



## **What are people's views and experiences of delivering and participating in microfinance interventions?**

A systematic review of qualitative evidence from South Asia

Peters MDJ, Lockwood C, Munn Z, Moola S (The Joanna Briggs Institute, School of Translational Health Sciences, Faculty of Health Sciences, University of Adelaide), Mishra RK (Institute of Public Enterprise, Osmania University Campus, Hyderabad)

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EPPI-Centre  
Social Science Research Unit  
UCL Institute of Education  
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EPPI-Centre report • May 2015



**PROTOCOL**

The authors are part of the The Joanna Briggs Institute, School of Translational Health Sciences, Faculty of Health Sciences, University of Adelaide; and Institute of Public Enterprise, Osmania University Campus, Hyderabad; and were supported by the Evidence for Policy and Practice Information and Co-ordinating Centre (EPPI-Centre).

Peters MDJ, Lockwood C, Munn Z, Moola S, Mishra RK (2015) *What are people's views and experiences of delivering and participating in microfinance interventions? A systematic review of qualitative evidence from South Asia*. Protocol. Adelaide: the Joanna Briggs Institute, University of Adelaide.

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## Abbreviations

DFID-SARH	Department for International Development (UK) South Asia Research Hub
EPPI-Centre	Evidence for Policy and Practice Information Co-ordinating Centre
EPPI-SG	EPPI-Centre support group
JBI	Joanna Briggs Institute
PICO	Population/patient; Intervention/indicator; Comparator/control; Outcome

# 1. Background

## 1.1 Aims and rationale for the review

Despite the growth and popularity of microfinance, there is mixed evidence regarding its impact (Armendáriz de Aghion and Morduch, 2010; Van Rooyen et al., 2012). A number of recent systematic reviews have highlighted that apart from anecdotal evidence and inspiring stories, rigorously performed quantitative evidence demonstrating a strong, positive impact of microfinance is still absent (Stewart et al., 2011, 2012; Duvendack et al., 2011). Indeed recent evidence seems to indicate that microfinance may in fact be doing harm in some contexts (Stewart et al., 2011).

While some have argued that single interventions like microfinance are significantly less effective than mixed interventions that combine microfinance with health education (Lipton 1996), past work has also attempted to understand the complex nature of the impact of microfinance interventions, and findings can be separated into three main groups (Makina and Malobola, 2004):

1. Positive impacts, such as improvements to income stability and growth, employment, nutrition, health, education, social networks and women's empowerment, and reduced income inequality and vulnerability (e.g. Afrane, 2002; Barnes, 1996; Barnes and Keogh, 1999; Beck et al., 2004; Hietalahti and Linden, 2006; Hossain and Knight, 2008; Khandker, 2001; Schuler et al., 1997; UNICEF, 1997; Wright, 2000);
2. Negative impacts, such as the exploitation of women, unchanged poverty levels, increased income inequality, heavy workloads, barriers to sustainable social, economic and social situations, and interest rates and loan repayments creating dependency (e.g. Adams and Von Pischke, 1992; Bateman and Chang, 2009; Buckley, 1997; Copestake, 2002; Goetz and Sen Gupta, 1996; Kabeer, 1998; Rogaly, 1996);
3. Mixed impacts, such as benefits for the poor more generally but not for the poorest (e.g. Copestake et al., 2002; Hulme and Mosley, 1996; Morduch, 1998; Mosley and Hulme, 1998; Zaman, 2001), or helping poor people to more effectively manage their money (Rutherford, 1996:2) without directly or sufficiently increasing income or empowering women (e.g. Husain et al., 2010; Mayoux, 1999; Rahman, 1998).

A recent systematic review has identified that impact evaluations of microfinance interventions are often methodologically weak and inadequate for reliably ascertaining the actual effects of microfinance (Duvendak et al, 2011). The differences between the contexts and settings where various microfinance interventions have been implemented has also been cited as a possible reason why past research and evaluations have provided mixed conclusions regarding effectiveness (Stewart et al., 2011; Van Rooyen et al., 2012). By focusing on the experiences and views of people within a single regional context - in this instance, South Asia - it is hoped that more cohesive and accurate conclusions can be drawn.

Differences that exist in the contexts and settings where various microfinance interventions have been deployed have been cited as a possible reason why research and evaluations have provided mixed conclusions regarding their effectiveness (Stewart et al., 2012).

Complex cultural settings may act to confound research that seeks to investigate effectiveness due to the many variations within and across cultures that may

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influence the outcomes of interest. Factors that influence the outcome of interest may skew or bias the results in study designs where objectivity and control are crucial to internal validity. With these limitations of traditional quantitative research in mind, research that is able to cross cultural and/or ethnic boundaries is important. Cross cultural/ethnicity studies may provide better recognition of both expressed and intuited cultural or ethnic factors while also adapting for the significant influence of local socio-cultural and environmental factors (Iwata and Buka, 2002).

Research that recognises the tensions between the rigorous and standardised requirements of method and the variations and influences of culture, ethnicity, and socio-cultural and environmental factors and how they vary is better able to compensate for these, even where compensation simply means recognising that diversity exists and presents challenges to the conduct of traditional western conceptualisations of research (Henry, 2003).

In terms of ethnic structures, while India represents just one South Asian country, it also illustrates the complexity of interactions between culture, ethnicity, and socio-cultural and environmental factors that influence research. In cross-national studies, ethnic fractionalisation is a useful measure of ethnic diversity. The literature refers not just to measures of ethnic diversity such as this, but to more ingrained conceptualisations of ethnic structure that reflect socio-political dominance in relation to a population-based majority or minority presence within or across a sub-culture or ethnicity. India represents this depth of complexity, as having a highly fragmented set of ethnic minorities where researchers have difficulty with methods that seek to standardise and generalise (Fearson, 2003).

These cultural complexities existentially affect policy and therefore practice.

## **1.2 Definitional and conceptual issues**

This section defines the important terms pertaining to the review and thereby outlines the scope of this review.

### *1.2.1 Conceptual framework*

The conceptual framework for this review is based upon the view that microfinance interventions are in fact embedded within notions of culture, ethnicity, and socio-cultural and environmental constructs that affect how people experience them (Karim, 2008; Shanaz and Karim, 2008; Lyby, 2006; Rashid and Makuwira, 2014; Sanyal, 2009; Schuler et al., 1997; Uddin, 2012). Therefore, microfinance interventions of any kind that ignore these notions are not likely to be successful or sustainable. The concept of sustainability therefore underpins considerations of microfinance provision, and significantly impacts on the experiences of beneficiaries of microfinance interventions. Sustainable livelihood is at the heart of studies that seek to acknowledge the culture, ethnicity, and socio-cultural and environmental factors that influence peoples' experiences and perceptions. With sustainable livelihood as a conceptual basis, microfinance interventions are intentionally aspirational, seeking to help the very poor move from subsistence living. This conceptual framework thus acknowledges sustainability as a key attribute of experiences and perceptions; however, this protocol does not seek to anticipate how the concept will be expressed through the included studies in the scoping exercise report. Rather, it aims to create a very broad framework for understanding how the very poor engage with microfinance as a 'phenomenon of interest'.

We posit that the line of thought represented in this proposal is fundamentally underpinned by the notion of sustainable livelihood. This is the notion that reducing poverty has relevance to both urban and rural or remote peoples, and is necessarily inclusive of sustainability and practical livelihood strategies, not just a poverty reduction plan (Ellis, 1999). Central to the notion of sustainable livelihood is diversification, and we contend that microfinance that has characteristics of diversity and sustainability is situated within this framework. The protocol and subsequent scoping exercise, while sensitive to the traditions perspectives of sustainable livelihood, does not include an a priori framework on which findings can be mapped. The intention in this review is to allow the findings arising from the analysis of studies and data to emerge and become the framework within which a subsequent, detailed PICO-based systematic review might be conducted.

