

## 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 paper addresses an important and timely topic, revealing the factors that affect the social outreach of microfinance institutions. The study is established well, the aim of the study is set, and the results are convincing. However, certain improvements could still be made.

In the Abstract, the author should demonstrate the overall relevance of the topic, then proceed with the specific relevance for Ethiopia. The gaps in theory and practice must be demonstrated, and the author must explain how the study aims to bridge those gaps. The methods must be presented clearly, then major findings, and then implications of the findings and potential contributions of the study to the literature. A brief and focused text is needed here, a couple of sentences per issue.

In the Introduction, the above pattern should be expanded and detailed. There should be an extensive discussion of gaps. The hypotheses should be summarized, and the selection of the variables in the Methods must be linked with the hypotheses. Currently, it is not clear why certain variables are included in the study and how exactly a certain variable reflect a certain hypothesis.

In terms of the methodology, the author should improve the presentation of the methods. The author should critically discuss the selection of the model and demonstrate why this particular model is proper one for this study. Examples of previous studies would be helpful. The author must refer to the limitations and disadvantages of the method and discuss them to ensure the reliability of results. Also, the contribution of the author to adjusting the model to the specific study is not certain.

In the Conclusion, the author should address potential limitations, avenues for further research, and how the findings could be applied in a broader context beyond Ethiopia. A figure or a table summarizing the results for all of the hypotheses would be helpful. It is not clear whether a certain hypothesis is confirmed or not.

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