



Evidence for Policy and Practice
Information and Co-ordinating Centre

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**What is the impact of microfinance on poor people? A
systematic review of evidence from sub-Saharan Africa
(Protocol)**

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2010

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Advisory group (with institutions)	As we are conducting a multi-centre rapid systematic review, we will be using a virtual network to advise on this project including: An open-access twitter network that routinely shares and discusses issues around microfinance and the evidence for its impact A Ning wiki on Impact Evaluation Social Network (http://3ieimpact.ning.com) Our own methodological networks via the EPPI-Centre Academic peer reviewers identified for their expertise in systematic reviewing and in researching microfinance.
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1. Background

1.1 Rationale for this review

Since the 1970s, and especially since the new wave of microfinance in the 1990s, microfinance has come to be seen as an important development policy and a poverty reduction tool. Some argue (e.g. Littlefield et al 2003; World Savings Bank Institute 2010) that microfinance is a key tool to achieve the Millennium Development Goals (MDGs).¹ The assumption is that if one gives more microfinance to poor people, poverty will be reduced. But the evidence regarding such impact is challenging and controversial, partly due the difficulties of reliable and affordable measurement, of fungibility,² the methodological challenge of proving causality, and because impacts are highly context-specific (Brau & Woller 2004:28; Hulme 1997; Hulme 2000; Makina & Malobola 2004:801; Sebstad & Cohen 2000). Questions regarding the impact of microfinance on the welfare and income of the poor have therefore been raised many times (e.g. Copestake 2002; Hulme and Mosley 1996; Khandker 2003; Rogaly 1996). Despite various studies “the question of the effectiveness and impact on the poor of [microfinance] programs is still highly in question” (Westover 2008:7). Roodman and Morduch (2009) reviewed studies on microcredit in Bangladesh, and similarly conclude that “30 years into the microfinance movement we have little solid evidence that it improves the lives of clients in measurable ways.” Even the World Bank report *Finance for all?* (2007:99) indicates that “the evidence from micro-studies of favourable impacts from direct access of the poor to credit is not especially strong.”

Recently this debate became heated when the findings of two randomised control trials (RCTs)³ in the Philippines and India by the Massachusetts Institute of Technology’s Jameel Poverty Action Lab (Karlan & Zinman 2010; Banerjee et al 2009) raised questions about the impact of microfinance on improving the lives of the poor. These studies did not find a strong causal link between access to microfinances and poverty reduction for the poor. The results of these first RCTs in the field of microfinance have spawned a heated debate. Six of the biggest network organisations in microfinance – Acción International, FINCA, Grameen Foundation, Opportunity International, Unitus,⁴ and Women’s World Banking – in their reluctance to accept the findings, responded by pointing to anecdotal evidence of the positive impact of microfinance, while also highlighting the weaknesses of these studies.

¹ Yunus (2006) even claim that credit is a human right.

² This refers to the inability to tie particular funds to particular expenditure and changes in wellbeing.

³ RCTs are seen by many as the gold-standard methodology for assessing impact. In RCTs steps are taken to remove potential biases and isolate the true impact of the specific intervention (such as microfinance services). These primarily include randomisation to intervention (i.e. those who receive the service) and control (i.e. comparison) groups, the collection of data before and after the intervention is implemented, and careful consideration of sample size to ensure sufficient evidence to conclude on impact. Copestake et al (2009), for example, argue that RCTs are the best way to measure the impact of microfinance programmes and improve product design. But RCTs require forward planning, with the intervention delivered as part of the study – rather than retrospective evaluation of an existing programme. Furthermore, long term outcomes are expensive to follow up, and there can be ethical concerns about withholding interventions from the control group. See Odell (2010) for the debate on the use of RCTs as evaluation tools in development; and see Deaton (2009) for a critique of the move in development economics to RCTs and quantification.

⁴ In July 2010 Unitus announced its suspension of financing microfinance to redirect its finances to a broader array of social ventures.

Their criticisms included the short timeframe, small sample size, and the difficulty of quantifying the impact of microfinance. Rosenberg (2010) of the Consultative Group to Assist the Poor (CGAP) reacted to these six network organisations: “But let’s be straightforward here. The main value proposition put forward on behalf of microcredit for the last quarter century is that it helps lift people out of poverty by raising incomes and consumption, not just smoothing them. At the moment, we don’t have very strong evidence that this particular proposition is true, and I don’t think we should be putting out public relations material that fudges the issue or suggests that we do have such evidence.” This debate between researchers and practitioners continues to rage on blogsites (e.g. Banerjee, Duflo & Karlan 2009; Easterly 2010) and in the media (e.g. *Boston Globe* (Bennett 2009), *The Economist* (2009), *Financial Times* (Hartford 2009), *The Seattle Times* (Helms 2010), *New York Times* (MacFarquhar 2010)). And a new book by Hanlon, Barrientos & Hulme (2010), *Just give money to the poor*, complicates the debate by calling for cash transfers directly to the poor. There is clearly a need for rigorous systematic reviews of the evidence of the impact of microfinance on the poor.

Further, while many of the first institutions offering microfinance were not-for-profit local NGOs driven by a development paradigm, microfinance is now a global industry driven by a commercial for-profit paradigm (Braun & Woller 2004:3; CGAP website; Robinson 1995). One aspect of the commercialisation of the microfinance industry is its formalisation, i.e. microfinance institutions (MFIs) transforming themselves into banks and turning to banks for funds (Matin et al 1999:20). The other aspect of more commercial microfinance is that commercial financial institutions – like banks – are entering the fray. In the context of the commercialisation (both the turn towards profitability by MFIs and the entrance of private financial institutions into the microfinance field), concerns about mission drift is rife in the industry. While a double-bottom line of financial sustainability and social impact seems acceptable to most, there is a fear amongst those who Murdoch (2000) calls the welfarists,⁵ that in the context of commercialisation, financial sustainability will become the measure of success. This debate on what entails success in the microfinance industry also makes a systematic review of the evidence of the impact of microfinance timely.

