflection of how the participants see or want to see themselves and their position. They are a representation of co-constructed understanding, rather than a reproduction of truth and reality.

At the beginning of this article, I refer to my experience during an interview where I had failed to ask about the participant's housing situation. Let me now demonstrate how I can overcome that obstacle by using a reflexive visual worksheet (Figure 1) focused on personal housing history. Instead of asking: "Where have you lived in your life and in what types of housing?" I would ask: "With which types of housing shown in the worksheet do you have experience?"

Worksheet 1: Housing History

However, while designing this worksheet, I drew upon my field observations and included various forms of housing typical for the city in which the research is conducted. By presenting the participants with different types of housing, it helps them to recall the housing situations they have experienced, but also remind them of others that exist. Participants can choose from villas, homelessness, blocks of flats, lodging houses (in the Czech language "ubytovna"), Salvation Army housing, apartment buildings, charity shelter/asylum housing, balcony access houses, family homes, terraced houses, and settlements. After listing the types of housing, we move to their current arrangement. We move together through their housing history, which usually involves many types of housing as participants tend to move very often. I ask questions related to their current social reality, how they found their current accommodation, how long it took, etc. The images work as concrete and explicit reference points. They help participants to lead an inquiry, making full use of their expertise (Collier & Collier, 1986, p. 105). The findings might include detailed description of experiences connected with strong emotions, often about their worst experiences with housing. When I asked the question, "Which type of housing do you like the most and which one can you not relate to at all and why?" the majority of participants opened up about their negative experiences when living in lodging houses, like Chloe:

> "Chloe: They limit our hot water, also tidiness and good food, you can't have it here like in a normal apartment, where you have your space, it is clean, tidy… Like that, but about cleanliness, you don't have it here, you all live here together and have no private space… There's a lot of rooms, I don't know how many, maybe 20… But the whole house, everywhere it's a lot like that. There can be about 40, 50 apartments… in the hallway there are about 18, 20. And we all have to share a kitchen and a bathroom and it's really hard. And then there are kids, there is no privacy… There is only one toilet on each floor… It's terrible. And the kids have to use it too, that's it. That is the trouble with children that when I

want to bathe them or something, either there is no time or space or hot water… Often, when I want to bathe, there is no water, I have to wait… Even in the winter… The landlord does not do anything about it. So that's how it goes here… And I always have to heat water for the kids and bath them in my own plastic tub, that's how it goes… So when a lot of people take a shower, water just runs out… You can't sleep here… There's no privacy… You can just hear everything, there is an echo, everything can be heard. Even when my door is closed, I just hear everything like this… They even spit in your pot with food… or they take your food… Well, they are such people that when they are hungry or so, they take meat from the pot…"[3]

I assume that in general people enjoy showing and talking about pictures or drawings (Collier & Collier, 1986; Margolis & Zunjarwad, 2011). This simple exercise is inspired by game-based methods in which participants comment on given types of housing. I seek to understand what living conditions they consider realistic or unrealistic, what is within their reach, what is not and why. Images of housing serve as a scale for measuring poverty, social position, and the social class of the participants.

Some participants chose to discuss the more expensive types of housing, that is, villas and family houses, which I have purposely included and with which the participants usually do not have direct experience due to financial reasons. My intention was to find out whether they see themselves living in better conditions in the future, as these types of housing are usually associated with wealthier people from higher social classes. Even though I understand that a scenario involving such mobility is less than likely, my aim is to give the participants a chance to visualize their life without the persistent and unequal social conditions.

In practice, the inclusion of these two types of housing prompted the uncovering of unexpected information. For example, when asked about her housing history, Evelyn answered that in the not very distant past she was living in decent conditions in a family house, even though she presently lives in one of the worst lodging houses in the city. I believe that it was the picture of a family house that helped her to remember this experience.