Focusing upon a particular regional context such as South Asia is therefore necessary to investigate peoples' and communities' views and experiences of delivering and participating in microfinance interventions.

Primary qualitative studies of the impact of microfinance have contributed significantly to important areas that quantitative research designs may struggle to measure; for example, women's empowerment has been explored with suggestions that microfinance can increase their involvement in household and community decision making as they gain amplified control over resources (Todd, 1996, in Duvendack et al., 2011). Further analysis of qualitative research on this topic will help provide insight into what participants perceive to be the benefits and downside of microfinance to themselves, their families and their communities. These qualitative studies may also provide valuable information regarding what these people considered and did not consider to be incentives to participation. Detailed analysis of such research in the appropriate context will also allow for comparison with time periods and situations prior to microfinance interventions or comparison with similar contexts, both geographical and political, without access to microfinance (Duvendack et al., 2011).

While a number of recent systematic reviews have engaged with questions around the impact of microfinance, few have thoroughly examined the sources of qualitative data to describe and investigate people's views and experiences of delivering and participating in microfinance interventions. The systematic review by Pande et al. (2012) included a number of descriptive and qualitative studies in order to inform process and provide background to their review project, but these study designs were not incorporated in their in-depth review. Similarly, Duvendack et al. (2011) sought to include qualitative studies, but only in order to scope the literature in the area; this did allow the review authors to compile a database for future research. The systematic review of impact evaluations by Stewart et al. (2012) sought only comparative studies that set out to measure impact; they did, however, extract and synthesise qualitative data from included evaluations, but original qualitative research investigating people's experiences with participation in microfinance interventions was not included. Rather than a reliance upon solely institutional reviews and research reports that may draw largely upon quantitative data (Rahman, 2004), it has been proposed that qualitative research methods such as long-term ethnographic studies may be especially useful for examining microfinance, as they provide in-depth, contextualised understandings of peoples' lived experiences of their involvement with microfinance interventions (Kurlanska, 2011). Livelihood studies, when combined with ethnographic methods, can also prove to be a useful approach to the examination of peoples' experiences of participation in microfinance schemes. Such studies enquire into the activities of individuals in relation to their resources and opportunities and how households

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manage these resources in a bid to improve their living conditions (Kurlanska, 2011).

Some recent systematic reviews have sought to include qualitative evidence as a part of mixed-methods reviews that incorporate both quantitative and qualitative data. For example, in a 2011 review by Stewart et al., impact evaluations of microfinance interventions in sub-Saharan Africa were examined for quantitative outcomes as well as qualitative findings around whether or not microcredit or micro-savings were having positive effects on the lives of participants. Thematic narrative synthesis was conducted on qualitative study findings from fifteen included studies (four randomized controlled trials and nine case control studies). Past systematic reviews that have included qualitative data in a mixed-methods analysis have indicated a number of limitations in the quality of the evidence base that future reviewers should be mindful of, including the following points: impact and programme evaluations have in the past not always been conducted on the full range of microfinance models; inconsistent reporting and lack of sufficient detail may compromise reports on interventions; and outcomes reported on can often be measured using inconsistent measures, interfering with effective synthesis (Stewart et al. 2011).

Recent systematic reviews have not specifically targeted understanding the perspectives of people who deliver microfinance interventions amongst their population of interest. Stewart et al., in their systematic review (2012) restricted their population inclusion criteria to beneficiaries of microfinance interventions. Likewise, the study by Pande et al. (2012) concentrated on low-income households - again the beneficiaries of microfinance interventions. This systematic review will seek to address gaps in relation to experiences of microfinance, ensuring that all stakeholders' perspectives are identified and synthesised within a South Asian context.

### *1.2.2 Microfinance*

This review aims to focus upon four of the most common microfinance interventions: microcredit, micro-leasing, micro-savings and micro-insurance, and will consider each in isolation, as well as in combination.

The operating definition of microfinance used in this systematic review is summarised by Stewart and colleagues (2011:10) following Brau and Woller (2004) and Hossain (2002). This definition recognises that the terms 'microfinance' and 'microcredit' tend to be used interchangeably and specifies that while microfinance generally encompasses microcredit, micro-savings, micro-insurance and money transfers for the poor, microcredit (as part of microfinance), entails the delivery of small, collateral-free loans to often unsalaried beneficiaries or members of cooperatives who otherwise could not access to services (Stewart et al., 2011). Another definition of microfinance is the delivery of financial services to self-employed, low-income, very poor to poor people and can include the provision of savings, credit, insurance and payment services (Legerwood, 1999; Otero, 1999; Schreiner, 2001).

Microfinance can include a range of financial tools that are designed to deliver banking services to those who are unable to access financial services through normal means. This may include the provision of small cash loans (microcredit), leasing of productive assets (micro-leasing), saving facilities (micro-savings), and also insurance policies (micro-insurance) (Stewart et al., 2012). Microcredit, micro-leasing and micro-savings may be provided alone, or in combination. They can also often be provided in combination with other financial interventions, including micro-insurance.

The term 'microcredit' entered into use in the 1970s to describe the endowment of small loans to poor people to fund income-raising ventures; 'microfinance' arose in parlance in the late 1990s in response to a refocusing of credit theory and policy upon the customer as opposed to the products themselves. While microfinance initially arose in Asia in the 1970s, the 1980s and 1990s were characterised by significantly accelerated growth both in the number of microfinance institutions and their reach (Robinson, 2001). As microfinance has evolved, so too have its components, and now some non-financial services, such as training in financial literacy and skills development programmes, are included (Armendáriz de Aghion and Morduch, 2010). These non-financial services are, however, not the focus of this review.

While in the past, microcredit has most commonly been offered using a group lending model with shared collateral, loans are now increasingly offered to individual borrowers (Stewart et al., 2012). This review includes both approaches.

Micro-leasing can be understood as a contractual relationship between two parties where one loans a productive asset, for example farm equipment, to another and receives payment in return. The asset may eventually be paid off and acquired by the lessee (financial leasing) or may be returned to the lessor, as in operational leasing (Stewart et al., 2012).

Micro-savings commonly refers to financial deposit services (Stewart et al., 2012). Micro-savings may be offered as a stand-alone savings account, but are most frequently linked to microcredit. In linked cases, micro-savings are either a compulsory condition of the loan, or part of a combined group intervention where members may borrow from their pooled savings. Micro-savings services may function as financial protection to guard against the impact of financial shocks, or as a promotional mechanism for beneficiaries to build an asset base.

Micro-insurance is a relatively recent microfinance intervention that provides beneficiaries with a form of risk protection and management against certain risks (Churchill and Matul, 2006). It is designed to reduce the vulnerability of low-income beneficiaries.

It is critical to appreciate that microfinance is understood and practised differently depending upon context. For example, in Bangladesh, non-governmental organisations are the most common microfinance operators, while in India, for-profit non-banking finance companies are the standard. Likewise, in Bangladesh, savings facilities can be offered by microfinance operators, but they do not occur in India. Stephens and Tazi (2006) explain the differences in breadth, depth and growth of outreach, financial structure, performance, efficiency and productivity within and between a number of South Asian nations and note distinctions such as that one national Bangladeshi institution serves just as many borrowers as the combined figures of several large regional microfinance institutions in India. Differences in context also impact upon the nature of the services that are provided, and can also be expected to influence how microfinance services - and their impacts - are experienced by both beneficiaries and those who administer them. Stewart et al. (2011) note for instance, that on average, sub-Saharan African (SSA) microfinance performs more poorly than in other regions and that enterprises in SSA complain more about lack of finance than those in any other region.

### 1.2.3 Experiences

When communicating about experience within the context of qualitative synthesis, we refer to the diverse ontological and epistemological positions that have contributed to the critical and interpretive methodologies that commonly seek to

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illuminate the individual or group understanding of phenomena of interest. Experiences are captured in literature through thematic analysis processes in qualitative inquiry and expressed as themes, metaphors and illustrations that convey the meaning attributable to the phenomena.