With the microcredit movement having its origin in Asia in the 1970s, much has been written about its thinking, practices and impacts there. In contrast, there is relatively little known about microfinance in sub-Saharan Africa (SSA) to where the microcredit movement spread in the 1980s, and where it became stronger in the 1990s. SSA is the poorest region in the world, according to the new multidimensional poverty index developed by Oxford University (Alkire & Santos 2010), and to be featured in the UNDP’s 2010 *Human Development Report*. With microfinances aiming to serve the poor, SSA is an important region to consider when reviewing the impact of microfinance. Further, SSA typically ‘disappears’ in the wealth of data on microfinance from Asia and Latin America, making a focus on SSA important for what it might reveal in comparison to other regions. And lessons from the worldwide and Asian literature may not be transferable to SSA where the context is different – there is more coherence in SSA in terms of development levels of the populations, traditional financial pooling practices and issues related to bonding social capital might be different, as well as a wider context of poorly developed formal financial services that makes alternatives and its impacts crucial to study. A last motivation for

⁵ Murdoch coined the phrase ‘microfinance schism’ to refer to the division between welfarists and institutionists. Welfarists are described as those who believe that the social goal of microfinance is prime, even if it means financial dependency for MFIs, while institutionists believe that the social goal of poverty reduction can only be achieved by financial self-sufficient MFIs.

focusing our systematic review on SSA is that the region is a key recipient of development aid from many developed countries, including the UK's Department for International Development (DFID).⁶ And with a focus on 'value for money' by the donors, learning about the impact of microfinance in SSA is important for development aid policy.

Regarding impact studies on microfinance in SSA using comparative study designs, we know of only one RCT on the impact of micro-savings that has been completed so far (Dupas & Robinson 2009). The Poverty Action Lab is currently involved in two further impact studies for the Microfinance and Health Protection Initiative: one in Benin, and the other a village savings and loans program in Ghana. There is also a larger body of impact studies employing non-comparison evaluation designs – both non-experimental⁷ and quasi-experimental⁸ in nature. And yet no systematic review has been undertaken that brings together all these studies, and assesses the nature of the evidence of the impact of microfinance on the poor in SSA.

Given this paucity, the particular nature of MFIs in SSA, and the policy and practical need to understand the impact of microfinances on the poor people they seek to serve, there is an urgent need to map out the literature assessing microfinance across SSA and synthesise the available evidence of impact. Such a review will inform aid policy in the region, and guide future research in this area. This protocol describes in detail the methods we will employ to achieve this.

1.2 Definitional and conceptual issues

What is microfinance?

The term 'microcredit' was first coined in the 1970s to indicate the provision of loans to the poor to establish income-generating projects, while the term 'microfinance' came to be used since the 1990s. Of late the terms 'microcredit' and 'microfinance' tend to be used interchangeably to indicate the range of financial services offered to specifically poor, low-income households and micro-enterprises (CGAP website; Brau & Woller 2004:3). Microfinance principally encompasses microcredit, micro-savings, micro-insurance and money transfers for the poor.⁹ Microcredit, which is part of microfinance, is the practice of delivering small, collateral-free loans to usually unsalaried borrowers or members of cooperatives who otherwise cannot get access to credit (CGAP website; Hossain 2002:79). And while non-financial services such as education, vocational training and technical assistance might be crucial to improve the impact of microfinance services, in this protocol we won't include it as microfinance.

⁶ Together with the World Bank, DFID is in the process of developing a new capacity building fund for microfinance in Africa.

⁷ In non-experimental studies the intervention is not delivered as part of a study, but a 'natural' or 'real-world' intervention is evaluated. The retrospective nature of non-experimental studies makes collecting baseline data unlikely if not impossible. Comparison groups are not always used and, where they are, the lack of randomisation to intervention and control groups means results may be influenced by the types of people who do or don't tend to access the intervention.

⁸ In quasi-experimental studies steps are taken to enable measurement of before and after the intervention, and a control group is approximated – for example, by using 'interrupted time series designs' with some groups receiving interventions earlier than others – but a full randomised control design is not implemented.

⁹ Of late housing finance for the poor, micro-leasing, micro-franchising and other financial services for the poor have been added to the broad grouping of microfinances.

Like anyone else, poor people need an array of financial services to help them deal with a range of short- to long-term consumption needs, the ups and downs of income and expenses, to make use of opportunities, and to cope with vulnerabilities and emergencies. The needs of the poor for financial services have been categorised into three groups, namely life-cycle needs that can be anticipated (like marriage, burial and education), unanticipated emergencies (like sickness, loss of employment, death of a bread-winner, floods), and opportunities (like investing in a new business or buying land) (Matin et al 1999:7-8).¹⁰

The spectrum of financial services available to meet these needs includes investment (savings), lending (credit services), insurance (risk management) and money transfers. But the poor's access to formal financial services is limited, and the services available do not acknowledge the diverse requirements of the poor (Matin et al 1999:3). Instead poor people tend to juggle financial relationships with various financial institutions – and with friends and family – to have the flexibility and reliability they need (Collins & Morduch 2010:23). They depend on various types of formal and informal community-funding, credit unions, money-lenders, cooperatives, self-help groups and associations (like accumulating savings and credit associations, rotating savings and credit associations, burial societies), and financial NGOs. And with commercial financial institutions considering ways in which to provide financial services to the poor in a profitable manner, microfinance services are now provided by a whole spectrum of role players. To categorise the various financial institutions, Matin et al (1999:5) created a three-by-three matrix, with one axis comprising the financial service components (savings, credit and insurance) and the other axis the providers (informal, formal, and semi-formal providers). Rutherford (1996) based his categorisation on the type of service as well as whether it is owned and managed by the users themselves or other providers. The reality then is a mix of financial services accessed by poor people from a variety of service providers, depending on local knowledge, history, context and need (Matin et al 1999:9).

Outcome variables of the impact of microfinance on the poor

Once poor people do access financial services, the question of outcome arises. One of the crucial debates in microfinance is expressed by Brau & Woller (2004) as the trade-off between financial self-sufficiency and sustainability, the depth of outreach, and the social welfare of service-recipients. Roodman (2010) refers to the latter as “judging microfinance by whether it reduces poverty, increases freedom, builds industries”.

With the one goal of microfinance seen as reducing poverty, changes in income levels of individuals and households are many times used as a measure of the impact of microfinance (Johnson and Rogaly quoted in Makina & Malobola 2004:802). But Wright (1999) highlights why income levels cannot be the only measure: increasing income does not per se mean that poverty is reduced, as it depends on what the income is used for. Further, the long-held conceptualisation of poverty and who the poor are have changed. For example, in the 1950s to 1970s, during the era of agricultural credit to small-scale and marginal (male) farmers, poverty was defined as lack of income and vulnerability to income fluctuations, but in the 1980s up to mid-1990s the poor were defined as mostly female micro-entrepreneurs who should be empowered. And more recently the poor are diverse vulnerable households with complex livelihoods. (Matin et al 1999:4) The outcomes

¹⁰ Matin et al (1999:6) refer to the role of financial services in meeting these needs as a protective role (to help cope with risks) and a promotional role (to provide a return).

used to measure the impact of microfinance on the poor also then have to take into account these changed conceptualisations of poverty and who the poor are.