> Evelyn: "Because Dad decided he wanted to do it for us so that we wouldn't live in a lodging house… So he bought a family house so that we could have a good life in that town. But otherwise we didn't want it, we couldn't cope with it, we lived there for a year and a half… Because we're used to living in a bigger city… Only now we all regret it… My parents don't regret it, because they have a council apartment, right. But we regret it…"[4]

Worksheet 2: Debts

The second worksheet is also primarily based on the image elicitation method with the option to include the drawing method. Its aim is to provide a clear perspective regarding the

participant's debt situation. My fieldwork has revealed that people from among vulnerable groups tend to accumulate various types of debts—banks, TV network providers, health insurance companies, energy providers, property owners, city council bin collection, private companies or individuals claiming outstanding loans, city transport department penalizing "black riders,"[5] and mobile phone providers. All these types of debt are visually illustrated in the worksheet in the same order from top left to bottom right (Figure 2).

The opening passage of this work recalls an interview with the participant Jacqueline, describing my failure to ask her about her debt situation—the participant told me that she could not remember. But later during field observations, she opened up and showed me the documents revealing that she had at least seven[6] debts with both state and private companies. This information was confirmed once again during our interview when interacting with worksheets. We discussed every image, one by one, and I asked her about the details of each type of debt. At the end of the interview, I asked the participant if she could think of any other types of debts in order to find out more about her particular experience and situation. I believe that it was the employment of the worksheet in the interview session that facilitated cooperation and motivated Jacqueline to speak freely. It provided her with a concrete stimulus and helped her to recall the existence of different types of debts, which is important mainly because of the fact that when the amount owed is too high and beyond repayable, participants often tend to repress and forget their debts.

The aim of this worksheet is not to propose the answers I expect to get, but to motivate participants to think about their social reality—to pay attention to local voices and issues (Pink, 2003). Therefore, the worksheet also includes an empty space to be filled out by the participant in order to elicit and address other types of debts that have not been mentioned.

Interviewer: So do you have any debts?

Jacqueline: Debt for what?

I: Do you have a debt with a bank, for television, with a health insurance company, for gas.

J: I do. No, not for gas.

I: For electricity.

J: I do.

I: So also for television?

J: Yes.

I: And with a bank?

J: Yes.

I: For trash cans?

J: Yes.

I: And for some Home Credit[7] or something?

J: No.

I: For the tram?

J: Yes.

I: For housing?

J: Yes.

I: For rent, yeah… And for a cell phone?

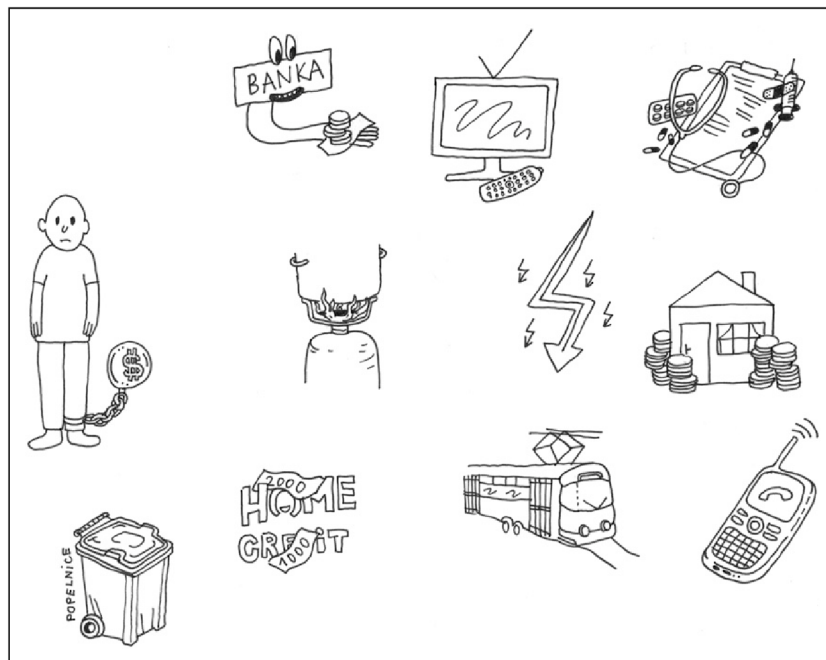J: Well, I do, they can't give me the… what is it called… flat rate.

Figure 2. Worksheet 2 Debts.

I: Because you owe for a cell phone, right… And do you have a distraint on something? These are all distraints, right, these debts?

