

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.

The article is well written even though there are some improper in-text citations. However, few concerns in addition to what other reviewers have already indicated will include:

1. Stating the p-value of the model and the significant level in the abstract section.
2. Inconsistent use of the word "and" and the ampersand sign (&) in the in-text citations. Eg. Hermes & Hudon (2019).
Note that the & sign only comes when the in-text citation is in brackets. E.g. (Mori & Randoy, 2011). These cut right across the entire manuscript.
3. Avoid the use of abbreviations in the in-text citations. E.g. (Yirsaw, A. 2008), M. Saad, H. Mohd T.Bhuiyan (2018). This is only done in the list of references.
4. Avoid bolding in-text citations e.g. **Ahmed, Bhuiyan, Said & Salleh (2014)**
5. Avoid the use of very old citations. E.g Lafourcade, et al., (2005), Brooks, (2008), Hair et al. (2006) etc. Use up to date / recent citations.
6. In addition, some references are not in the in-text citations. Please delete them in the reference section. Eg.
 - Oljira, A., & Belay, F. (2016). Review on Performance of Formal Rural Financial Institutions in Ethiopia. *Journal of Poverty, Investment, and Development*, 26.
 - Srinivasan, R., & Sriram, M. S. (2013). Microfinance: *IIMB Management Review*.
 - Aemiro, T. (2013). Determinants of Financial Sustainability of Microfinance Institutions in East Africa. *European Journal of Business and Management*, 5(17).
 - Amah, W. (2004). Managing growth of microfinance institutions: Balancing sustainability and reaching a large number of clients in Ethiopia. *Ethiopian Journal of Economics*, 13(2).
7. Citations in texts but not in the list of references. E.g
 - R. M. Rao and Tamrat.I (2014)
 - Sintayehu's (2014)
 - Pfister et al, 2008
 - Kidane, 2007
 - Ejigu, 2009
 - Adams Abdulai, & Devi D. Tewari, (2017)

- Alemayehu & Fenet.B (2016)
- Robinson, 2002
- Bhanot et al. (2015)
- Kipsha and Zhang, 2013
- Tilahun, 2013
- Oteng-Abayie, Amanor & Frimpong 2011
- Hartarska et al. (2011)
- Armendàriz and Szafarz, 2011
- Rao and Reda (2015)
- Antene Kifle, 2015

8. Arrange list of references in alphabetical order.