Studies of the impact of microfinance on the poor will then have to consider different outcome variables. These could include increased consumption, income stability and income growth, reduced inequalities, health and education outcomes, nutrition improvements, employment levels, empowerment indicators, reduced vulnerability to shocks, strengthened social networks, strengthened local economic and social development, and can vary according to who has been reached by these microfinance services (e.g. women, the poorest). Kabeer (2003:110) refers to such dimensions of impact as cognitive, behavioural, material, relational and institutional changes. Brau and Woller (2004:26) and Kabeer (2003) further highlight that impact studies should not only look at individual and/or household level impacts, but also look at impacts on community, economy and national levels.

1.3 Research background

At the time of writing no systematic reviews on the impact of microfinance have yet been completed. Two other reviews are underway funded by DFID (protocol currently under development¹¹) and 3ie (Vaessen et al 2009). Vaessen and colleagues are focussing on the impact of microcredit specifically (excluding savings and other financial services) and have a worldwide focus. Our review will look more broadly at microfinance services, including both credit and savings, take a more holistic view of evidence (with consideration of non-comparative impact studies and qualitative data, and impacts beyond just income-related outcomes), and will focus specifically within the geographical scope of sub-Saharan Africa. We await with interest the publication of the DFID-funded and 3ie reviews in the hope that together these three systematic reviews will shed considerable light on the debates raging in the world of microfinance.

Various methodologies for monitoring, implementation and conducting impact assessment of microfinance have been developed, such as CGAP's poverty assessment tool, USAID's AIMS (assessing the impact of microenterprise services) tools, social performance assessment, internal learning systems, the Small Enterprise Foundation (SEF)'s participatory wealth ranking, MicroSave Africa's participatory methodology, and the Qualitative Imp-Act Assessment Protocol (QUIP) (see Copestake, Johnston & Wright 2002; Wright & Copestake 2004). Hulme (2000) identifies three broad method approaches to study the impact of microfinance:

- (1) the scientific method, in which control groups are used during surveys to produce statistically valid results (i.e. RCTs and quasi-experimental research designs);
- (2) the humanities tradition, which makes use of mainly qualitative methods; and
- (3) participatory learning and action, which use various participatory qualitative research tools.

These assessment tools have been used to two main ends (Hulme 1997):

- to *prove* impact, which donors tend to be preoccupied with, and which tend to make use of the scientific method; and

¹¹ We will liaise with DFID to ensure that our review compliments and does not duplicate this other review.

- to *improve* practice, which tends to be what practitioners are concerned with, and which makes use of the latter two methodological approaches mentioned above.¹²

He further observed that most impact assessments have been about proving the direct impact by measuring and attributing. Mayoux (2001) urged that impact assessments move on to be part of learning processes within and between programmes, between programmes and donors, and between microfinance users. Makina and Malobola (2004:803) highlight that new developments in impact assessments has indeed fostered a greater emphasis on improving practice by monitoring and learning from impact to improve management and design better-fit products, i.e. organisational learning and social performance management. Copestake (2000), Brau and Woller (2004:7), and Mayoux and Chambers (2005) show the increased emphasis on integrated impact assessment, where financial self-sufficiency and sustainability, and poverty alleviation and social welfare are both given equal weighting in performance assessment. The depth and detailed of qualitative research is combined with the statistical robustness of survey research, and Mayoux and Chambers (2005) urges for these to be participatory. We will identify and describe such studies by MFIs on organisational learning/performance, but will only seek to synthesis findings which relate to the impact of microfinance on poor people.

While there are a number of literature reviews on the impact of microcredit and of micro-savings (e.g. Brau & Woller 2004; Devaney 2006; Karlan 2008; Matin et al 1999; Woller 2003), these are not focused on SSA. Odell's (2010) survey of impact assessment studies that were published between 2005 and 2010,¹³ include the only RCT done so far in SSA,¹⁴ by Dupas and Robinson (2009) on micro-savings in Kenya.¹⁵

There is a large body of impact studies in SSA though employing non-comparison evaluation designs. These include studies in Ghana, Kenya, Malawi, Rwanda, South Africa, Uganda, Zambia and Zimbabwe (Afrane 2002; Barnes et al 1999; Barnes et al 2001; Buckley 1997; Copestake et al 2001; Johnson 2004; Mosley & Hulme 1998; Pretes 2002). These studies tend to be focused on microcredit, and less on savings,¹⁶ insurances and transfers, partly due to the newness of the latter (Devaney 2006:4).¹⁷ There also seems to be more research on rural microfinance than urban financial services to the poor (Copestake et al's (1998) is one of few studies focused on urban areas – in Zambia). And much of the research is on informal and semi-formal financial services; there seem to be hardly any work on the impact of formal financial services on the poor in sub-Saharan Africa, again probably due to their newness.

Impacts of microfinance in general

¹² Brau and Woller (2004:6-7) refer to these two as a welfarist paradigm and an institutionist paradigm.

¹³ This is an update of the study by Goldberg (2005) for the Grameen Foundation on the impact of microfinance.

¹⁴ Devaney (2006:4) indicates the in-depth technical and high financial cost requirements of extensive impact studies (such as RCTs); this might partly explain why not many of them have been done in Africa yet.

¹⁵ Whilst Odell's survey also includes a RCT on consumer credit (credit to any user, rich or poor) in South Africa, we do not include it here as it was not per se about microcredit (credit to poor persons).

¹⁶ The CGAP website refers to savings as the "forgotten half of microfinance".

¹⁷ This is also true of impact studies of microfinance elsewhere in the world (CGAP).