'Experience' relates to the conscious perspective reported by qualitative research participants who unfold meaning through narrative processes of qualitative inquiry. It is broader than lived experience (which for some is limited to phenomenological inquiry), and therefore is inclusive of a wide range of methodologies and methods.

#### *1.2.4 Peoples' experiences of microfinance, its operation and its outcomes*

One of the broad purposes of microfinance is to reduce poverty. The income of those receiving microfinance interventions is therefore often examined to quantitatively measure the impact of microfinance (Johnson and Rogaly 1997, quoted in Makina and Malobola 2004:802). This and the results of other quantitative measures, however, does not provide the full story, as qualitative data that more fully and richly draw upon the complex livelihoods and perspectives of those involved in microfinance interventions are likely to facilitate much-needed insight into how, why and the extent to which microfinance is effective in its aims. To correctly interpret how people experience microfinance interventions, it is important to understand both how microfinance interventions are intended to work and what outcomes they are designed to have.

Previous authors have offered suggestions on the way we might best define and measure the impact of microfinance on its beneficiaries in terms of potential outcome variables (Brau and Woller, 2004; Kabeer, 2003). These different variables could also be fruitfully examined qualitatively. Particular elements to examine may include experiences of consumption, income stability and/or growth, changes in inequalities, health and education outcomes, nutrition, employment, empowerment indicators, vulnerability to financial shocks/unexpected challenges, social networks and local economic and social development.

Microfinance interventions may also have different impacts upon different groups, for example upon women. Accordingly, it is important to understand the variation in peoples' experiences of their involvement in microfinance.

This review is also interested in the experiences of those who are involved in the delivery of microfinance interventions - the staff who work for organisations that provide microfinance interventions. Their views and experiences of their involvement in microfinance interventions will add to this review's ability to explain a broad range of participants' experiences with microfinance.

Providers of microfinance have complex knowledge needs. While beneficiaries have complex needs related to accessing microfinance, and whether the conditions (including cultural, ethnic, socio-economic) around them actually promote sustainable livelihood, these knowledge needs are shared by providers, who require some confidence in the impact their services will have.

Thus providers want to know about experiences of empowerment (Amin, 1998) in order to understand how women benefit as individuals in complex socio-cultural environments. The provision of microfinance services is often nuanced with social constructs that influence minority ethnicities, and women in particular; the right social constructs are thought to enable women, and facilitate understandings of how beneficiaries acting together or in groups can enhance the overall impact of microfinance (Amin et al., 1998; Aslanbeigui et al., 2010; Rutherford, 1996).

Providers have been heavily criticised (particularly in studies from the 1990s for having bureaucratic and politically influenced structures and policies; these were also considered to lack incentives for beneficiaries, and did not reflect their actual needs (Uddin, 2012). Social capital has since been recognised as having a significance equal to that of the provision of the financial support itself (Uddin, 2012). However, while there has been a substantial number of publications critiquing the models and methods of microfinance provision, it remains unclear to date whether properly conducted qualitative studies have been investigated. The scoping exercise will search for studies that address provider perspectives and experiences in addition to beneficiary perspectives and experiences.

### 1.3 Policy and practice background

The attention paid to microfinance by academics, policy makers and donors has sought (as is the case with many policy initiatives) to improve the wellbeing of the poor, by endowing them with additional financial assets. Financial assets are intended to enable individuals to improve their wellbeing or to increase income sustainability over time (Barrett et al., 2001).

However, while current policies are supportive of microfinance across a range of sectors and interventions, the accrual of a body of evidence appears to be focused on establishment and facilitation. For example, a recent review of microfinance in relation to tuberculosis (TB) control comprehensively evaluated the benefits and policy implications, yet concluded that policy recommendations could not be generated from the evidence, while recommending that further microfinance programmes be established to better inform future TB policy control (Boccia et al., 2011).

While broad support for microfinance is evident, a range of factors affect the effectiveness in terms of outcomes. Policy decisions can be affected in countries and communities that are vulnerable due to poverty as well as natural and man-made crises and conflicts. Some evidence suggests that in attempting to be responsive to broader population-level issues, it is the poorest of the poor who are most affected by a lack of robust policy frameworks that can sustain sources of financing while concurrently addressing the wider issues. Thus, it is asserted, vulnerability can be perpetuated if microfinance programmes are not underpinned by robust policy (Skoufias, 2003). In spite of these challenges, the literature remains firmly entrenched in the notions espoused by Woolcock and Narayan (2000) that microfinance is a particularly useful strategy and should be a policy driven, and this has clear policy implications.

The contemporary microfinance movement began in South Asia in the 1970s in response to poverty affecting the rural population of Bangladesh. The microfinance movement grew exponentially during the 1990s as institutions expanded to offer services to an increasing number of beneficiaries. At this time, a great number of low-income families in Bangladesh were served by the microfinance providers. This expansion in Bangladesh continued to grow through the turn of the century, while in India, a microfinance system based on self-help groups began to gain momentum. Within the South Asian region, other countries were slower to join the microfinance movement, but there are now also established and active microfinance sectors in Pakistan, Afghanistan, Sri Lanka and elsewhere. In microfinance, as with many fields, context has been a significant factor in determining the specific and distinctive characteristics of policy and practice. In South Asia, modern microfinance began at a time when poverty was being extensively researched. South Asian microfinance is therefore firmly rooted in the poverty discourse as opposed to a branch of the commercial banking industry.

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South Asian microfinance has also been characteristically rural in scope, with the majority of beneficiaries living outside urban areas. Microfinance coverage has been particularly remarkable in Bangladesh and Sri Lanka, where microfinance institutions have reached a large proportion of the country's poor. The focus on engaging and empowering women has also had significant influence throughout the South Asian region as a whole. For example, in India, the Self-Help Group movement has laid the foundation for programmes promoting empowerment of women. Likewise in Afghanistan, microfinance has accorded women more explicit recognition as economic actors. In Bangladesh, microfinance has both become a strong basis for microenterprise as well as targeting the 'ultra-poor' with specific programmes. Legal frameworks are now arising in Pakistan and Nepal as the potential of microfinance in other South Asian contexts is being demonstrated and recognised.

#### **1.4 Research background**

At the time of writing, no systematic reviews on peoples' views and experiences of interventions that are or could be delivered in South Asia have been completed. However, a recent systematic review has examined the views and experiences of girls and women in low- and lower-middle-income countries and fragile states of participating in asset-building and/or protection programmes (Dickson and Bangpan, 2012). One other associated quantitative review is underway funded by the EPPI-Centre (protocol currently under development). This associated systematic review will systematically identify and examine experimental and quasi-experimental studies evaluating microfinance interventions on wellbeing in the South Asian context to answer the question:

*What is the impact of 'microfinance' on the 'well-being' of the poor and what are the conditions for making microfinance work for the poor in South Asia?*

Our scoping exercise (followed by a systematic review that will investigate a more concise and detailed question) will examine qualitative and mixed-methods evidence.

Past work has sought to examine and measure the impact of microfinance interventions within and across a variety of contexts. Broadly, three main methodological approaches have been used (Hulme, 2000, in Stewart et al., 2011:13):

1. The positivistic approach, which is reliant upon experimental and quasi-experimental designs to establish quantitative, statistically valid measures of impact.
2. The interpretive approach, based upon the research traditions of the humanities that seek to interpret as opposed to proving impact.
3. The critical approach, including participatory learning and action, which uses participatory qualitative research tools to allow participants to identify and monitor change and impact.

The last two approaches are the most commonly used by those involved in microfinance practice improvement, while the first is generally concerned with establishing the existence and magnitude of impact. In recent years, there has been a movement to integrate these approaches to facilitate an emphasis on microfinance practice improvement based upon monitoring and learning from impact to design more appropriate and better-managed interventions (Stewart et al., 2011).

