



NOTES FOR REVIEW GROUPS

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Please divide up chapters with Page Breaks, not Section Breaks. Only use Section Breaks if you need to alternate between portrait and landscape pages.

Structure for a protocol

Main title	What is the evidence of the impact on family wellbeing of giving economic resources (e.g. microcredit, cash or asset transfers) to women relative to the impact of giving them to men?
Review group	RAND Corporation
Section	PROCOTOL
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Advisory group (with institutions)	
Conflicts of interest (if any)	No conflict of interest
Acknowledgements	Dr Chris van Stolk

1. Background

1.1 Aims and rationale for review

Many asset transfer programs in the developing world purposively designate women/mothers as transfer recipients, on the implicit assumption that doing so will lead to better outcomes for beneficiaries' families. In particular, women/mothers are often the primary recipients of conditional cash transfers, in-kind assets, and/or micro-credit. Collectively, the size of the evidence base for assessing the effects of asset transfers into the hands of women specifically is large, long-standing and of strong quality. However, the evidence base for specific types of asset transfer programs (unearned income)¹ is relatively small. This is to a large extent because, in general, programs and their evaluations have not typically been designed to understand to what extent the impacts have come from the release of the budget constraints via the transfer, changes in behaviour due to conditions attached to the transfer, or changes in the use of the household resources due to payment to women; i.e. to what extent can we attribute the success or failure of these programs to the fact that it is women, rather than men, who are receiving the transfers?

This systematic review aims to synthesise the evidence on this particular question. Given the large number of studies (experimental, quasi-experimental and qualitative) exploring various aspects of asset transfer programs, this systematic review incorporates rigorous criteria for the inclusion of papers (for details on the methodological approach see Section 2 of this protocol: Methods used in the review). The aim is to review only the highest quality quantitative and qualitative research available on the question of interest to this study, thus ensuring that findings are robust and useful to policy-makers and others. The challenge for this study will be to identify the evidence that most robustly and appropriately addresses the question of the difference in impacts on family welfare of transferring 'unearned' economic assets to women rather than men.

1.2 Definitional and conceptual issues

As mentioned in section 1.1 above, many asset transfer programs designate women/mothers as transfer recipients, on the assumption that doing so will lead to better outcomes for beneficiaries' families. This assumption is based on a significant body of research showing that households do not tend to act as unitary or even Pareto-efficient entities (Thomas 1990; Strauss and Thomas, 1995), and that preferences over household production and consumption decisions are broadly gender-specific (Handa and Davis, 2006; Fiszbein et al, 2009; Rawlings and Rubio, 2005). This implies that altering the balance of resources controlled by women can improve family well-being in multiple ways. For example, when resources are used for consumption, assets transferred to women rather than men have a stronger impact on the living standards of their children and the household as a whole (Haddad et al., 1997). While men tend to spend resources for their personal consumption (including alcohol, cigarettes, status consumer goods, etc), women are suggested to be more likely to purchase goods for children and for general consumption. Asset transfers directed at women may also have gender-equalizing impacts within the household. For instance, in Brazil, Thomas (1994) shows that non-labour income of the mother has a significantly larger impact on the height of girls than boys. This is true even for non-maternal female relatives: Duflo (2000) finds that the South African social pension improved the nutritional status of co-resident grandchildren (girls in particular) if it was received by a woman, but not by a man.

Building on these observations, interventions that transfer economic assets to women rather than men could be assumed to work in this way: transferring economic resources directly and specifically to women increases resources and/or bargaining power for women, and given women's preferences over household production and consumption, has a greater positive impact on family well-being than if the transfer was made to men (or to an

¹ As will be discussed later on in this protocol, we consider unconditional and conditional cash transfers, in-kind asset transfers (including food, livestock, and productive resources), and microcredit as asset transfers for this review.

unspecified household member). This review aims to assess the evidence behind this assumption: what is the quality and scope of empirical support for the position that asset transfers to women versus men have a greater positive impact on family well-being?

In this review, we will also adopt a broad definition of “well-being”, as it relates to overall living standards, as well as the accumulation of human capital, including education and physical/mental health. In addition to evidence about averages, our review will also address issues related to distribution and variability of well-being, i.e. intra-household parity and household vulnerability.