J: (silent confirmation)

I: Is it possible to owe money for anything else? Do you owe anything else? Or is that all?

J: So there is also the insurance company.

I: Do you mean health insurance?

J: Yes.

The employment of the worksheet No. 2 inspired direct answers from the participants as it visually captures the most common debt situations—using a list of different concrete types of debts has therefore proven crucial in eliciting answers from the participants. In addition, the use of graphic images seems to have relaxed the uncomfortable feelings of guilt or shame for being indebted. On the other hand, visuals in this case attract attention and trigger the participants' memories (Dutta, 2019), serving as a reminder of the often unpleasant things in their life.

Worksheet 3: Debt Repayment

Worksheet No. 3 explores and illustrates the full potential of the drawing method. This method can assist in eliciting narratives and serves as an appropriate tool for addressing sensitive topics and vulnerable populations (Morgan et al., 2009), offering more possibilities for a participant's self-expression (Ayala & Koch, 2019). Drawing is a visual record of a person's understanding of their condition in a specific context. Therefore, drawings can be used as a useful means of representation which enhances the understanding of how people see their world (Guillemin, 2004, p.275). I employed this method to discover the possible means of repaying the participants' debts. In the middle of the worksheet is a ball that represents the full amount of debt. The participant, either alone or together with the interviewer, writes down and draws the amount and character of their debts/liens. In the next step, the work is directed towards "cutting the debt off." The participant is asked to erase or cross out those debts they think they will be able to pay back at some point, and mark the ones that will prove difficult to repay. We split the ball into pieces and under the word "ano" (Czech for "yes") we write the ones that are repayable; under "ne" (Czech for "no") we write the ones that are difficult to repay (Figure 3).

In this worksheet, I aim to actively include the participants by proposing activities that engage and inspire discussion. Through the act of drawing, the participants share a significantly larger amount of information than usual (Ayala & Koch, 2019), which implies that drawing provides them with the agency to decide on their own what is important to them. Even though the interactive approach in this worksheet coincides with erasing some of the information from the worksheet, I perceive this as an important part of the interview process. Although it might have been beneficial to store the materials for later use, I treat the information in the worksheets as something that belongs to the participants. The participants are
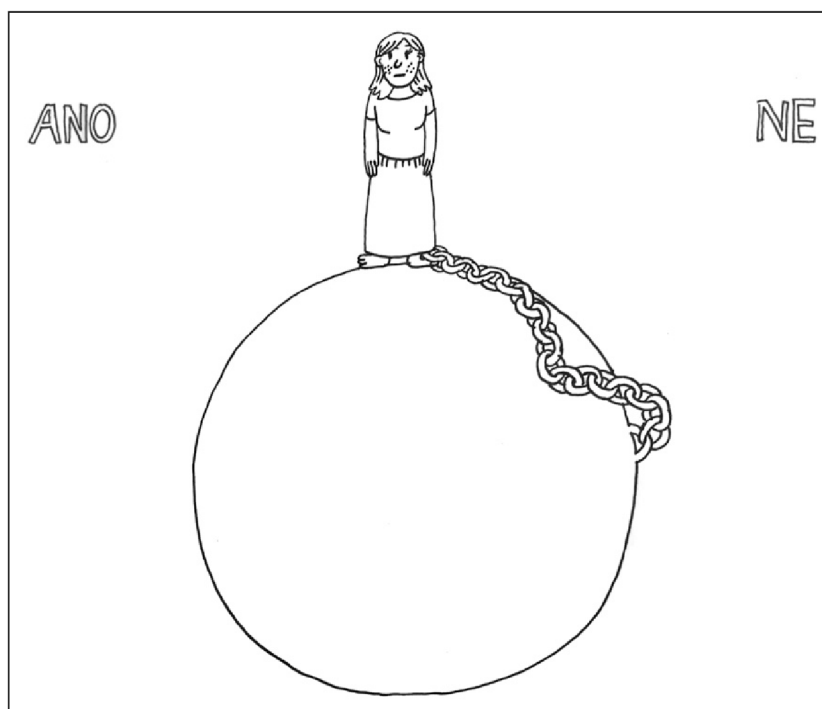

Figure 3. Worksheet 3 Debt repayment.