While literature reviews do exist on the impact of a number of microfinance interventions (e.g. Brau and Woller, 2004; Devaney, 2006; Karlan, 2008; Matin et al., 1999; Woller, 2004), these are not focused on the South Asia context. This protocol does not seek to present an analysis of the challenges associated with conducting research, as the primary objectives of this proposal are to lay out the a priori methods for a scoping exercise of secondary data, and the development of potential systematic review questions that can be reliably informed by the available qualitative evidence. An informed and detailed presentation of primary research challenges would be a research project in itself, and is outside the scope of this project.

### **1.5 Purpose and rationale for review**

This scoping exercise aims to synthesise the evidence on people's views and experiences of microfinance interventions that are or could be delivered in South Asia. This means that the evidence from outside the South Asian region can be considered in the absence of sufficient evidence from South Asia itself. Determining the applicability of evidence from outside South Asia to the complexities and cultural/ethnic nuances of South Asia presents significant pragmatic and conceptual challenges. Thus the review process includes engagement with an Expert Advisory Group who will offer advice on the notion of context, and will provide guidance on how literature from outside South Asia should be considered in relation to what is included (or excluded) and how it should be reported on.

As stated in Section 1.1, recent systematic reviews on microfinance have demonstrated mixed evidence on the effects of microfinance on the social and economic well-being of poor people (Stewart et al., 2011, 2012; Duvendack et al., 2011). It has been proposed that a possible reason for this could be the inclusion of a broad range of interventions implemented in different contexts around the world (Stewart et al., 2012). Insufficient evaluation designs have also been blamed (Stewart et al., 2012). An in-depth focus on the South Asia context is needed to explore opportunities and possible challenges in designing and implementing microfinance programmes in this context. Developing an in-depth understanding of peoples' experiences of their involvement in microfinance interventions is necessary to identify issues that might influence the delivery and impact of microfinance in South Asia.

The synthesis aims to draw upon systematic reviews as well as primary studies (qualitative and mixed-method studies and those quantitative studies that analyse and report upon qualitative data) that meet the inclusion, exclusion and quality appraisal criteria.

It is anticipated that this review will be of use to other agencies that are considering or evaluating support to microfinance programmes. These agencies may include government bodies - particularly in South Asia.

Furthermore, this review would be of interest to academics, researchers, outside organisations and accountability bodies that have interests in disseminating and communicating the results on microfinance to policy makers and practitioners, in order to inform evidence-based policy making and practice.

### **1.6 Review questions**

The broad question addressed by this systematic review will be:

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To clarify and define how this question will be more specifically addressed, an initial scoping exercise will be conducted. This will examine people's views and experiences of delivering or participating in microfinance interventions, aiming to develop a greater understanding of why past systematic reviews have showed mixed evidence on the effects of microfinance. This scoping exercise will underpin the subsequent systematic review that will examine a specific question regarding peoples' views and experiences as beneficiaries and/or providers of microfinance interventions. The scoping exercise will develop a clear picture of what questions existing research syntheses have addressed. Once mapped alongside the available original research identified during the search, the aim will be the identification of the greatest need for a systematic review regarding experiences of participation in microfinance interventions.

The findings of the scoping exercise will be discussed with DFID-SARH and the EPPI-SG and will inform the choice of the subsequent question to be addressed by the systematic review; subsequent questions that might be addressed are:

- What are the processes, beliefs, and strategies of participation?
- What are the perceived or apparent benefits/negative consequences of participating in a microfinance programme?
- What explains differential benefits accrued to different participants?
- Are there any supporting factor(s) such as organisational practices, staff behaviour and investment in capacity building on financial services that may explain the success or failure of the programme?
- What are the beliefs and attitudes of other members of the households and community towards the participants in microfinance programmes?
- What makes an individual decide to participate or not participate, and how to participate?
- What makes participants drop out of existing programme?
- What are the potential and realised benefits in the view of participants and non-participants?

## 2. Methods used in the review

This section outlines the methodologies that will be employed for the review. The first section describes the most immediate as well as the anticipated users of this review and how they were involved in the review processes. This is followed by the strategies for searching, including (and excluding) and reviewing the literature that was used.

### 2.1 User involvement

#### 2.1.1 Approach and rationale

We have engaged, and will continue to engage with potential users of this review through a range of strategies. The Expert Advisory Group and key stakeholders associated with the tender and proposal (through a consultation process) have informed the following strategies, including development of this protocol, and we therefore propose user engagement that includes:

- Circulating this review protocol to key Government and NGO providers that are identified through the Expert Advisory Group (see Appendix 1.1 for details)
- Circulating the completed results (once approval to circulate and the format/content for circulation has been agreed).
- Dissemination of our final review. To accomplish this we will use a ‘snowballing’ technique to identify individuals from within our own networks and invite them to recruit others in the field. We will use web-based social media such as Twitter to reach a wide audience.
- Incorporating the perspectives of four particular groups of potential users in this project:
  - South Asia microfinance policy makers, who are likely to be the primary audience for this review, specifically within DFID, which has commissioned this review.
  - South Asia microfinance service providers, so that our review is relevant and our findings accessible to them.
  - South Asia microfinance researchers, to ensure that our review findings contribute to the existing evidence in the region.
  - South Asia microfinance users, so they understand how microfinance services are experienced.

We propose to identify and select individuals in the following ways:

- We will liaise with DFID-SARH’s policy lead for recommendations on other individuals who may have an interest in this field.
- One review team member, Professor Mishra, is an experienced microfinance expert based in India who will utilise his 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 South Asia from amongst the authors’ networks.

In addition to external experts, the EPPI-SG and DFID SARH will provide feedback on the protocol, scoping exercise, and report. We will work closely with the review

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team addressing the other quantitative systematic review commissioned by the EPPI-Centre and DFID-SARH at key stages of the review process. This will aid in our interpretation of the findings of this review especially when developing the systematic review report. Users' views will be considered along with the review team's decisions when we:

- finalise our search strategy;
- select studies for inclusion in the review;
- refine our initial findings and conclusions from the review; and
- decide how best to disseminate our review.

### *2.1.2 User involvement in designing the review*

The most immediate users of this review are those within the funding body, who are directly or indirectly involved in the funding and management of the Joanna Briggs Institute (JBI) involvement with the review of microfinance. This includes staff within the EPPI-Centre, DFID-SARH, advisers based in countries where microfinance interventions are implemented and staff and consultants working with partner NGO and government agencies that are considering developing, amending or becoming involved in microfinance programmes.

The EPPI-SG/DFID-SARH/JBI will form a consultative group comprised of relevant personnel who will play a key role in providing direction to the Joanna Briggs Institute during the inception stage of the review. They will also be consulted during review stages.

### *2.1.3 User involvement in the process of conducting the review*

All stakeholders will be engaged in the conduct of the review by agreeing to the prescribed methodology and methods. Regular project meetings will be used to report not only progress on the overall approach to the systematic review, synthesis, and analysis, but also to engage with expert perspectives and advice from the EPPI-SG and the Expert Advisory Group on processes within the review methods. We consider the Expert Advisory Group to be a significant strategic resource in terms of engagement for the whole of project.

### *2.1.4 User involvement in interpreting the review results*

The review results will be presented iteratively, with a scoping exercise conducted in the first phase, the results of which are used to guide subsequent questions. This process of engagement will be undertaken through routine teleconference and other meeting strategies to ensure that all identified stakeholders are engaged in the emerging results, and how they relate to the South Asian context. The review results will themselves arise from the literature and will inform the stakeholders of what experiences have been reported, and from which perspectives. However, translating this into a contextually relevant description of the findings will require all stakeholders to participate in discussion and development of the interpretation of the results.

### *2.1.5 User involvement in the communication and dissemination of the review results*

It is acknowledged that the proposed dissemination strategy is based on a specific budget, and therefore approaches to dissemination as described in the proposal need to maximise capacity for impact while remaining within budget. Stakeholder engagement is a significant platform for dissemination, and through the project

stakeholder group, access to media opportunities, presentations and publication (including linguistic translation on a voluntary basis) will be discussed within the group to ensure that the dissemination plan is a living document that aims for maximum impact with sustainable activities.