The impact of microfinance is not a simplistic debate on whether microfinance is transformative or ruinous; it is much more complex. Thus far literature reviews of empirical research of the impact of microfinance on the poor found controversial (and inconclusive) findings. Makina and Malobola (2004:800) classify such findings into a three-fold typology:

1. those studies that find beneficial socio-economic impacts, such as income stability and growth, reduced income inequality, reduced vulnerability, employment, nutrition and health improvements, school attendance, strengthened social networks, and women's empowerment (e.g. Afrane 2002; Barnes 1996; Barnes & Keogh 1999; Beck et al 2004; Hietalahti & Linden 2006; Hossain & Knight 2008; Khandker 2001; Schuler et al 1997; UNICEF 1997; Wright 2000);
2. those studies that allude to negative impacts, such as the exploitation of women, unchanged poverty levels, increased income inequality, increased workloads, high interest rates and loan repayment, creating dependencies, and creating barriers to sustainable local economic and social development (e.g. Adams & Von Pischke 1992; Bateman & Chang 2009; Copestake 2002; Rogaly 1996);
3. those studies that show mixed impacts. For example, benefits for the poor but not for the poorest (e.g. Copestake et al 2001; Hulme & Mosley 1996; Morduch 1998; Mosley & Hulme 1998; Zaman 2001); or helping the poor to better manage the money they have (Rutherford 1996:2) but not directly or sufficiently increasing income, empowering women, etc. (e.g. Husain et al 2010; Mayoux 1999; Rahman 1998). Karnani (2007) argues that money spent on microfinances could be better used for other interventions, like supporting large labour-intensive industries for job creation.¹⁸ And there is literature that argue that a single intervention (like microfinance) is much less effective as an anti-poverty resource than simultaneous efforts that combine microfinance, health, education, etc. (Lipton 1996).

We anticipate that the impact studies we'll review will have a mix of all these findings. We will thus have to weigh the reliability of the evidence very carefully.

Reliability of evidence

The methodological rigour of various impact studies done in SSA will differ. Westover (2008:1) in general indicates the lack of stringent, rigorous impact studies, with many impact studies done by MFIs themselves that are case and locale specific, and qualitative in nature.¹⁹ They also tend to rely heavily on anecdotal evidence. And we take note of Cotler and Woodruff (2008) referring to Armendariz de Aghion and Morduch's review of impact studies that those with the largest methodological flaws tend to find the strongest impacts of microfinance (see 2.3.1 below).

1.4 Objectives

¹⁸ Morduch (quoted in Ogden 2008), for example, ponders that we still don't know whether money could be spend more effectively on, for example, health and water, rather than on microfinance.

¹⁹ For Westover rigorous studies mean quantitative RCTs; we do not agree that only these kinds of studies are rigorous.

We will review empirical research on the impact of microfinance on poor people in SSA to enable policy-makers, donors, and practitioners to understand the nature of the evidence available. We will identify, and synthesise where possible, the available evidence addressing the following questions:

- i. What studies have been done in SSA on the impact of microfinance on poor people?
- ii. What did these studies find about
 - a. The impact of microfinance on the incomes of the poor?
 - b. The impact of microfinance on wider poverty / wealth of the poor?
 - c. The impact of microfinance on other non-financial outcomes for the poor?
- iii. What do the findings suggest about appropriately measuring the impact of microfinance on poor people?
- iv. Are there variations in impacts of different types of microfinance, and what are these variations?
- v. Are these variations in impacts on different groups of poor people, and what are these variations?
- vi. Are there variations in impacts on individual/household, community, regional and national levels?
- vii. If any, what variables are associated with the successful alleviation of poverty through microfinance?

2. Methods used in the review

2.1 User involvement

2.1.1 Approach and rationale

We will engage with potential users of this review in a number of ways including:

- circulating this review protocol for feedback
- requesting any relevant literature for inclusion in the review
- inviting feedback on our draft report
- disseminating our final review.

To this end we will identify individuals within our own networks and invite them to forward correspondence to others in the field as part of a 'snowballing' exercise. We will exploit new social media – drawing on Twitter and a Ning wiki on impact evaluation – to ensure this exercise is as broad as possible.

We will seek to incorporate the perspectives of four groups of potential users in this project:

- Those who make policy decisions related to microfinance services in SSA whom we envisage to be our main audience for this review, specifically within DFID who have commissioned this review.
- Those who provide microfinance services in SSA in order that our review is relevant and our findings available to them.
- Those who research microfinance services in SSA, in order to ensure that our review includes all of the relevant research literature, and that our findings form part of the accumulating evidence in the region.
- Those who use microfinance services in SSA, in order to understand why they access microfinance services and how they use them.

We will identify and select individuals in the following ways:

- We will liaise closely with DFID's policy lead and ask for recommendations of other individuals who may have an interest in this review.
- Prior to the start of this project, Carina van Rooyen attend the Africa & Middle East microfinance summit in April 2010 in Nairobi, Kenya and now has a network of contacts amongst those who provide and research microfinance across the region.
- We will also identify individuals and organisations who provide and/or research microfinance services in SSA from amongst the authors' networks. These will include:
 - Gabriel Davel CEO of the National Credit Regulator, Midrand, South Africa.
 - Daryl Collins who conceived and directed the most recent version of the financial diaries in South Africa (see www.financialdiaries.com) and is a senior associate at Bankable Frontier Associates in Boston (www.bankablefrontier.com). Previously, Daryl was a senior lecturer in finance at the University of Cape Town, where she lectured on emerging financial markets to Honours and MBA students.
 - Refilwe Mokoena, research manager at The Small Enterprise Foundation (SEF), a South African MFI.

- Micro-Enterprise Alliance, a membership association of African organisations and individuals working in the field of micro-enterprise development.
- Khula Enterprise Finance, a financial organisation in South Africa working with small and medium sized businesses.
- The Finmark Trust, a non-profit organisation operating in southern Africa whose purpose is to make financial markets work for the poor.
- Enhancing Financial Innovation & Access (EFInA) in Nigeria.
- Financial Sector Deepening Trusts in Kenya and Tanzania (FSDT).
- The participants in 'Making Finance Work in Africa', an initiative to support the efforts of African countries to boost economic growth and fight poverty by encouraging and facilitating financial sector development.

We have identified two individuals, one with topic expertise and another with methodological expertise, to formally peer review our protocol and draft report. They will be offered an honorarium for their time.

We will gather the perspectives of the users of microfinance services in the region via a recently completed study on poverty and livelihoods in Johannesburg (De Wet et al 2008). These perspectives will help us interpret the findings of this review.

Consideration of users' views will be incorporated to the study team's decisions when we:

- finalise our search strategy deciding exactly where to look for literature for the review and which terms to use
- revise our protocol following peer review
- select studies for inclusion in the review
- refine our initial findings and conclusions from the review
- decide how best to disseminate our review.

2.2 Identifying and describing studies

2.2.1 Defining relevant studies: Inclusion and exclusion criteria

Studies will be included and excluded from our review according to the following criteria (see Appendix 2.1):

REGION: We will include research conducted in sub-Saharan African countries, defined as including Mauritania, Chad, Niger and Sudan and all African countries south of these, thus excluding the following north African countries: Tunisia, Libya, Morocco, Egypt, and Western Sahara. Research that includes countries from both sub-Saharan Africa AND non-sub-Saharan African countries will be included in the review.