to claim ownership over any materials produced in the research, the role of which is to transform the everyday lives of the oppressed (Denzin, 1997). My main source of data are recordings conducted during the interviews and my extensive fieldnotes; therefore, I do not hesitate to offer the worksheets to the participants if they want to keep them. In addition, worksheets tend to improve communication in cases where children are present, as they can use them as coloring sheets and keep themselves busy. As a result, the mothers have more time and space to focus on the interview. Collier and Collier (1986) consider participants to be "assistants" in discovering the answers to questions asked about visual material; in my case, after a reflexive turn, I am the assistant of my participants. I motivate them to co-explore the possibilities for repaying their debts, to explore the effects of debt on their everyday reality and find out more about their chances to enter into the insolvency process—a mechanism provided by the state that allows debtors to erase their debts through partial repayment under strict conditions. The aim of the interview is to explore participants' prospect of debt repayment and, just as in the case of Jacqueline, it helps revealing further information and assessing their accuracy:

Interviewer: And when you live like this, do you deal with the distraints[8]? Do you think about it often or not?

Jacqueline: I think so, but I don't deal with them. I can't do it… Everyone in the family has them.

I: So you grew up in an environment where it's normal… Now I'm going to ask you if you think that your distraints are repayable. Which of these do you think you'll repay and which do you think you won't pay?

J: Well, for example, the trash. I have only a little debt there. Ten thousand.[9]

I: Right, so I'll write it down like this. Ten thousand. And what about the tram? Do you think that you will repay it or not?

J: No, not the tram. That's too much…. This is a distraint, it's no longer possible.

I: And you think that if you have a distraint, it's no longer repayable for you, right… And for a cell phone?

J: Well, I have a distraint for that too, already.

I: And have you thought, for example, that you would settle the repayment schedule or the insolvency?

J: Yes.

I: And have you tried telling someone? Some organization or that with "Fara"[10]?

J: Yes. "Fara."

I: But you haven't solved it yet, have you? Would you like to solve it? Or do you not have time to deal with it now?

J: Yeah… Well, I'd like to deal with it.

I: And do you think you'll repay the rent?

J: Yes.

I: And how much do you owe there? There you owe six thousand, right… You will probably repay that. And for electricity?

J: Eight thousand, 1500. That's how much? 2300, I'll repay that.

I: And for the health insurance company, how much do you owe?

J: About a hundred thousand… I will not repay that.

I: And do you have a repayment calendar, or…

P: I don't.

T: And what about the TV? Do you think you will repay that?

P: Television, that's three hundred crowns.

T: And do you have any debt with the bank?

P: I don't have a debt, but they won't give me a loan, for example, because I have distraints.

I believe that interviews should be reciprocal; visuals should not be solely aimed at the "extraction of information" from participants. Therefore, after the enumeration of owed amounts, both the interviewer and the participant can focus on the analysis of how much money the participant needs and what he/she can do to obtain that amount. A non-academic goal of visual interview is it´s use as a tool of social intervention and the empowerment of marginalized people through fieldwork (Pink, 2006).

I have created two versions of the worksheet, one depicting a woman and the other one a man, in order to ensure that the participants can relate to the images and be motivated to speak. I had considered introducing a non-gendered character for the sake of simplification, which Dutta (2019) used to maximize the universality of imagery, but I was worried that asexual figures might be too reminiscent of the more neutral male bodies, suggesting a world where only men exist. In my work, I would like to avoid male bias, so as not to include only participants that identify as men. Similarly, to feminist anthropology scholars, I believe that it is important to provide space for women as an equally important subject of research (Ardener, 1985).

Worksheet 4: Financial Distress

Worksheet No. 4 is devoted to the financial situation of participants, more precisely, their financial distress. My intention is to find out more about their poverty and economic status. In past interviews, I had discovered that "poverty" is too abstract a term for people who are most affected by it. Instead of asking "How poor are you?" it is better to try to find the answer through their cash flow. One could ask about the source of their income and who contributes to it, their expenses, how much money they lack monthly, and how it affects the rest of their household (Figure 4).