It is important to note that different asset transfer programmes aim for different types of impacts, which contribute to overall family well-being. For instance, while some conditional cash transfer programmes aim to delay daughters’ marriage and/or improve their health and educational attainment, other cash transfer programmes aim to improve the health and/or educational attainment of all children in a household (boys and girls). Micro-credit programmes, on the other hand, often state their aims in broader terms, such as to help families, especially women of those families, overcome poverty.

We will review the evidence only on asset transfer consisting of unearned income. From a programme perspective, this review will cover different types of public, private and NGO-supported social assistance programs in developing countries that transfer resources directly to households, including:

- unconditional cash transfers: households receive benefits by virtue of qualifying for the program (for instance, via a means-test, age or employment criterion for cash or food assistance). We include non-contributory public pensions, food and livestock transfers, and unconditional cash transfers.
- conditional cash transfers: resources are provided only conditional on specified behaviours.
- microcredit: small loans to the poor.
- workfare: cash contingent on working in a program.

1.3 Policy and practice background

Various types of social assistance programs that transfer unearned resources directly to households have been developed in recent decades in developing countries. Most traditional programs have taken the form of unconditional transfers, where households simply receive benefits by virtue of qualifying for the program (for instance, via a means-test, age or employment criterion for cash or food assistance). Conditional cash transfer (CCT) programs are a relatively new approach, often developed in response to economic shocks, and are particularly common in Latin America. CCT programmes provide resources to families (most often women/mothers) conditional on specified behaviours, primarily investments in human capital such as sending children to school, and obtaining regular health checks. Another alternative is micro-credit, or small loans to the poor, which have grown in popularity among non-governmental development agencies around the world following their origin in the mid-1970s, in particular through the Grameen Bank in Bangladesh. Overall, these programmes aim to improve family well-being and overcome poverty.

As well, many development programmes explicitly include gender within their strategies; particularly through the 1990s and 2000s, development agencies have undergone processes of ‘gender mainstreaming’, explicitly incorporating concerns about gender relations between men and women into planning, implementation and evaluation.²

Given the importance of gender consideration in development programmes in general, and in those transferring assets directly to households in particular, this review aims to make a

² For instance, see DfID’s 1985 strategy paper “Poverty Elimination and the Empowerment of Women”; the Beijing Declaration on Gender and Economic Policy (Women and the Economy); and the Millennium Development Goals.

contribution to the evidence base which could raise important questions about the way in which gender is incorporated into programme design.

1.4 Research background

There is a significant body of research on intra-household resource allocation, which is the basis for literature on asset transfer programmes targeting women specifically. The literature on the impact of different asset transfer programmes on well-being is extensive. Many of the existing papers provide quantitative and qualitative evidence on the health, economic and educational impact of individual programmes. There are a number of reviews (non-systematic) of the impact of asset transfer programmes (for example, Fiszbein et al, 2009; Das et al, 2005; Westover, 2008; Banerjee et al., 2009). Evidence on the specific question of the impact of transferring unearned economic assets to women rather than men, however, is much more limited.

To our knowledge, there are no systematic reviews of the evidence on the comparative impact on family well-being of transferring economic assets to women rather than men, in part due to the lack of recent programmes that are not in fact solely-targeted towards women. However, a systematic review exists of conditional cash transfers for improving uptake of health interventions in low and middle income countries (Lagard et al., 2007), and one on the impact of micro-credit, funded by 3ie, is currently in progress. As well there is a forthcoming systematic review on conditional cash transfers and performance-based incentives for health in JDEff reviews (Gaarder et al, 2010).

1.5 Objectives

This systematic review addressed the question: *What is the evidence of the impact on family wellbeing of giving economic resources (e.g. microcredit, cash or asset transfers) to women relative to the impact of giving them to men?*

Given the sustained popularity and importance of asset transfer programmes as a poverty alleviation tool across the developing world, it is fundamental to further develop the evidence base on which these programmes are based. Of particular relevance to this systematic review, the evidence remains limited on the extent to which the impacts of unearned asset transfer programmes have come from the release of families' budget constraints via the transfer, changes in behaviour due to conditions attached to the transfer (where conditions are attached), or changes in the use of the household resources due to payment to women. Further insights into this question can make an important contribution to the development and expansion of asset transfer programmes.