STUDY DESIGN: We will include only impact evaluations, defined as comparative or non-comparative studies that set out to measure impact (i.e. outcomes, results or effects). Both quantitative and qualitative studies will be included. Studies that do not measure impact of microfinance will be excluded from the review.

INTERVENTION: We will include only microfinance interventions, defined as including micro-savings or microcredit services. Whilst insurance and money transfers are also considered part of microfinance, they are recent activities and are

not considered 'core' activities of microfinance for the purposes of this review. We will include services owned or managed by service-users or by others.

POPULATION: We will focus on impacts on poor people, namely those who are recipients of the services of MFIs.

OUTCOMES: We will initially map out the different outcomes measured in impact studies of microfinance as laid out in our coding tool (Appendix 2.4). We will include both financial and non-financial outcomes.

LANGUAGE: We anticipate identifying literature in English. However, we have scope to access papers in English, Dutch, German, Portuguese, French, Spanish, Afrikaans, Zulu and Sotho languages and will not exclude any relevant papers in these languages. Potentially relevant literature in other languages will be listed in appendices.

2.2.2 Identification of potential studies: Search strategy

Reports will be identified from the following sources:

- Specialist databases for systematic reviews:
 - Cochrane Library
 - Campbell Library
 - EPPI Centre Library

- Other bibliographic databases:
 - African Journals Online (AJOL)
 - Arts and Humanities Citation Index
 - British Library for Development Studies
 - Chemonics <http://www.chemonics.com/projects/finalreports.aspx>
 - Conference Proceedings Citation Index
 - EconLit
 - ELDIS <http://www.eldis.org/>
 - Internet Documents in Economics Access Service (IDEAS) [including Research Papers in Economics (RePEc)]
<http://ideas.repec.org/n/nep-mfd>
 - International Bibliography of the Social Sciences
 - JOLIS
 - Psycinfo
 - Research for Development <http://www.research4development.info/>
 - Science Citation Index Expanded
 - Social Assistance in Developing Countries Database
 - Social Science Citation Index
 - Social Sciences Citation Index Expanded

- Social Services Abstracts
- Sociological Abstracts
- WHO library database (WHOLIS)
- Worldwide Political Science Abstracts
- Citation searches of key authors/papers evaluating the impact of microfinance using randomised controlled trials:
 - Dupas & Robinson (2009)
- References on the following key websites (see Appendix 2.3)
 - African Development Bank,
 - Africa Microfinance Network,
 - Centre for Global Development,
 - Consultative Group to Assist the Poor (CGAP),
 - Foundation for International Community Assistance (FINCA),
 - Innovations for Poverty Action,
 - International Fund for Agricultural Development,
 - International Labour Organisation's (ILO) Social Finance Unit,
 - Making finance work for Africa, <http://www.mfw4a.org/>
 - Microfinance Africa,
 - Microfinance Gateway,
 - Microfinance Information Exchange (MIX),
 - Microfinance Network,
 - Microfinance South Africa,
 - Overseas Development Institute,
 - Small Enterprise Education and Promotion (*SEEP*) Network,
 - The UK Department For International Development,
 - UN Capital Development Fund (UNCDF),
 - UNDP Poverty Centre,
 - USAID,
 - World Bank, and
 - World Bank's Sustainable Banking with the Poor project.
- Contacting authors / organisations
 - The above list of organisations have also been contacted to request relevant literature,
 - Association of Ethiopian Microfinance Institutions,
 - Association of Microfinance Institutions of Kenya,
 - Association of Microfinance Institutions of Uganda,
 - Association of Microfinance Institutions of Zambia,

- Association Interprofessionnelle des Systèmes Financiers Décentralisés de Cote d'Ivoire,
 - Association Professionnelle des Institutions de Microfinance au Burkina Faso (APIM-BF),
 - Association Professionnelle des Systèmes Financiers Décentralisés du Bénin,
 - Bankable Frontier Associates,
 - Community Microfinance Network,
 - Enhancing Financial Innovation & Access (EFInA) in Nigeria
 - Financial Sector Deepening Trusts in Kenya and Tanzania (FSDT)
 - Ghana Microfinance Institutions Network,
 - International Network of Alternative Financial Institutions,
 - Malawi Microfinance Network,
 - Marang Financial Services,
 - Network of Microfinance Institutions in Burundi,
 - PRIDE,
 - Regroupement des Institutions du Systeme de Financement Decentralise du Congo (RIFIDEC),
 - Savings & Cooperative League of South Africa, and
 - Tanzania Association of Microfinance Institutions.
- Reference lists of included papers will be scanned for relevant articles as they are identified.
 - We will also track the Poverty Action Lab's impact studies of microfinance, and attended and collected papers at the Africa & Middle East Micro-Credit 2010 Summit.

Searches of these sources will be limited so as to identify studies conducted since 1990. Brau and Woller (2004:4) argue that before the mid-1990s academic journals published very few articles on microfinance, but the publication of peer-reviewed articles on the topic has since increased.

We will combine search terms relating to: microfinance, microcredit, income, debt, savings, wealth and poverty as specified in Appendix 2.2.

We will use the EPPI-Centre's specialist software, EPPI-Reviewer, to keep track of and code studies found during the review.

2.2.3 Screening studies: Applying inclusion and exclusion criteria

Inclusion and exclusion criteria will be applied successively to (i) titles and abstracts, and (ii) full reports.

Full reports will be obtained for those studies that appear to meet the criteria or where we have insufficient information to be sure. These reports will be entered into a second database. The inclusion and exclusion criteria will be re-applied to the full reports and those that do/did not meet these initial criteria will be excluded.

2.2.4 *Characterising included studies*

Included literature will be characterised using a coding tool (see Appendix 4.2).

Literature will be described in terms of the date of publication and language.

Each microfinance intervention being evaluated will then be characterised according to whether it includes microcredit or micro-savings, and whether these are provided in partnership with micro-insurance, money transfers and/or other non-financial services such as education and training. The provider of the microfinance intervention and the recipients will also be described, as well as the country or region in which the intervention is offered and the setting (i.e. in an urban or rural environment).

The study itself will then be characterised according to its design, including comparative and non-comparative approaches. The outcomes assessed will be described in relation to poverty and wealth, health, food security, empowerment and education, as well as other impacts on the microfinance service-users (see codes in Appendix 2.4). Outcomes assessed which relate to others will also be noted.