The left side of the worksheet No. 4 features a purse of money which symbolizes the total income. This picture was included in order to discuss the approximate size and sources of the participant's income. In the next step of the interview, we split the purse into pieces and talk about expenses. The participants can choose from several suggested options—rent, food, health, clothing, education, debts, and others. These general areas
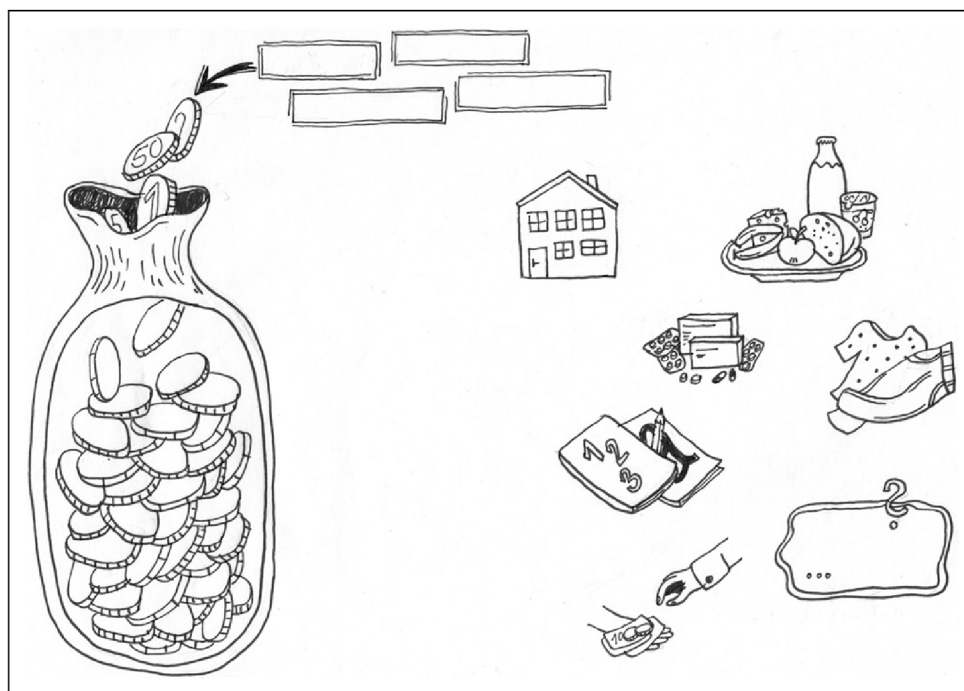
Figure 4. Worksheet 4 Financial distress.

provide a useful bridge based on the actual social reality of the participants (Dutta, 2019). They serve more as tools than precise questions, and each selection is followed by a request for specification. The resulting outcome is a deeper understanding of participants' financial situation and level of poverty.

In this worksheet, I work with diagrams in the form of text boxes, in which participants write the names of people who bring money to the household (and, if possible, the specific amounts) and then they connect these people with the expenses. I can help the participants if they do not feel confident writing or drawing themselves, for example, I can draw according to their instructions. When being asked to provide instructions, the participants are given more agency and this act temporarily disrupts the privilege imbalance. This exercise helps to personalize the sources of income and find out who handles money in the household and why. Diagrams enable the visualization of relations between participants, their income and expenses, while revealing hidden connections and relations between household members and the cash flow. Therefore, they help to represent relationships that other visual means struggle to depict and clarify vaguely understood concepts (Crilly et al., 2006).

The employment of this worksheet in an interview usually resulted in a long discussion about the specific amounts of money that are needed by the family. Participants indicated how much money they need for each specific area and how much money they actually get and from which source—a family member or an institution. Either I or the participant note the information in the worksheet, which enables both of us to see the amounts with which they operate monthly, as well as how much money they lack in specific areas. Once we have noted down the final amounts, we can discuss the options of saving or obtaining money.

Diagrams are often employed in order to overcome participants' sensitivity. People usually do not talk about their financial situation with strangers, even if the strangers are researchers. Diagrams can help to pursue and discuss sensitive issues with a greater ease (Kesby, 2000). They allow to explore more abstract, less tangible questions and topics, but at the same time they allow participants to be more explicit when dealing with visual illustrations representing a concrete view of a situation (Crilly et al., 2006).