The review focuses on evidence on the differential impact of transferring unearned assets (particularly cash and credit) to women and men in low- and middle-income countries. The impact of interest in this review is family well-being, which encompasses a broad range of indicators including health, education, employment and income of the various members of a household and of the household as a whole. Though definitions and measures of well-being continue to be debated in the literature, in this review, we intentionally will use a broad definition of well-being as referenced in Section 1.2 above, to ensure all potentially relevant studies are considered. In our analysis, we will discuss different key measures and indices of well-being put forward, identifying which measures have been used and considered in the evidence of asset transfers to men versus women, and what areas of well-being are perhaps less considered.

2. Methods used in the review

2.1 User involvement

RAND researchers have established networks both with practitioners working on various asset transfer programs in Latin America, Asia and Africa, and with donors and policy-makers in donor and developing countries (including USAID, World Bank, the European Commission, and governments of Mexico, Honduras, Belize, Ecuador, Uganda, Kenya, Indonesia, India and others). This network, together with that of DfID, will serve as a launching pad for dissemination of the systematic review findings. The findings would be circulated both in its full report form, and in the shorter, more accessible format of the 'policy brief'. These will highlight key findings, conclusions, and implications and recommendations to policy-makers and practitioners. Clearly summarising and disseminating the evidence in this format to policy-makers and practitioners will ensure that those responsible for designing and implementing international aid and social assistance have access to relevant findings.

This review will also provide a timely contribution to academic debates by identifying what questions remain unanswered and have little empirical support. The research team will also aim to prepare a paper for publication in a peer-reviewed academic journal (to be determined) with an audience beyond the research and academic communities. Finally, the findings of the study will remain available to all audiences through RAND's own online resources.

2.2 Identifying and describing studies

2.2.1 Defining relevant studies: inclusion and exclusion criteria

Preliminary reviews of the literature indicate that there is considerable variation both in methodological approaches to studying the impacts of unearned asset transfer programmes, and in the specific substantive focus of the research.

Because of the specificity of our systematic review question, a key inclusion criteria for studies is the study topic; i.e. only studies examining asset transfers to women versus men will be included in our systematic review.

In terms of study design and selection of titles, abstracts and full text for review, our inclusion criteria will be broader; because we expect a limited availability of experimental, quasi-experimental and regression-based studies on this issue, we also aim to include qualitative evidence available.

Studies must have been published after 1990 in English or Spanish. We will consider studies examining asset transfer initiatives in low- and middle-income countries, as well as in developed country settings as some of the findings from these settings have informed the design and implementation of asset transfer programmes in developing nations.

Types of asset transfers

The review will include studies focusing on the impact of a range of *unearned asset transfer interventions*, specifically:

- conditional and unconditional transfers of assets in cash or in-kind (the latter include agricultural inputs, livestock transfers and food transfers); and
- micro-credit

We will not consider studies focusing on other types of private or public asset transfers such as dowries, inheritance, tax incentives, humanitarian assistance, and earned income from employment.

Types of outcomes/impacts

We will only include studies that focus on impacts on the household/family, or specific members of the family (daughters, sons, children of both sexes, mothers, grandmothers etc). These impacts can be in the area of health, education, age of marriage, fertility, income/poverty, and others (that is, impacts associated with family well-being more broadly). Impacts such as women's empowerment and decision-making in the household and/or community will be included as well. We will exclude studies examining macro-economic impacts.

2.2.2 Identification of potential studies: Search strategy

Reports will be identified through searches in two phases. The first phase consists of searches in the following sources:

- Subscription and non-subscription databases:
 - Academic Search Elite
 - AGRICOLA
 - Article First
 - BLDS at IDS
 - IDEAS search engine
 - Contemporary Women's Issues
 - EBSCOhost
 - EconLit
 - JSTOR
 - Web of Science
 - WorldCat
 - World Bank e-Library
 - International Initiative for Impact Evaluation
 - Source OECD³
 - Dissertations Abstracts Database (includes U.S., Canadian, British and some European dissertations)
 - Campbell Collaboration
 - Cochrane Collaboration
- Google Scholar⁴;
- Individual journals:
 - American Economic Review
 - Journal of Human Resources
 - Journal of Development Economics
 - World Development
 - World Bank Economic Review

³ RAND has an extensive on-line library with access to these and hundreds of other databases, as well as to over one thousand individual peer-review journals. In addition, RAND librarians and researchers have access to a range of print libraries, including those at Cambridge University, and Georgetown University and George Washington University in Washington DC.