Whilst irrelevant studies will be excluded at the screening stage of the review, we still envisage that the included studies will be of varying relevance to the question. The relevance of included studies to the review question will be judged according to the following criteria:

- Whether they examine credit / loan services and savings (or only other financial services such as insurance and money transfers)
- Whether they measure impact on poverty levels of poor people (including their incomes and other wealth related outcomes – financial and non-financial)
- Whether they examine services to and impacts on poor people specifically (or only report outcomes in terms of the general population).

The study methods will be recorded including details of sampling, data collection and analysis. These will be used to weigh the evidence according to quality (see 2.3.1 below).

2.2.5 *Identifying and describing studies: Quality assurance process*

Our review processes, including our electronic search string, inclusion and exclusion criteria, coding sheets and synthesis, will all be piloted initially and discussed amongst the team before these tools are finalised. Any modifications will be noted.

We will take steps to reduce researcher-bias and ensure we include all the relevant literature in our review. One reviewer will initially apply the inclusion and exclusion criteria to titles and abstracts and a second reviewer will then independently screen any studies the first reviewer excluded to ensure no relevant studies are accidentally left out of the review. Any disagreements will be resolved through discussion. The same approach will be taken to screening the potentially relevant full reports.

The coding of included papers will be conducted by two members of the review group working independently and then comparing their decisions and coming to a consensus.

2.3 Methods for synthesis

2.3.1 Assessing quality of studies

We will be drawing on heavily on EPPI-Centre methods and plan to use a tool for appraising studies developed for a recent EPPI review (Oliver S, Oliver K, Kavanagh J, Stansfield C, Thomas J. *(in press)* Is there a relationship between childhood obesity and educational attainment? A systematic review. London: EPPI-Centre, Social Science Research Unit, Institute of Education, University of London.)

Studies will be assessed according to their methodological quality using the following broad principles:

- The appropriateness of the methods used for addressing the question (for example, the use of only qualitative data for measuring impact or the use of only quantitative data for explaining impact would both be considered inappropriate).
- The extent to which the methods are applied appropriately (for example, a randomised control trial which uses a comparison group which differs in age and gender from the intervention group will be considered low-quality).
- The extent to which the findings are in keeping with the methods employed (for example, a study which concludes on the acceptability of an intervention to a population when no qualitative methods were employed will be considered low-quality).

2.3.2 Overall approach to and process of synthesis

Findings will be synthesised using framework analysis, which applies pre-determined categories to the data and enables structured comparison and synthesis. As described below, quantitative results from comparative studies will be combined statistically and other findings synthesised using structured qualitative matrices.

Where data are missing we will contact the study authors. We will not replace missing data.

2.3.2.1 Selection of studies for synthesis

Studies will be sorted into the matrix below. We will then focus initially on synthesising the findings of:

- a. Comparative outcome evaluations which measure the impact of microfinance on the incomes of the poor. To this end we will focus initially on evidence from cells 1 & 2 below.
- b. Comparative outcome evaluations which measure the impact of microfinance on the poverty / wealth of the poor more broadly, by synthesising findings of studies from 1 - 4 below.
- c. Comparative outcome evaluations which measure the impact of microfinance on other non-financial outcomes for the poor, by synthesising findings from 5 & 6 below.

Studies from cells 7 & 8 will be described, but the findings of these studies fall outside of the scope of this review and will not be synthesised.

Studies from the remaining cells (non-comparative outcome evaluations) are judged to be poor measurements of impact. They will be described and their findings extracted for comparison with evidence from comparative outcome evaluations.

STUDY DESIGN	Assessing impact on the incomes of the poor	Assessing impact on the other wealth indicators for the poor	Assessing impact on other outcomes for the poor	Assessing impact on outcomes for others
Randomised control trials	1	3	5	7
Other comparative outcome evaluations [distinguishing between: controlled clinical trials (CCT), interrupted time series (ITS) and controlled before-after designs (CBA)]	2	4	6	8
Non-comparative outcome evaluations				

2.3.2.2 Process used to combine/ synthesise data

Studies with comparative study designs will be included in statistical meta-analysis.

Studies of non-comparative study designs will be entered into a results matrix as short findings summaries and synthesised qualitatively. We will also use the qualitative findings to identify unmeasured factors and other reasons that might help to explain heterogeneity in results.

Specifically we will:

- i) Combine using statistical meta-analyses the results of those interventions where all of the following statements are true:
 - The intervention evaluated incorporates the same dimensions of microfinance (i.e. micro-credit or micro-savings or both).
 - The study design for evaluating impact is the same (i.e. RCT or CCT or ITS or CBA).
 - The quality of the study is rated as medium or high in our quality appraisal (see above).

We will calculate effect sizes where possible. Studies will be grouped according to the intervention evaluated (micro-credit OR micro-savings OR both). For each group of studies we will combine median effect sizes. If the group of studies draws from heterogeneous samples we will use a random effects model, and if from homogeneous samples then a fixed effects model will be used. If studies use the same continuous outcomes measure we will calculate the weighted mean difference score and if studies use different outcome measures we will pool effects using the standardised mean differences of each study.

- ii) In all other cases, we will synthesise findings qualitatively using a matrix, describing:
- The direction of the effect
 - The size of the effect.

2.4 Deriving conclusions and implications

The review team will meet in late September to synthesise their findings and discuss the implications for policy, practice and research.

Initial conclusions and implications will be circulated to our network of review-users (see 2.1 above) for their input. Amendments will be made in light of any feedback. This will allow consideration of wider forms of policy and practice knowledge and provide an opportunity for researchers to inform us of any new relevant research published since we conducted our searches. In addition, we will consider the emerging findings and conclusions from the related DfID-funded and 3ie systematic reviews on the same topic.

The review will also be sent for formal peer review to DfID and our two peer-reviewers.

The review team will hold further meetings in early December following formal peer review to decide our final conclusions and implications and write our final report.

We will seek additional financial support from DFID for wider dissemination of this work in early 2011 including preparation of a paper based on these findings for submission to a peer-reviewed journal.

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Appendix 1 Authorship of this report

This report should be cited as...

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Review Group

This group is made up of staff from the EPPI-Centre's Perspectives, Participation and Research team and members of the University of Johannesburg's Department of Anthropology and Development Studies, and the Centre for Culture and Language in Africa, namely Ruth Stewart and Kelly Dickson from the University of London, and Thea de Wet, Carina van Rooyen and Maboaleng Majoro from the University of Johannesburg.