#### *2.1.6 Any known plans for further interpretation and application*

Without being limited to users who were engaged during the project, our key strategies are to network with Healthcare Information for All (HIFA) (which is supported financially by The Joanna Briggs Institute), to present the findings at an international conference, and publish the methods and findings. Plain language summaries are within our ability also. These may be developed and translated into South Asian languages and made available through our collaboration.

## **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 pre-specified criteria and will follow a two-stage approach. The first stage will be a scoping exercise to locate any available evidence that may fit the inclusion criteria described below. The scoping exercise aims to both ensure the identification of potentially relevant studies undertaken on interventions implemented in South Asia and other relevant contexts, as well as to provide the reviewers with enough information to establish which potential specific questions can be asked and addressed by the available evidence.

At the second stage of the review, studies located through the scoping exercise will be screened to identify those that fit the inclusion criteria for inclusion in the full review and that pertain to the review's broad question.

The criteria are:

**Date:** Studies published since January 1990 will be sought as this commonly marks the period when microfinance institutions burgeoned and the publication of peer-reviewed articles on the topic significantly increased (Brau and Woller, 2004:4).

**Region:** For the scoping exercise, we will search for research conducted in any country. There will be no geographic limits placed on the search in the scoping phase of this project.

The resulting systematic review will specifically focus upon the South Asian context if a sufficient quantity and quality of evidence is located; however for the purposes of the scoping exercise, the search will include all contexts potentially relevant to South Asia.

To determine relevance to the South Asian context, the research team will first establish relevance; these will be developed initially by the research team based upon detailed examination of the literature. Secondly, the research teams' funded external South Asia microfinance expert will be consulted upon the proposed criteria. If necessary, the criteria will be refined prior to consultation with the funding organisation and Expert Advisory Group and further. The agreed-upon relevance criteria will then be used to ensure that studies included in the full review are undertaken in contexts relevant to South Asia.

For the purposes of this review, South Asia will include the following countries: Afghanistan, Bangladesh, Bhutan, British Indian Ocean Territory, India, Maldives, Nepal, Pakistan and Sri Lanka.

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Research that includes countries from both South Asia AND other countries will be included in the review.

**Study design:** Eligible study types include qualitative and mixed-methods systematic reviews and primary research. Relevant systematic reviews will be sought because they may contain evidence or other primary studies pertinent to the present review. Study types sought will include but will not be limited to: mixed-methods studies with qualitative evidence, phenomenological studies, qualitative descriptive studies, ethnographic studies, grounded theory studies, action research, and feminist research studies.

Studies with no explicitly stated qualitative approach but which report on qualitative data (e.g. mixed-methods studies that report the results of both experimental or quasi-experimental research designs as well as the results of interviews or open-ended surveys) will also be sought by the scoping exercise.

Process evaluations will be included in this review if they contain relevant qualitative data.

Studies that do not report upon peoples' experiences or views on their involvement in the delivery or receipt of microfinance interventions will be excluded from the review. In order to include the best available evidence in the full systematic review, studies that do not state or adequately describe their approach to qualitative analysis of data will be excluded from the scoping exercise and subsequent systematic review.

**Phenomena of interest:** Eligible phenomena of interest are the expressed and recorded views and experiences of receiving or delivering microfinance interventions and of the impacts of microfinance interventions at any stage from initially becoming involved in the receipt and or delivery of the intervention to its conclusion.

Participants who have been involved (as beneficiaries or providers) solely in non-financial microfinance interventions, such as training or financial literacy interventions, will be excluded from this review.

Phenomena of interest from included systematic reviews will be the synthesised findings developed from the primary data within the systematic review.

**Population:** Eligible participants are any person, of any age, gender or nationality, involved in the delivery (such as development aid workers) or receipt (such as business owners or individuals) of microfinance interventions.

**Language:** We will include and synthesise literature accessible in the English language. However, we have scope to access papers in Modern Standard Hindi. Potentially relevant literature in the Hindi language (identified from title and abstract, where available, will be listed in appendices.

### *2.2.2 Identification of potential studies: search strategy*

This review will follow a two-stage approach. The first stage will be a scoping exercise that includes a search to locate all the available evidence that may fit the inclusion criteria described above in section 2.2.1. The purpose of this is partly to ensure the identification of potentially relevant studies undertaken on interventions implemented in other relevant contexts outside the South Asian region. Stage two of the review will be the screening of all studies located to identify those that fit the inclusion criteria for inclusion in the full review and that pertain to the review's broad question. More focused questions will be put forward based on the available evidence, as described in section 2.3.1 below.

Appendix 2.2 lists sources that were specifically recommended by the Expert Advisory Group and key stakeholders.

The reference lists of the work of key authors will be scanned for relevant studies. Relevant studies will also be sought via personal contacts of the review team as well as through direct requests to key informants. Examples of key sources include:

- Dickson and Bangpan (2012)
- Duvendack et al. (2011)
- Pande et al. (2012)
- Stewart et al. (2011)
- Stewart et al. (2012)
- Van Rooyen et al. (2012)
- Yoong et al. (2012)

We will combine search terms relating to: microfinance; micro-saving; micro-insurance; microfranchising; group lending; microcredit, microenterprise; credit programme; credit plus; these are specified in Appendix 2.2.

A range of web-based database sources and institutional websites will also be examined for unpublished grey literature (Appendix 2.2).

We will use the EPPI-Centre's specialist software, EPPI-Reviewer 4.0 (Thomas et al., 2010) to track and code studies identified and included during the review.

### *2.2.3 Screening studies: applying inclusion and exclusion criteria*

Following a pilot on a sample of potentially relevant studies identified through the scoping exercise, the inclusion and exclusion criteria for this review (see Appendix 2.1) will be applied to (i) titles and or abstracts and (ii) full reports when required.

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 appropriately coded within EPPI-Reviewer 4.0. The inclusion and exclusion criteria will be reapplied to the full reports and those that do not meet these initial criteria will be excluded.

### *2.2.4 Characterising included studies*

The included literature will be characterised using the agreed-upon coding tool that will be developed using the EPPI-Centre's Core Keywording Strategy (EPPI-Centre, 2001). The coding tool (Appendix 2.4) may be adapted and updated as required depending upon the specific systematic review question posed by the review (this is discussed further in section 2.3.1).

Additional keywords which are specific to the context of the review will be added to the coding tool as necessary. After the inclusion and exclusion criteria have been applied to the studies, key-wording strategies will be tested upon a subset of material prior to moving on to charting the data. The key-wording strategy will be discussed with the research teams' South Asia microfinance expert, the funding organisation and the Expert Advisory Group to clarify any potential changes required based upon this text dataset.

Once the key-wording strategy has been finalised, this will be used to code the studies in EPPI-Reviewer 4.0.

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Operational definitions will be developed for each code item and these will be discussed to ensure a shared understanding of the meanings of each definition and how it will guide the coding process. This discussion will be focussed upon establishing the context-related aspects of each paper and the goodness of fit between each paper and the scoping exercise question.

Studies included from the scoping exercise will be initially evaluated and characterised according to which type(s) of microfinance intervention(s) it includes (microcredit, micro-savings or micro-leasing, 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(s) and the beneficiaries will also be described, as well as the country or region in which the intervention is offered and the setting (i.e. South Asian country or country/context relevant to South Asia, in an urban or rural environment).

Each study will then be characterised according to its design, including: systematic review, qualitative, mixed-methods, process evaluations, and quantitative approaches with qualitative data reported upon. The phenomena of interest assessed will be described in relation to the context of the participants, their experiences and views of receiving or delivering microfinance interventions, and other impacts on the microfinance service users (see the proposed codes in Appendix 2.4). Phenomena of interest that relate to how particular microfinance interventions were designed or intended to work will also be noted.