Worksheet 5: Card-Based Game "Choose a Figure"

The last method I employ in the interviews is a card-based game. I usually introduce games towards the end of interview sessions as they can assist in reviewing the covered topics and elicit comments that have been overlooked earlier in the interview (Rowley et al., 2012). In worksheet No. 5, I use a card-based game method and introduce cards that represent figures or people that the participants might know from their everyday lives. The cards are cut into reversible pieces (Figure 5).

The cards depict a judge (*soudce/soudkyně*), a politician (*politik/politička*), a debt collector (*exekutor/exekutorka*), a property owner (*pronajímatel/pronajímatelka*), a doctor (*doktor/doktorka*), a social worker (*sociální pracovník/pracovnice*), a teacher (*učitel/učitelka*), a homemaker (*žena v*
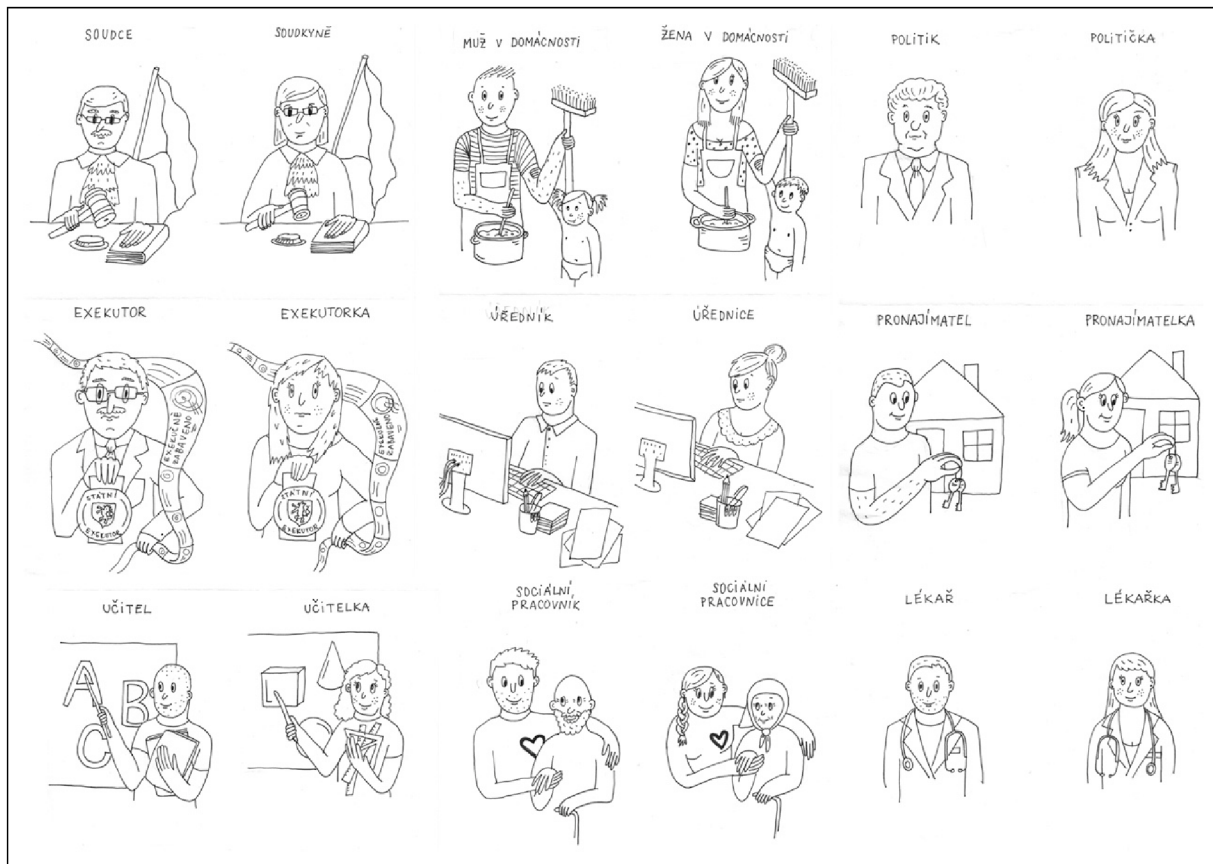
Figure 5. Worksheet 5 Card-based game "Choose a figure."