Advisory group

As we are conducting a multi-centre rapid systematic review, we will be using a virtual network to advise on this project including:

- The open-access social media Twitter.
- A Ning wiki on Impact Evaluation Social Network (<http://3ieimpact.ning.com>).
- Our own methodological networks via the EPPI-Centre.
- Academic peer reviewers identified for their expertise in systematic reviewing and in researching microfinance.

Conflicts of interest (if any)

None of the authors have any financial interests in this review topic, nor have been involved in the development of relevant interventions, primary research, or prior published reviews on the topic.

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Appendix 2.1 Inclusion and exclusion criteria

The following inclusion criteria will be applied to all potentially relevant literature identified.

REGION: We will include research conducted in sub-Saharan African countries, defined as including Mauritania, Chad, Niger and Sudan and all African countries south of these, thus excluding the following north African countries: Tunisia, Libya, Morocco, Egypt, and Western Sahara. Research that includes countries from both sub-Saharan Africa AND non-sub-Saharan African countries will be included in the review.

STUDY DESIGN: We will include only impact evaluations, defined as comparative or non-comparative studies that set out to measure impact (i.e. outcomes, results or effects). Both quantitative and qualitative studies will be included. Studies that do not measure impact of microfinance will be excluded from the review.

INTERVENTION: We will include only microfinance interventions, defined as including micro-savings or microcredit services. Whilst insurance and money transfers are also considered part of microfinance, they are recent activities and are not considered 'core' activities of microfinance for the purposes of this review. We will include services owned or managed by service-users or by others.

POPULATION: We will focus on impacts on poor people, namely those who are recipients of the services of MFIs.

OUTCOMES: We will initially map out the different outcomes measured in impact studies of microfinance as laid out in our coding tool (Appendix 2.4). We will include both financial and non-financial outcomes.

LANGUAGE: We anticipate identifying literature in English. However, we have scope to access papers in English, Dutch, German, Portuguese, French, Spanish, Afrikaans, Zulu and Sotho languages and will not exclude any relevant papers in these languages. Potentially relevant literature in other languages will be listed in appendices.

Appendix 2.2 Search strategy for electronic databases

The following search strategy will be used to search Social Science Citation Index and adapted for the other electronic databases. In all cases we will look only for literature published since 1990.

Combining free-text terms:

We will combine two concepts using 'AND': Microfinance AND sub-Saharan Africa. These concepts will contain a wide number of terms combined using OR. Each is presented below:

MICROFINANCE

micro-credit OR micro-loans OR micro-finance OR micro-insurance OR micro-savings OR microfinance OR microcredit OR microloans OR microinsurance OR microsavings OR micro* OR microfranchise OR microfranchis* OR micro-franchise OR micro-franchis* OR [(loan OR credit OR savings OR finance OR bank* OR econom*) AND ('the poor' OR development OR poverty)] NOT (microb* OR microlith* OR lemur)

SUB-SAHARAN AFRICA

[adapted from filter used in Siegfried N, Clarke M and Volmink J. Randomised controlled trials in Africa of HIV and AIDS: Descriptive study and spatial distribution British Medical Journal 2005(331):742 (1 October)]

Algeria OR Angola OR Benin OR Botswana OR "Burkina Faso" OR Burundi OR Cameroon OR "Canary Islands" OR "Cape Verde" OR "Central African Republic" OR Chad OR Comoros OR Congo OR "Democratic Republic of Congo" OR DRC OR Djibouti OR "Equatorial Guinea" OR Eritrea OR Ethiopia OR Gabon OR Gambia OR Ghana OR Guinea OR "Guinea Bissau" OR "Ivory Coast" OR "Cote d'Ivoire" OR Kenya OR Lesotho OR Liberia OR Madagascar OR Malawi OR Mali OR Mauritania OR Mauritius OR Mayote OR Mayotte OR Morocco OR Mozambique OR Mocambique OR Namibia OR Niger OR Nigeria OR Principe OR Reunion OR Rwanda OR "Sao Tome" OR Senegal OR Seychelles OR "Sierra Leone" OR Somalia OR "South Africa" OR "St Helena" OR Sudan OR Swaziland OR Tanzania OR Togo OR Uganda OR "Western Sahara" OR Zaire OR Zambia OR Zimbabwe OR "Central Africa" OR "Central African" OR "West Africa" OR "West African" OR "Western Africa" OR "Western African" OR "East Africa" OR "East African" OR "Eastern Africa" OR "Eastern African" OR "North Africa" OR "North African" OR "Northern Africa" OR "Northern African" OR "South African" OR "Southern Africa" OR "Southern African" OR "sub Saharan Africa" OR "sub Saharan African" OR "subSaharan Africa" OR "subSaharan African") NOT ("guinea pig" OR "guinea pigs" OR "aspergillus niger")

Using controlled search terms:

We will also search using controlled terms for microfinance. Specialist advice will be sought on the use of these controlled terms for each electronic database.

Appendix 2.3 Handsearching and online searching

The key journals on micro-finance are catalogued on the available electronic databases. However, there are a number of institutions which publish potentially relevant 'grey' literature which is not catalogued on these bibliographic databases.

We will therefore search the websites of the following institutions:

- African Development Bank,
- Africa Microfinance Network,
- Centre for Global Development,
- Consultative Group to Assist the Poor (CGAP),
- Foundation for International Community Assistance (FINCA),
- Innovations for Poverty Action,
- International Fund for Agricultural Development,
- International Labour Organisation's (ILO) Social Finance Unit,
- Making finance work for Africa, <http://www.mfw4a.org/>
- Microfinance Africa,
- Microfinance Gateway,
- Microfinance Information Exchange (MIX),
- Microfinance Network,
- Microfinance South Africa
- Overseas Development Institute,
- Small Enterprise Education and Promotion (*SEEP*) Network,
- The UK Department For International Development,
- UN Capital Development Fund (UNCDF),
- UNDP Poverty Centre,
- USAID,
- World Bank, and
- World Bank's Sustainable Banking with the Poor project.