Whilst studies that do not meet the inclusion criteria for the scoping report will be excluded at the screening stage, the included studies are likely to be of varying relevance to the ultimate review question. This relevance will be judged according to the following criteria:

- Whether they examine peoples' experiences of receiving or delivering credit/loan services and savings (or only other financial services such as insurance and money transfers);
- Whether they examine peoples' experiences of microfinance interventions (refer to the phenomena of interest in sections 4.1 -5.3 in Appendix 2.4);
- Whether they report qualitative methods of data collection and analysis on peoples' experiences.

The study methods will be recorded, including details of sampling, and 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 review team, including the research teams' South Asia microfinance expert - Professor Mishra - the funding organisation and Expert Advisory Group to clarify any potential changes required before they are finalised. Any modifications to the original plans will be noted.

We will take steps to reduce researcher bias and ensure that all relevant literature is included in the 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 that no relevant studies are omitted. Any disagreements will be resolved through discussion with a third reviewer. The coding of included papers will be conducted

by two members of the review group working independently. The results of the coding will be compared and their decisions discussed. Any disagreements regarding coding will be resolved through discussion with a third reviewer.

### 2.3 In-depth review

#### 2.3.1 Moving from broad characterisation (mapping) to in-depth review

The findings of the scoping exercise will be discussed with DFID-SARH, the EPPI-SG and the Expert Advisory Group to inform the choice of subsequent questions to be addressed by the review. The choice of questions will be based upon the available evidence within papers that meet the review's inclusion criteria as identified through the scoping exercise. As suggested in Section 1.6, a series of possible questions has been proposed; however, the scoping exercise process will not be limited by this initial set of questions. Instead, the data included in the scoping report will shape which questions emerge and are likely to have sufficient evidence for a systematic review leading to comprehensive conclusions.

After the inclusion and exclusion criteria have been applied and the data on the included studies coded, the Review Group will use thematic synthesis methods to synthesise the qualitative data. The aim is to use these themes to answer our specific review question and to develop conclusions regarding the way people experience microfinance interventions. Where possible, themes will be examined to see if they are influenced by different contextual factors such as gender, ethnicity or country.

#### 2.3.2 Detailed description of studies in the in-depth review

Detailed description of the studies in the in-depth review will be extracted and recorded using the EPPI-Reviewer 4.0.

Reviewers will independently undertake data extraction with a standardised tool informed by the work of Stewart et al (2011) on the analysis of microfinance interventions and substantially based upon the Joanna Briggs Institute template for data extraction from the included studies (Joanna Briggs Institute, 2014). Detailed data from the studies will include, but not be limited to, the following:

- the aims and rationale of the study;
- design;
- description of the sample;
- data collection methods; and
- data analysis methods.

As with the extraction of codes described above, the review group will discuss the standardised details extracted in advance and predetermine definitions to inform decision making on what text is representative of the data fields. The scoping exercise and consultation with the EPPI-SG, DFID-SARH and the Expert Advisory Group will be used to inform the extraction of review-specific data. Data extraction represents a significant aspect of the review process, and the use of pre-identified fields and standardised operational definitions for those fields will be crucial to promoting the transparency and auditability expected of systematic reviews. In addition to the above information, the reviewers will also apply a standardised quality assessment instrument to the included studies (described below).

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### *2.3.3 Assessing quality of studies and weight of evidence for the review question*

Studies identified as meeting the inclusion criteria for the full review will be analysed in depth, and recorded on EPPI-Reviewer.

Studies will be appraised for methodological quality prior to inclusion in the review using standardised critical appraisal instruments from The Joanna Briggs Institute (see Appendix 2.3). Following a pilot of the critical appraisal instruments on a sample of papers to establish agreement between the reviewers on the criteria to be used to determine the inclusion and exclusion of studies, all papers that meet the review's inclusion criteria will be assessed by two independent reviewers for methodological quality. Any disagreements between assessors will be resolved by discussion between the two reviewers and if necessary discussed with a third reviewer. Given the difficulty of conducting research within the proposed contexts, the review will take an inclusive approach to study inclusion based on methodological quality, and the reasons for excluding studies will be reported in the review. All named reviewers have been trained in the use of the included standardised tools for critical appraisal (listed in Appendix 2.3) and have experience in their use through previous systematic reviews.

### *2.3.4 Synthesis of evidence*

#### **2.3.4.1 Overall approach to and process of synthesis**

The scoping literature search will be comprehensive and inclusive, and the results of the scoping will be presented to the Expert Advisory Group, the EPPI-SG and DFID-SARH in terms of the types of evidence and what directions arise from the evidence, to inform consideration of the specific questions that should then be considered in the light of what the evidence is able to contribute in terms of knowledge and understanding of microfinance.

As described, thematic analysis will be conducted to synthesise qualitative findings reported in included papers. A thematic synthesis approach has been chosen as this approach will allow close consideration of the evidence collected through the scoping exercise to inform and structure the synthesis of data in terms of the specific review question.

The specific methods adapted for the formal conduct and write-up of the review report will be conducted within the EPPI-Reviewer 4.0 software. The methods and write-up will be guided by JBI and EPPI-Centre processes for synthesis and informed by the PRIMSA guidelines for good reporting of systematic reviews as well as the ENTREQ statement for enhancing transparency in reporting the synthesis of qualitative research (Liberati et al., 2009; Tong et al., 2012). This includes the development and approval of an a priori protocol, the development of reproducible, transparent search strategies specific to each included database, use of two reviewers to undertake initial selection, independent critical appraisal of each study that meets the inclusion criteria and data extraction based upon a standardised templates and software.

#### **2.3.4.2 Selection of studies for synthesis**

Papers will be included in the in-depth review if they:

- qualitatively investigate peoples' experiences of their involvement in the receipt or delivery of microfinance interventions;
- report upon data collected in a South Asian context or within a context identified as relevant to the South Asian context.

Further criteria for inclusion/exclusion in the in-depth review may be discussed and decided upon in discussion with DFID-SARH, the EPPI-SG and the Expert Advisory Group at the scoping exercise stage.

#### **2.3.4.3 Process used to combine/synthesise data**

The data will be synthesised to bring together the studies which answer the review question and which meet the quality criteria relating to appropriateness and methodology. Once the formal systematic review question has been finalised and agreed upon (the scoping report will identify the extent and characteristics of the available qualitative literature) the PICO-based systematic review will be undertaken using a thematic synthesis approach. Two reviewers will read and re-read study findings and apply codes to capture the content of the data. The coded data will then be grouped and organised further into higher order themes. These themes will be used to answer our specific review question and to develop conclusions regarding the way people experience microfinance interventions. Where possible, themes will be examined to see if they are influenced by different contextual factors such as gender, ethnicity, or country.

Relevant features of the extracted data and source papers will be considered, such as differences in microfinance interventions, participants and their contexts.

Where data are missing from primary studies we will contact the study authors. It will not be appropriate to attempt to replace missing data as it would be for a quantitative meta-analysis.

#### **2.3.4.4 Criteria for identifying important review results**

The review team will meet upon the completion of the synthesis to discuss their findings, as well as the implications for policy, practice and research.

Our initial conclusions and proposed implications will be circulated to our network of review users (see 2.1 above) for their input. Amendments will be made in the 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 the search.

The completed draft review will also be sent for formal peer review to DFID-SARH and our two peer reviewers.

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

A presentation of the key findings of the final report will be made to DFID-SARH in New Delhi at the end of the study. This may include presentation at an external meeting, seminar or similar event to be decided and agreed with DFID-SARH in due course.

To effect wider dissemination of this work, the review team will also prepare an evidence brief and at least one paper based on these findings for submission to a peer-reviewed journal.

