

Review of: "Factors Affecting the Social Outreach of Microfinance Institutions: Evidence from Ethiopian Microfinance Institutions"

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Potential competing interests: No potential competing interests to declare.

Comments on Sectional Basis

Lead Comment

Congratulations to the Author.

It is always not easy to produce a paper for publication.

No one has it all.

We all try, each time we do it.

Abstract

1. Random selection could be done to justify the use of quantitative approach.
2. Is the sample of 14 out of the Microfinance Population (MFP) or those who provide report consistently? The indication of MFP will give more meaning or weight to the findings on the Breath of Outreach in particular.
3. The Microfinance population could be sourced from their association or the Central Bank of Ethiopia.

Introduction

1. Background of MFIs in Ethiopia is important for this study:
 - a. For how long have MFIs existed in Ethiopia?
 - b. Central Bank's policy - descriptions, aims, essence, limitations or regulatory policies on Microfinance.
 - c. National or Central Bank Financial inclusion polices in Ethiopia and the role or significance of MFIs in the Country.
 - d. Other levels of non-Bank financial institutions like Micro credit, etc.
 - e. Regulations and policies of the MFIs Association.

NOTE: The impact of the above on the subject matter of the study must be indicated for possible conceptualization or proviso analysis (to make clear where it is not the making of the MFIs in the factors being studied).

1. Most of the materials, particularly those on the works of others may be taken to the Literature Review Section for Empirical Review to support and operationalize the concepts to make the objectives measurable.

2. It is important to state your research question here and also make the objectives much more pronounced.

Literature Review

1. Provide in-text citation to support definition of Microfinance.
2. Avoid just assembling conceptual literature. Critique and come out with how they are operationalize in your work. For instance, an extant work of scholars such as M. Saad considers Depth of Outreach from other perspectives. So how do you review these works to come out with a conceptualized definition or meaning for your study to operationalize your objective?
3. The 'Hence' and 'This study hypothesizes that' can be in the immediate text to make the hypotheses stand out in their declarative statements alone.

Methods and Material

1. Refer to comments on 'Abstract' and re-look at the issues of population, sample used and generalization of the study. 14 out of 35 MFIs and 196 observations must be reconciled and presented taking cognizance of the fact that, the remaining 21 MFIs are in the majority and are also reaching out to the poor. Their real significance may negate some of the findings. Certainly, this is the reason why one of the reviewers has advised that, you use qualitative research approach to match your purposive sampling. This avoids questioning the generalization of your findings.

Operational Definition of Variable

This section may be made part of the literature review.

Empirical Results

1. The use of '*Descriptive Result*' and '*Empirical Result*' may be looked at. The '*Empirical Result*' may be changed to '*Inferential Results*', since '*Descriptive Result*' could also be considered as empirical result.

Conclusions and Recommendations

1. This sub-heading may be changed to '*Discussion and conclusion*'.
2. There should be a discussion section to indicate clearly the consistency or otherwise of the findings to the extant literature cited in the studies with brief comments and explanations.
3. Contribution to the theory and practice of Microfinance by the study may also be stated.
4. The recommendations can be embedded in the conclusion.
5. Specific policy making entities to be mentioned in the introduction (as suggested above) must be mentioned in the conclusion and be told what is expected of them in the way forward.
6. An issue for future study may also be included.

General Comment

The study area is very important and the article is recommended for publication, subject to the necessary consideration



and corrections following reviewers' comments.

Congratulations!