The following organisations do not have updated websites, but we will email them requests for impact studies:

- Association of Ethiopian Microfinance Institutions,
- Association of Microfinance Institutions of Kenya,
- Association of Microfinance Institutions of Uganda,
- Association of Microfinance Institutions of Zambia,
- Association Interprofessionnelle des Systèmes Financiers Décentralisés de Cote d'Ivoire,

- Association Professionnelle des Institutions de Microfinance au Burkina Faso (APIM-BF),
- Association Professionnelle des Systèmes Financiers Décentralisés du Bénin,
- Bankable Frontier Associates,
- Community Microfinance Network,
- Enhancing Financial Innovation & Access (EFInA) in Nigeria
- Financial Sector Deepening Trusts in Kenya and Tanzania (FSDT)
- Ghana Microfinance Institution Network,
- International Network of Alternative Financial Institutions,
- Malawi Microfinance Network,
- Marang Financial Services,
- PRIDE,
- Regroupement des Institutions du Systeme de Financement Decentralise du Congo (RIFIDEC),
- Savings & Cooperative League of South Africa, and
- Tanzania Association of Microfinance Institutions.

Appendix 2.4 Draft coding tool

INITIAL SCREENING QUESTIONS TO DETERMINE WHETHER OR NOT TO INCLUDE THE STUDY

- A. Is the research based in at least one Sub-Saharan African country? If not, EXCLUDE
- B. Is the research an outcome evaluation? If not, EXCLUDE
- C. Does the intervention include microcredit or micro-savings (alone, or as part of broader microfinance services)? If not, EXCLUDE

1. Basic description of the paper

- 1.1. Title
- 1.2. Authors
- 1.3. Date of publication
- 1.4. Language
- 1.5. Stand alone paper or one of several from a study

2. Description of the intervention studied

- 2.1. Intervention (tick all that apply)
 - 2.1.1. Microcredit
 - 2.1.2. Micro-savings
 - 2.1.3. Micro-insurance
 - 2.1.4. Money transfers
 - 2.1.5. Unspecified microfinance services
 - 2.1.6. With other non-microfinance services
- 2.2. Provider of intervention
 - 2.2.1. Formal bank
 - 2.2.2. Government
 - 2.2.3. National or international NGO
 - 2.2.4. Local NGO
 - 2.2.5. Community organisation / self-help group
 - 2.2.6. Informal providers
- 2.3. Population
 - 2.3.1. Gender
 - 2.3.2. Income/poverty level
 - 2.3.3. Age
 - 2.3.4. Unspecified

- 2.4. Country
 - 2.4.1. Specify which sub-Saharan countries
 - 2.4.2. Specify whether other non-sub-Saharan countries are also included
- 2.5. Setting
 - 2.5.1. Urban
 - 2.5.2. Rural
 - 2.5.3. Unspecified

3. Study design

- 3.1. Outcome evaluation (if not one of the below, should be excluded)
 - 3.1.1. Randomised controlled trial (individual or cluster)
 - 3.1.2. Other comparative study (i.e. has a controlled group but no randomisation)
 - 3.1.2.1. Controlled clinical trials (CCT)
 - 3.1.2.2. Interrupted time series (ITS)
 - 3.1.2.3. Controlled before-after designs (CBA)²⁰
 - 3.1.3. Other non-comparative study (i.e. does not have a control or comparison group)
- 3.2. Does the study also include a process evaluation? (i.e. examining how microfinance works, not just whether it works)

4. Outcomes assessed / outcome variables relating to the microfinance service user

- 4.1. Wealth
 - 4.1.1. Income (from sources other than the loan)
 - 4.1.2. Expenditure / consumption
 - 4.1.3. Other wealth indicator
 - 4.1.3.1. Assets
 - 4.1.3.2. Housing
 - 4.1.3.3. Savings
 - 4.1.3.4. Other
- 4.2. Health
- 4.3. Food security
- 4.4. Empowerment
 - 4.4.1. Of women
 - 4.4.2. Of men
- 4.5. Education
- 4.6. Any other outcome for the microfinance service-user described in the study

5. Outcomes assessed / outcome variables relating to others

²⁰ We will follow the approach of the Cochrane Effective Practice and Organisation of Care Review Group and only include Controlled before-after designs if more than one intervention and more than one control site is used. For more information see:
<http://www.mrw.interscience.wiley.com/cochrane/clabout/articles/EPOC/frame.html>

- 5.1. community
 - 5.1.1. social cohesion
 - 5.1.2. building institutions
- 5.2. local economy
 - 5.2.1. job creation
- 5.3. lending organisation
 - 5.3.1. profits

MAPPING GRID

BASED ON 1-5 ABOVE, WHICH CELL OF THE GRID BELOW DOES THIS STUDY FALL IN TO?

STUDY DESIGN	Assessing impact on the incomes of the poor	Assessing impact on the other wealth indicators for the poor	Assessing impact on other outcomes for the poor	Assessing impact on outcomes for others
Randomised control trials	1	3	5	7
Other comparative outcome evaluations	2	4	6	8
Non-comparative outcome evaluations				

6. Sampling methods employed

- 6.1. Population from which sample is drawn
- 6.2. How sample was selected
 - 6.2.1. Methods of identification of population from whom participants are selected
 - 6.2.2. Methods used to identify the participants from this population
 - 6.2.3. Planned (a priori) sample size
 - 6.2.4. Actual sample size
- 6.3. How people were recruited into study
- 6.4. Whether consent was sought, how and from whom
- 6.5. Data collection methods
 - 6.5.1. Types of data collected
 - 6.5.2. Details of data collection methods or tool(s)
 - 6.5.3. Who collected the data
 - 6.5.4. Where were data collected

6.5.5. How did the study team ensure the data collection methods were trustworthy, reliable and valid

7. Data analysis methods

7.1. Which methods were used to analyse the collected data

7.2. How did the study team ensure the analysis was trustworthy, reliable and valid

WEIGHT OF THE QUALITY OF EVIDENCE

DRAWING ON 1-7 ABOVE, MAKE A JUDGEMENT ON THE FOLLOWING CRITERIA

- A. How appropriate were the methods used for addressing the question posed in the study? (for example, the use of only qualitative data for assessing impact will be considered inappropriate and ranked as 'low') HIGH, MEDIUM, LOW
- B. To what extent were the methods applied appropriately? HIGH, MEDIUM, LOW
- C. To what extent are the findings of the study in keeping with the methods employed? (for example, a study which concludes on the acceptability of an intervention to a population when no qualitative methods were employed will be considered low-quality) HIGH, MEDIUM, LOW

WHERE STUDIES ARE RATED AS LOW QUALITY ON ANY OF THE CRITERIA ABOVE, THEIR FINDINGS SHOULD BE REPORTED BUT EXCLUDED FROM THE SYNTHESIS.

8. Findings

8.1. In relation to each of the outcomes reported in 4 & 5 above, what did the study find?