### 3. Timeline

Task	Due date
<b>Receive systematic review question</b>	<b>15 May 2015</b>
Study selection completed	26 May 2015
Appraisal of selected papers completed	16 June 2015
Data extraction completed	30 June 2015
Synthesis completed	31 July 2015
<b>First draft systematic review submitted</b>	<b>21 August 2015</b>
Feedback received from EPPI-SG and DFID-SARH	TBA
<b>Final systematic review report submitted</b>	<b>TBA</b>
Dissemination of draft report	TBA
<b>Submission of evidence brief</b>	<b>TBA</b>
<b>Presentation of findings and results in India</b>	<b>TBA</b>

Notes: Milestones in bold

## 4. Dissemination plan

The research team will convene an advisory group with the aid of the EPPI-Centre/DFID composed of individuals who have a wide range of expertise surrounding micro-financing. This may include experts from microfinancing institutions (MFIs), researchers and aid workers, as well as consumers or beneficiaries of microfinancing interventions. This panel of experts will guide and inform the conduct of the systematic review process, the final report and the evidence brief that are produced and their appropriate dissemination.

Consensus of opinion from amongst the members of the Expert Advisory Group will be used to inform the appropriate presentation of the evidence brief derived from the review. It is envisaged that three such meetings will be required with the advisory group to provide feedback and aid in the finalisation of the evidence brief. Concurrently, a range of relevant organisations, including MFIs and Development Banks in the South Asian region and other stakeholder groups will be identified in consultation with the EPPI-Centre/DFID and the advisory group for subsequent distribution of the evidence brief to these groups at the conclusion of the project.

It is anticipated that this review will be of interest to policy makers and government departments in countries in the South Asian region that are decision makers regarding finance interventions. International agencies that conduct or fund microfinance interventions are also likely to find value from this review. As the review will also examine peoples' view and experiences, the wider community in countries of interest may also find use in the review. To communicate the result to interested members of the wider community in South Asian countries, we will develop a communication plan in co-operation with the review funder to target them. We anticipate that this will also involve highlighting the availability of the review in relevant blogs and listservs, including for example, 3ie Newsletter, HIFA, JBI Facebook, Twitter and LinkedIn.

The systematic review protocol, the systematic review report and the evidence brief will ideally be published in an appropriate international, peer-reviewed journal indexed in relevant databases. The results of the review will be presented at one relevant International conference.

The systematic review and all associated publications and reports will also be disseminated throughout the JBI's extensive international collaboration, with a particular focus on the Institute's centres in the South and South East Asian region, including India, Myanmar, Singapore, Taiwan and Thailand. These centres are also experienced in translating English language documents and publications into local languages and will be able to ensure that the outputs of this project are translated into local language summaries for uptake by local audiences.

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## Appendices

### Appendix 1.1: Authorship and Advisory Group

#### Authors

MDJ Peters,<sup>1</sup> C Lockwood,<sup>1</sup> Z Munn,<sup>1</sup> S Moola,<sup>1</sup> RK Mishra<sup>2</sup>

<sup>1</sup> The Joanna Briggs Institute, School of Translational Health Sciences, Faculty of Health Sciences, University of Adelaide

<sup>2</sup> Institute of Public Enterprise, Osmania University Campus, Hyderabad

#### Contact details:

Associate Professor Craig Lockwood

The Joanna Briggs Institute

Faculty of Health Science

University of Adelaide

1/115 Grenfell Street

Adelaide

SA 5005

+61883034880

[craig.lockwood@adelaide.edu.au](mailto:craig.lockwood@adelaide.edu.au)

This report should be cited as:

Peters MDJ, Lockwood C, Munn Z, Moola S, Mishra RK (2014) *What are people's views and experiences of delivering and participating in microfinance interventions? A systematic review of qualitative evidence from South Asia*. Protocol. Adelaide: the Joanna Briggs Institute, University of Adelaide.

#### Review Group

This group is made up of staff from the Joanna Briggs Institute and a member of the Institute of Public Enterprise, Osmania University Campus.

#### Expert Advisory Group

The advisory group will constitute members as advised by EPPI-Centre and DFID-SARH:

- Michael Harper - Cranfield School of Management
- Shahnila Azher - Growth and PSD, DFID Bangladesh
- Ragini Chaudhary - Private Sector Development, DFID India
- Natarajan Jeyaseelan - Hand in Hand
- Sankar Datta - Azim Premji University

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### **Conflicts of interest**

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

Professor Mishra is joint author of a book entitled *Microfinance and Financial Inclusion*, Academic Foundation, New Delhi, 2012.

### **Acknowledgements**

With thanks to the EPPI-Centre, our funder, the UK Department for International Development, and our peer reviewers, as well as the researchers whose work we draw on in the review.

## Appendix 2.1: Exclusion criteria

Papers will be assessed progressively according to the following criteria and excluded when they fail on any one. The first criterion for exclusion will be recorded.

1. **Language:** Not in English or Modern Standard Hindi.
2. **Publication date:** After 1989.
3. **Geographical location:** Not based in at least one South Asian country or a country that has been deemed relevant based upon agreed relevance criteria.
4. **Intervention:** The intervention does not include microcredit or microsavings (alone or as part of a broader microfinance service). Studies that report upon non-financial services alone, such as training in financial literacy and skills development programmes, will be excluded.
5. **Population:** People who are neither beneficiaries nor involved in the delivery of microfinance interventions.
6. **Study design:** Papers that do not clearly describe the approach to qualitative data collection and analysis.
7. **Reporting data:** Papers that do not report on participants' experiences of their involvement with microfinance interventions.

## Appendix 2.2: Search strategy for electronic databases

The following search strategy will be used to search PubMed and adapted for the other electronic databases.

In all cases we will look only for literature published since January 1990.

To illustrate our planned approach to searching, our initial proposed search string for the key concepts around microfinance interventions is presented below. This will be tested and refined, and adapted as necessary for different electronic databases. The complete search strategies for at least two databases will be provided in the final systematic review report and the detailed search strategies for all other databases will be available upon request. Many of the key journals on microfinance are catalogued in electronic databases. However, a number of institutions publish potentially relevant grey literature which is not available in this way, so we will search the websites of a number of institutions listed below. Search strategies will be amended according to the search facilities available in each source.

Microfinance terms [all fields] search:

(Microfinance[all] OR Micro-finance[all] OR (Micro[all] AND finance[all]) OR microcredit[all] OR micro-credit[all] OR (micro[all] AND credit[all]) OR micro-loan\*[all] OR micro-lending[all] OR (micro[all] AND (loan[all] OR loans[all] OR lease[all] OR loaning[all] OR lending[all])) OR "microenterprise"[all]) OR micro-enterprise\*[all] OR (micro[all] AND enterprise\*[all]) OR microinsurance[all] OR micro-insurance[all] OR (micro[all] AND "insurance"[all]) OR (micro[all] AND (saving[all] OR "savings"[all])) OR credit program\*[all] OR group lending[all] OR micro-franchising[all] OR micro franchising[all])

Recommended sources for the search include:

- 3ie's Databases of Systematic Reviews and Impact Evaluations - <http://www.3ieimpact.org/>
- Afghanistan Microfinance Association (AMA) - <http://www.ama.org.af/>
- Agency for Technical Cooperation and Development (ACTED) - <http://www.acted.org>
- Akhuwat (Pakistan) - <http://www.akhuwat.org.pk/>
- Asasah - <http://www.asasah.org/>
- Asian Development Bank (ADB) - <http://www.adb.org/>
- Asian Journals Online - <http://www.ajouronline.com/>
- British Library for Development Studies E-Resources - <http://opendocs.ids.ac.uk/opendocs/handle/123456789/3>
- Campbell Library - <http://www.campbellcollaboration.org/lib/>
- Centre for Global Development - <http://www.cgdev.org/>
- Centre for Micro Finance - <http://www.ifmrlead.org/cmfi/>
- Centre for Microfinance (CMF), Nepal - <http://cmfnepal.org/>
- China/Asia on Demand - via EBSCO
- Cochrane Library - <http://www.thecochranelibrary.com/>
- Community Support Concern (CSC) - <http://www.cscpk.org/>
- Credit and Development Forum (CDF) - <http://www.cdfbd.org/new/>
- DAMEN (Development Action for Mobilization and Emancipation) - <http://www.damen-pk.org/>
- DFID's Research for Development (R4D) <http://r4d.dfid.gov.uk/>