domácnosti/muž v domácnosti), and an office worker (*úředník/úřednice*). In the Czech language, the names of individual jobs differ according to the gender of the worker. To achieve greater gender equality, I have decided to use both the female and male language versions of every job. The cards are used to elicit discussion—participants are asked to choose one card and describe the depicted type of worker, how often they meet them and whether they have a positive, negative, or neutral experience with them. This worksheet is inspired by Dutta (2019) who successfully used cards in his research, employing them as an introductory activity in interviews. The participants reacted to them and then proposed more topics/cards that are specifically connected to their local issues or modified the actual ones (Dutta, 2019).

Inspired by methods used in market research, I designed a card game method tailored to the needs of my participants. The advantage of this method is that the cards focus on the terminology of the participants rather than that of the researcher. This allows the participants to construct meaningful internal categories in order to reflect their understanding of distinctions in the world and their mutual relationships (Fincher & Tenenberg, 2005). The purpose of the activity is to gradually discuss all the characters. The characters represent various

institutions, allowing the interviewer to discover where the participants position themselves in connection to the discussed institutions. Similarly, Rowley et al. (2012) describe cards as a visual cue that helps to initiate responses to posed questions, summarize participants' own understanding of concepts or elicit their own definitions. By using these methods in my interviews, I aim to find out about the social isolation caused by the participants' financial deprivation.

In my case, the inclusion of the card-based method towards the end of an interview session proved useful as I was able to repeat previous questions in a different way. Subsequently, I discovered more details or even completely new information. Although this activity reminded participants more of a game than a serious interview, they felt they could speak more openly. For example, after seeing the picture depicting a judge, Daisy revealed the information that she had been in prison—a sensitive piece of information that had not been discussed in the interview before but which significantly affected her housing situation. I would like to note that the participant responded negatively when asked if the judge was a woman but when asked if the judge was a man, the answer was positive. This observation suggests that gender sensitivity plays an important role during the interviews.

The cards contain words or images representing concepts or terms that are central to the topics of the interview (Rowley et al., 2012), while creating links between these topics and concepts (Boyle & Jackson, 2009). Card sorting allows participants to explain their decisions and actions while employing stream-of-consciousness thinking during the card labelling and sorting exercises (Conrad et al., 2019).

Future Application of Worksheet Elicitation and Limitations

Future Application of Worksheets

Worksheets allow participants to actively participate in data collection and the creation of texts, thereby becoming co-authors rather than passive informants. This article has illustrated the employment of worksheets within innovative ethnographic methods dealing with the construction of meaning; they challenge fieldwork adjustment with nonconventional materials (Ayala & Koch, 2019) and employ the empowering tools that could be used during social work, for example when determining the financial strategies of participants.

They are an example of a mixed-method approach that is not limited to a single context; worksheets are useful for researching other marginalized groups experiencing obstacles during interviews. I believe that visual worksheets could be used in various types of research as they can play an important role in creating a common dialogue and discursive convenience (Dutta, 2019). They enhance the variability of visual methods which contribute to the improved individualization and inclusiveness of interviews.

I hope that worksheets inspire other researchers to find ways to be more creative when facing obstacles during interviews with vulnerable populations. Nowadays, visuals have a strong potential, as they incorporate a sense of communication, understanding, and interpreting the image within its larger social context. Worksheets are a vital part of participatory forms of visual research that enable the field to employ more active methods and open up new avenues of research which often are more valid and of a higher ethical standard (Pauwels, 2010).

It is necessary to include the voices of the underrepresented and make them visible in academia. It is thus crucial to change our methodologies and make them more inclusive for people, to discover ways to help them make themselves heard. It is important to let people speak for themselves, free from academic bias. I believe that it is time to stop overlooking or excluding vulnerable populations and their views from research, simply because their participation is harder to secure. We must use our privileged position and try to closely collaborate and include research participants at all stages of research design and production. Research needs to be about them, for them and with them (Aldridge, 2014, p. 125).