⁴ The Google Scholar search would be conducted using Google Advanced Scholar Search. Whilst the RAND team believe that it is extremely useful to use this search engine it is important to search so that the number of hits is manageable. We will search articles published after 1990, and in the following subject areas available through this search engine: "Business, administration, finance and economics" and "Social sciences, arts and humanities". We will review only the first 100 hits when sorted by relevance.

- Development Policy Review
- Journal of Development Studies
- Journal of International Development
- Key websites (institutions and organizations) for grey literature:
 - Inter-American Development Bank
 - DfID
 - Asian Development Bank
 - World Bank
 - USAID
 - African Development Bank
 - Centre for Global Development
 - Institute of Development Studies

In the second phase we would add to these results by:

- ‘Snowballing’ (hand-searching bibliographies of relevant papers to identify additional articles);
- Consultation with external expert (personal contact).

Only studies in English, and published after 1990 will be searched. All titles selected and abstracts reviewed will be saved in an electronic database. Full texts selected for review will also be saved electronically. Coding of full papers selected for review will be done according to the description provided in section 2.2.4 below.

A broad range of terms would be used in a three tier search, as follows:

- Tier 1 terms:
 - asset transfer
 - micro-credit
 - cash transfer
 - workfare
 - in-kind
 - unearned income
 - pension
 - livestock AND transfer
 - food AND transfer
- Tier 2 terms:
 - women/woman
 - men/man
 - family
 - household
 - female/male
 - mother/father
 - wife/husband
- Tier 3 terms:
 - impact

- outcome
- effect
- benefit
- wellbeing/well-being
- evidence
- evaluation

2.2.3 Screening studies: applying inclusion and exclusion criteria

Articles would be searched in the sources listed above (with the assistance of a research librarian). Titles which appear to fulfill our inclusion criteria and those which do not provide enough information to ascertain suitability for inclusion will be selected. The abstracts of these titles will then be read.

The inclusion criteria will again be applied to abstracts. These, as well as abstracts which do not provide enough information to ascertain suitability for inclusion, will be selected for retrieval of full texts.

Finally, selected full texts will be read. Those that fit the inclusion criteria set out in section 2.1.1 above will be included in the review; those which do not will be excluded.

For illustration, studies included in this review, because they look at the gendered impact of asset transfers as well as intra-household impacts would be:

- Duflo, E., (2000) "Child Health and Household Resources in South Africa: Evidence from the Old Age Pension Program." *American Economic Review*, 90 (2), 393-98.
- Handa, S., Peterman, A., Davis, B. and Stampini, M. (2009) "Opening up Pandora's box: The effect of gender targeting and conditionality on household spending behavior in Mexico's *Progres*a program", *World Development* 37:9.

Examples of excluded studies, excluded first, because they do not consider intra-household impacts and second, do not compare transfer to men versus women, are:

- Bourguignon, François, Francisco Ferreira, and Philippe Leite. 2002. *Ex-ante Evaluation of Conditional Transfer Programs: the Case of Bolsa Escola*. The World Bank, Policy Research Working Paper No. 2916.
- Niño-Zarazua, M. and Mosley, P. (2009) *Microcredit, labour and poverty impacts in urban Mexico*, Brooks World Poverty Institute, The University of Sheffield, UK.

2.2.4 Characterising included studies

Data extraction: Descriptive information would be recorded in an excel spreadsheet for each paper including:

- Full bibliographical reference
- Publication type (peer review journal article, institution working paper)
- Country or region of intervention studied
- Type of asset transfer examined (micro-credit, conditional cash transfer, etc)
- Other intervention characteristics (funded and/or run by NGO, government, private entity; pilot, small scale intervention, large scale intervention; etc).
- Client characteristics
- Study design, time period, and sample size
- Outcome/s under investigation
- Findings (quantitative and qualitative).

2.2.5 Identifying and describing studies: quality assurance process

Pilot testing of search strategy

The research team pilot tested the search strategy by conducting three searches using two sets of search terms and in two different databases; two researchers assessed the resulting title lists yielded by each search. This pilot testing confirmed that the search terms provided a manageable number of hits. Because the number of studies on the topic of the question (transfers to men versus women) and the types of asset transfers are limited, this confirmed that it was not necessary to limit the search by specific well-being outcomes.