- ECONLIT (Database of economic literature) - via EBSCOHOST
- ELDIS - <http://www.eldis.org/>
- EPPI-Centre Evidence e-Library - <http://eppi.ioe.ac.uk/>
- Evidence Aid - <http://www.evidenceaid.org/>
- Foundation for International Community Assistance (FINCA) - <http://www.finca.org/>
- Health Systems Evidence - <http://www.healthsystemsevidence.org/>
- IDEAS Economics and Finance Research - <https://ideas.repec.org/>
- IDRC Digital Library - <http://idl-bnc.idrc.ca/dspace/>
- IMF eLibrary - <http://www.elibrary.imf.org/>
- Indian Citation Index - <http://www.indiancitationindex.com/>
- Innovations for Poverty Action - <http://www.poverty-action.org/>
- International Fund for Agricultural Development - <http://www.ifad.org/>
- International Labour Organisation (ILO), Social Finance Unit - <http://labordoc.ilo.org/>
- JOLIS Catalog - <http://external.worldbankimflib.org/>
- J-PAL Publications and Evaluations <http://www.povertyactionlab.org/>
- Kashf Foundation - <http://kashf.org/>
- Lanka Microfinance Practitioners' Association - <http://www.microfinance.lk/>
- Microfinance Connect Pakistan Microfinance Network - <http://www.microfinanceconnect.info/>
- Microfinance Gateway - <http://www.microfinancegateway.org/>
- Microfinance Information Exchange (MIX) - [www.themix.org](http://www.themix.org)
- Microfinance Institutions Network (MFIN) - <http://mfinindia.org/>
- Orangi Charitable Trust (OCT) - <http://www.oppoct-microcredit.com/>
- Overseas Development Institute - <http://www.odi.org/>
- Policy Pointers - <http://www.policypointers.org/>
- PsycINFO - <http://www.apa.org/pubs/databases/index.aspx>
- PubMed (MEDLINE) - <http://www.ncbi.nlm.nih.gov/pubmed>
- Sa-Dhan Association of Community Development Finance Institutions - <http://www.sa-dhan.net/>
- Small Enterprise Education and Promotion (SEEP) Network - <http://www.seepnetwork.org/>
- Social Assistance in Developing Countries Database - <http://www.chronicpoverty.org/>
- Sociological Abstracts - via Proquest
- South Asian Microfinance Network (SAMN) - <http://www.samn.eu/>
- South Asian Network for Development and Environmental Economics - <http://www.sandeeonline.org/>
- South East Asia Index - <https://anulib.anu.edu.au/sasi/index.html>
- The Environmental Evidence Library - <http://www.environmentalevidence.org/>
- The UK Department for International Development - <http://www.dfid.gov.uk/Media-Room/Publications/>
- UN Capital Development Fund (UNCDF) - <http://www.unCDF.org/>
- UNDP Poverty Centre - <http://www.undp.org/>
- UNESCO Open Access Repository - [http://en.unesco.org/open-access/search\\_unesdoc](http://en.unesco.org/open-access/search_unesdoc)
- USAID - <http://www.usaid.gov/>
- Wasil Foundation (formerly CWCD) - <http://wasil.org.pk/>

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- Web of Science, which incorporates Science Citation Index, Social Science Citation Index and Arts and Humanities Citation Index - [apps.webofknowledge.com](https://apps.webofknowledge.com)
- WHO Library Database (WHOLIS) - <http://www.who.int/library/databases/en/>
- World Bank - <http://www.worldbank.org/>
- World Bank- <http://datacatalog.worldbank.org/>
- World Development Bank (Data, Open knowledge repository, worldwide indicators and world development report).
- Worldwide Political Science Abstracts - via Proquest

## Appendix 2.3: Assessment of quality of studies

### JBI Critical Appraisal Checklist for Systematic Reviews

Reviewer \_\_\_\_\_ Date \_\_\_\_\_  
Author \_\_\_\_\_ Year \_\_\_\_\_ Record Number \_\_\_\_\_

	Yes	No	Unclear
1. Is the review question clearly and explicitly stated?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Was the search strategy appropriate?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Were the sources of studies adequate?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Were the inclusion criteria appropriate for the review question?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Were the criteria for appraising studies appropriate?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Was critical appraisal conducted by two or more reviewers independently?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Were there methods used to minimise error in data extraction?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Were the methods used to combine studies appropriate?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Were the recommendations supported by the reported data?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Were the specific directives for new research appropriate?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Overall appraisal:      Include       Exclude       Seek further info.

Comments (including reasons for exclusion)

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**JBI QARI Critical Appraisal Checklist for Interpretive & Critical Research**

Reviewer \_\_\_\_\_ Date \_\_\_\_\_

Author \_\_\_\_\_ Year \_\_\_\_\_ Record Number \_\_\_\_\_

	Yes	No	Unclear	Not Applicable
1. Is there congruity between the stated philosophical perspective and the research methodology?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Is there congruity between the research methodology and the research question or objectives?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Is there congruity between the research methodology and the methods used to collect data?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Is there congruity between the research methodology and the representation and analysis of data?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Is there congruity between the research methodology and the interpretation of results?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Is there a statement locating the researcher culturally or theoretically?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Is the influence of the researcher on the research, and vice-versa, addressed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Are participants, and their voices, adequately represented?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Is the research ethical according to current criteria or, for recent studies, and is there evidence of ethical approval by an appropriate body?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Do the conclusions drawn in the research report flow from the analysis, or interpretation, of the data?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Overall appraisal:  Include  Exclude  Seek further info.

Comments (Including reason for exclusion)

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## Appendix 2.4: Draft coding tool

The following tool has been proposed for use during the scoping exercise and will be adapted for use in the systematic review.

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-leasing
    - 2.1.4. Micro-insurance
    - 2.1.5. Money transfers
    - 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
    - 2.3.5. Beneficiary or provider
  - 2.4. Country
    - 2.4.1. Specify which South Asian country(s)/relevant non-South Asian country(s)
    - 2.4.2. Specify whether other non-South Asian countries are included in the study
  - 2.5. Setting
    - 2.5.1. Urban

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2.5.2. Rural

2.5.3. Unspecified

### 3. Study design

3.1. Systematic reviews with qualitative component(s) and data

3.2. Qualitative studies

3.2.1. Phenomenological studies

3.2.2. Qualitative descriptive studies

3.2.3. Ethnographic studies

3.2.4. Grounded theory studies

3.2.5. Action research

3.2.6. Feminist research studies

3.3. Mixed-methods studies

3.4. Programme evaluations with qualitative component(s) and data

3.5. Does the study also include a process evaluation? (i.e. examining how microfinance works, not just whether it works)

### 4. Focus of the study (phenomena of interest/experiences relating to microfinance involvement)

4.1. Wealth

4.1.1. Income

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. Other foci

Any other experience relating to microfinance service beneficiary or provider described in the study

4.7. Community

4.7.1. Social cohesion

4.7.2. Building institutions

4.8. Local economy

- 4.8.1. Job creation
- 4.9. Lending organisation
  - 4.9.1. Profits
- 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 the 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 that 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 that the analysis was trustworthy, reliable and valid
- 8. Findings
  - 8.1. In relation to each of the outcomes reported in 4 and 5 above, what did the study find?

First produced in 2015 by:

Evidence for Policy and Practice Information and Co-ordinating Centre (EPPI-Centre)  
Social Science Research Unit  
UCL Institute of Education, University College London  
18 Woburn Square  
London WC1H 0NR

Tel: +44 (0)20 7612 6397

<http://eppi.ioe.ac.uk/>

<http://www.ioe.ac.uk/ssru/>

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telephone: +44 (0)20 7947 9556 email: [info@ioe.ac.uk](mailto:info@ioe.ac.uk)