Limitations of Worksheets

After concluding 15 interviews, I found that every participant had interacted with the worksheets, which proved highly effective in directing the conversation. In the case of two participants, the use of worksheets was limited due to their old age and untreated problems with sight. Therefore, we can assume that worksheets might not be necessarily effective with visually impaired populations, whose numbers might be rather high due to the financial unaffordability of medical procedures and related expenses.

I experienced that the worksheets were mechanism for minimizing and overcoming barriers I mentioned earlier. I can say that participants were glad that they participated and would be willing to participate again (Alexander et al., 2018).

Recommendation for Worksheet Development with Respect to Cultural Considerations

Instead of focusing on general concluding thoughts, I would like to provide the readers with several recommendations that proved to be effective in my fieldwork. I believe that they could work in any given research setting, in different cultural contexts and can be easily employed by other scholars.

Pre-research of cultural specificities. Prior to creating a set of worksheets, I recommend conducting preliminary research on the social realities and circumstances of the participants. The research should include the study of the usual environment/buildings/services/objects used by the participants and then captured in their actual shape and form in the worksheets. This allows participants easier identification with the worksheets.

Discussions about sensitive topics. Graphic images help to distract participants from discomfort while talking about unpleasant experiences or failures and at the same time they help them to remember forgotten information.

Empowerment and sketching solutions. Visualization of future steps with the help of worksheets results in the feeling of empowerment while motivating participants to search for solutions to problematic situations. Rather than conducting a simple elicitation of problems, it is favorable if the researcher can assist the participants in finding solutions to these problems, for example, considering mechanisms used in social work, law firms or NGOs that could work for the participants. This point should be considered in relation to point No. 1.

Repetition of questions. Repeating and re-wording questions during interviews and while using different worksheets proved to be highly effective. It is useful to address the same issue several times and ask similar questions with an aid of different

worksheets—the interviews revealed that sometimes the participants did not understand the question for the first time but they did not mention this during the interview.

Gender sensitivity. In some cases, I have created two versions of the same worksheet, one showing a woman and the other one a man, to ensure that participants can relate to the images. I had considered introducing a non-gendered character, but I was worried that the asexual figures might be too reminiscent of the more neutral male bodies, suggesting a world where only men exist. The design should therefore always reflect the context and character of the participants—for example, if researching transgender or non-binary people, the choice of images should correspond with the characteristics of people involved in the research.

Importance of participants' own terminology. It is important to motivate the participants to speak and therefore it is suitable to employ their own understanding and communication tools. I propose using visual game-based methods which are reminiscent of a playful exercise rather than serious interview. Participants are more relaxed and open to speak and they tend to reveal interesting facts or experiences.

Checking positionality and reflexivity during interviews. When using worksheets, it is always important to reflect upon the most pressing issues and ensure that vulnerable participants are in a safe position. To ensure that target populations and their well-being and livelihoods are protected, it is crucial to recognize the importance of stopping the interview process if necessary.

Author Note

All images (Figures 1–5) were created by the graphic designer Zdena Giacintová for the purposes of this research project.

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Notes

1. The term "participant" (rather than "informant" or "respondent") is significant and signals a particular epistemology: participants (often peasant/poor/marginalized people) are regarded as "knowers" and their knowledge and experiences are valorized (Kesby, 2000, p. 424).
2. Financialization turns debts and housing into attractive commodities for trading; people's lives are considered less important than financial profit (Soederberg, 2014).
3. The interview transcript is shortened for the purposes of this text.
4. The names of cities are anonymized.
5. A term frequently used in the Czech language to describe the use of paid public transport without buying a ticket. If these "black riders" are caught by transport inspectors, they must pay a fine. The debt arises when these fines are not paid.
6. During the discussion we determined eight different debts, but when I asked Jacqueline again later again, we together counted only 7, with no debt toward bank.
7. A private loan company known for providing loans to the most vulnerable people in society.
8. Distraint is a tool by which it is possible for the debtor to repay debts. Distraints are imposed on an individual by a court decision. A court-appointed distrainor manages the process of seizing an individual's property and possessions in order to obtain the money owed.
9. The currency used in the interview is Czech koruna. Her debt is equivalent to approximately 400 euros.
10. Fara is a local Christian organization focused on work with the Romani community.

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