Any disagreement or uncertainties over inclusion and exclusion were discussed by all three researchers until they were able to arrive at a shared understanding of studies to include/exclude. On the basis of this assessment, the search terms were slightly modified.

Applying the inclusion and exclusion criteria

The selection of titles and abstracts for review will be conducted by one researcher. However, by having two researchers assess each title list during the pilot test of the search strategy, the research team ensured that the approach to selecting titles for inclusion is uniform.

Full texts selected for inclusion will be reviewed (as described in section 2.2.4) by two researchers independently and then discussed. The two researchers would combine substantive and methodological expertise to ensure that both topic relevance and methodological considerations are taken into account effectively for each study reviewed. Where disagreements emerge about individual studies, a third researcher will be consulted.

External Quality Assurance

For this review we will take part in peer review organized by 3ie. This includes internal review by 3ie and DFID staff of deliverables within 1 week for protocols and 2 weeks for draft reviews, and organization of external peer review by 3ie.

2.3 Methods for synthesis

2.3.1 Assessing quality of studies

In order to assess “how much ‘weight’ should be given to the findings of a research study” in answering our systematic review question (Gough, 2007; p.1), the quality of the studies selected will be assessed according to three main criteria:

- Methodological quality (i.e. was the research methodology selected and used in the study applied appropriately);
- Methodological relevance (i.e. is the method used in the study appropriate to address the systematic review’s research question); and
- Topic relevance (i.e. does the focus of the study under review contribute to answering the systematic review’s research question).

In order to assess the ‘weight of evidence’ of each study, we will develop a two-tiered system of classification for the studies. Studies that fulfil all three criteria outlined above will be in tier 1, and studies that fulfil only two criteria (e.g. methodological quality and topic relevance but not methodological relevance) will be in tier two. Studies that only fulfil one criterion will be excluded from the review. It is expected that while only tier 1 studies will provide the most robust evidence to address the systematic review question, tier 2 studies will also contribute relevant insights (possibly qualitative). The classification of each study into one of the two tiers will also be conducted by two researchers. Where disagreements emerge about classification, a third researcher will be consulted.

We anticipate refining existing quality criteria for the purposes of this review. The Maryland report provides a code book for comparing and assessing methodological rigor and effect size for primary evidence analysis. As well, it also discusses evaluating the reliability of secondary reviews, alongside primary evidence. It considers, for instance, sample size, use of control variables, variable measurement and control for effects of attrition, and can be applied across a variety of types of quantitative studies. We will also consider the risk of

bias assessment in the EPOC data collection handbook, and the risk of bias assessment in the Cochrane handbook for RCTs. For qualitative studies we anticipate adapting and refining the Critical Appraisal Skills Programme (CASP) criteria⁵, Weight of Evidence Framework and the TAPUPAS dimensions (Pawson et al, 2003) to best fit with the nature of qualitative studies included in the review. Quantitative and qualitative evidence will both be appraised by looking at methodological quality and relevance and topic relevance, but with specific criteria and questions within these broad assessment categories to fit the nature of the evidence.

2.3.2 Overall approach to and process of synthesis

We will confirm the form of presentation of the synthesis based on an assessment of the comparability of the evidence. We anticipate that presentation could be as a structured empirical narrative and/or a summary table (presenting descriptive details of each study included in the review). It is likely that a statistical meta-analysis will be ruled out because we will include qualitative studies in our review, to the extent that these are available and suitable for inclusion.

The synthesis will address whether, and under what circumstances, unearned asset transfers to women lead to better outcomes for the family than when transfers are made to men. The synthesis will describe the ways in which these differential outcomes are understood to occur. The synthesis will also explain the types of outcomes for which there is evidence. Wellbeing outcomes were kept purposely broad and inclusive in the search stage of the review; the synthesis will appraise the scope of outcomes analysed in the evidence, and consider any household wellbeing indicators potentially neglected in the evidence. As possible, we also plan to consider and discuss variability in outcomes depending on the situation and position of men and women in the household, for instance the provision of asset transfers to children, or to younger/older women/men. Finally, the synthesis will briefly address gaps in the evidence base on the systematic review question.

2.3.2.1 Selection of studies for synthesis (if not all studies that are included in the synthesis)

Described in section 2.3.1.

