

Review of: "Microinsurance: Bibliography of Unclassified Literature"

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Potential competing interests: No potential competing interests to declare.

The following is my brief review and comments:

1. The Introduction needs to set the context of the exercise which is not broadly said but not identified
2. There are very few or no citations in Introduction and conclusion. The portion on Summary and conclusions also has no references and broadly written. Instead, I suggest discussion, analysis, limitation, future research directions and managerial or policy implications or both included, as portions. Currently I find generalized summary and conclusions and conclusion as sections which are repetitive and conceptually redundant.
3. In the literature review, there is need to identify themes emerging in literature and market / policy and customer-end practices that are identified in literature need to be captured. NONE OF THIS KIND IS CAPTURED.
4. May be a tabular format of literature review would be good with emergent themes being discussed in the body of lit., review with enough citations. NEED TO ORGANIZE THIS SECTION THEME-WISE OR THEME BASED.
5. The gap in research and literature needs to be clearly identified.
6. Emerging research areas or themes need to be included in future directions. This section is not present in the article shared.
7. The style of writing and content presentation is at best very hap hazardous no temporal sequence etc. (this suggestion needs to be customised by the author to suit his or her style and purpose). with no underlying motive. This style overall needs to improve
8. Managerial and policy implications either one of this or both need to be included.

And,

9. The conclusion needs to be focused on what are the existing and emergent themes and what more needs to be done (with respect to literature). The article is a hotch-potch of what the author wants as a policy remedy with what is there in the literature, and it is not gelling well.

Facts on microfinance and microinsurance penetration, challenges, regional preferences, adoption etc are not dwelt into requisite depth.

Article needs to be shortened and made concise.