2.3.2.2 Selection of outcome data for synthesis

As previously mentioned, the definition of “family well-being” is broad, and to be refined further in our analysis. The potential range of outcomes of primary studies is thus large. However, not all outcome data from primary studies will be relevant for analysis in this systematic review. Outcome data synthesised in the review will include only that which specifically addressed how transfers lead to different outcomes if made to women rather than men. This would include both quantitative and qualitative findings, with qualitative findings including, for example, narrative subject reports of outcome differentials of asset transfer to women relative to men. We will discuss the outcome indicators considered and not considered in the evidence in the synthesis.

2.3.2.3 Process used to combine/ synthesise data

The synthesis of data will be guided by the following key questions:

- What is the overall evidence on the differential impact on family well-being of transferring economic assets to women relative to transferring them to men?
- What is the evidence on whether different types of asset transfers lead to different outcomes?
- What are the specific types of outcomes examined in the evidence?

⁵ See http://www.phru.nhs.uk/Doc_Links/Qualitative%20Appraisal%20Tool.pdf

In order to effectively combine findings from tier 1 and tier 2 studies (as described in section 2.3.1) we will construct a matrix as follows⁶:

Tier 1 studies		Tier 2 studies	
<i>Differential outcomes of transfers to women versus men</i>			
YES No of studies	NO No of studies	YES No of studies	NO No of studies
<i>Type of asset transfer examined</i>			
Micro-credit No of studies		Micro-credit No of studies	
Conditional cash transfer No of studies		Conditional cash transfer No of studies	
Unconditional cash transfer No of studies		Unconditional cash transfer No of studies	
Other No of studies		Other No of studies	
<i>Type of outcome examined</i>			
Health of child/adult/older adult No of studies		Health of child/adult/older adult No of studies	
Children's education No of studies		Children's education No of studies	
Children's age of marriage No of studies		Children's age of marriage No of studies	
Household income level and vulnerability No of studies		Household income level and vulnerability No of studies	
Gender parity within household No of studies		Gender parity within household No of studies	
Other No of studies		Other No of studies	

A narrative will describe the findings from this matrix in more detail, as well as providing an assessment of gaps in the evidence.

2.4 Deriving conclusions and implications

Implications and conclusions will be derived from the synthesis of findings from the review and team discussions, a targeted review of academic debates, and consultations with interested policy-makers and academics. Within the review team, we considered how the question fits within broader development strategies and reviewed key literature on asset transfers and intra-household distribution of resources. In the study design, we have chosen to include a wide range of asset transfers and indicators of family well-being. For instance, this review will consider evidence on economic indicators, as well as gender empowerment,

⁶ The matrix provided here is for reference only and may be modified during the course of the synthesis exercise in light of the nature of the studies reviewed and other considerations.

health, and others. These indicators span the Millennium Development Goals and would be relevant to policymakers and practitioners within and outside of DfID.

In addition, in order to specifically ensure the relevance of this review to DfID strategies and programmes, we will formally and informally seek the input and advice from policy staff within the DfID Social Protection Unit as well as more widely. We have already identified and spoken with staff in the Social Protection Unit, who have provided valuable input on their priorities and questions relevant to asset transfers, intra-household relations and family well-being. This has helped shape and tailor the search and review strategy for this study. Continued discussions at synthesis stage will help to direct the questions asked during the analysis of findings.

Finally, to further ensure we comprehensively identify and consider relevant questions for conclusions and implications, we will also maintain informal communications with academics with strong expertise in the area of asset transfers, gender and intra-household allocation of resources in the context of the developing world. These individuals may include Giacomo de Giorgi (Stanford), Peter Glick (RAND) and Mattias Lundberg (World Bank). Their role will be to highlight key debates and areas of interest in academic literature.

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Appendices

Appendix 1.1: Authorship of this report

Main title	What is the evidence of the impact on family wellbeing of giving economic resources (e.g. microcredit, cash or asset transfers) to women relative to the impact of giving them to men?
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Conflicts of interest (if any)	No conflict of interest
Acknowledgements	Dr Chris van Stolk

Appendix 2.1: Inclusion and exclusion criteria

Study topic: only studies examining the impact to family wellbeing of asset transfers to women versus men will be included in our systematic review.

Study design: experimental, quasi-experimental, regression-based and qualitative studies.

Year and language: studies must have been published after 1990 in English.

Location/area of focus: Studies examining asset transfer initiatives in low- and middle-income countries, as well as in developed country settings as some of the findings from these settings have informed the development of asset transfer programmes in developing nations.

Types of asset transfers: studies focusing on the impact of a range of *unearned asset transfer interventions*, specifically:

- conditional and unconditional transfers of assets in cash or in-kind (the latter only when they are productive assets - such as agricultural inputs - rather than consumption assets - such as food); and
- micro-credit

Studies focusing on other types of private or public asset transfers such as dowries, inheritance, tax incentives, humanitarian assistance (transfers of food, tents, clothing etc), and earned income from employment are excluded.

Types of outcomes/impacts: studies that focus on impacts on the household/family, or specific members of the family (daughters, sons, children of both sexes, mothers, grandmothers etc). These impacts are in the area of health, education, age of marriage, fertility, income/poverty, and others (that is, impacts associated with family well-being). Impacts such as women's empowerment and decision-making in the household and/or community are included as well. We exclude studies examining macro-economic impacts.

Appendix 2.2: Search strategy for electronic databases

Reports are identified through searches in two phases. The first phase consists of searches in the following sources:

- Subscription and non-subscription databases:
 - Academic Search Elite
 - AGRICOLA
 - Article First
 - Contemporary Women's Issues
 - EBSCOhost
 - EconLit
 - JSTOR
 - Web of Science
 - WorldCat
 - World Bank e-Library
 - International Initiative for Impact Evaluation
 - Source OECD⁷

⁷ RAND has an extensive on-line library with access to these and hundreds of other databases, as well as to over one thousand individual peer-review journals. In addition, RAND librarians and researchers have access to a range of print libraries, including those at Cambridge University, and Georgetown University and George Washington University in Washington DC.

- Dissertations Abstracts Database (includes U.S., Canadian, British and some European dissertations)
 - Campbell Collaboration
 - Cochrane Collaboration
- Google Scholar⁸;
- Individual journals:
 - American Economic Review
 - Journal of Human Resources
 - Journal of Development Economics
 - World Development
 - World Bank Economic Review
 - Development Policy Review
 - Journal of Development Studies
 - Journal of International Development
- Key websites (institutions and organizations) for grey literature:
 - Inter-American Development Bank
 - DfID
 - Asian Development Bank
 - World Bank
 - USAID
 - African Development Bank
 - Centre for Global Development
 - Institute of Development Studies

In the second phase we would add to these results by:

- ‘Snowballing’ (hand-searching bibliographies of relevant papers to identify additional articles);
- Consultation with external expert (personal contact).

A broad range of terms are used in a three tier search, as follows:

- Tier 1 terms:
 - asset transfer
 - micro-credit
 - conditional cash transfer
 - workfare
 - in-kind
 - unearned income
 - pension

⁸ The Google Scholar search would be conducted using Google Advanced Scholar Search. Whilst the RAND team believe that it is extremely useful to use this search engine it is important to search so that the number of hits is manageable. We will search articles published after 1990, and in the following subject areas available through this search engine: “Business, administration, finance and economics” and “Social sciences, arts and humanities”. We will review only the first 100 hits when sorted by relevance.

- Tier 2 terms:
 - women/woman
 - men/man
 - family
 - household
 - female
 - mother
 - wife
- Tier 3 terms:
 - impact
 - outcome
 - effect
 - benefit
 - wellbeing/well-being
 - evidence

Appendix 2.3: Journals to be handsearched

- American Economic Review
- Journal of Human Resources
- Journal of Development Economics
- World Development
- World Bank Economic Review
- Development Policy Review
- Journal of Development Studies
- Journal of International Development

Appendix 2.4: Draft coding tool

Descriptive information is recorded in an excel spreadsheet for each paper including:

- Full bibliographical reference
- Publication type (peer review journal article, institution working paper)
- Country or region of intervention studied
- Type of asset transfer examined (micro-credit, conditional cash transfer, etc)
- Other intervention characteristics (funded and/or run by NGO, government, private entity; pilot, small scale intervention, large scale intervention; etc).
- Client characteristics
- Study design, time period, and sample size
- Outcome/s under investigation
- Findings (quantitative and qualitative).