

Review of: "Microinsurance: Bibliography of Unclassified Literature"

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Potential competing interests: No potential competing interests to declare.

This work is the first that I was invited to review by Qeios. It is the first work I have come across that is a product of Artificial Intelligence. In the following, I will give only four examples.

1) The work has used nothing but Artificial Intelligence sites which help ease and summarise complex research papers.

2) The following sentences are repeated in this work THREE times: "The objective of this presentation is to explore the empirical studies which seek to establish the linkages between ownership structure, size, legal status and efficiency of the Indian MFI industry. The majority of studies in the literature have assessed the efficiency and productivity of MFIs using frontier methods. "

3)The following sentence appears twice. The number though changes from 170 to 180!

"We review 170 studies which identify the determinants of financial and social efficiency of MFIs and found the MFI characteristics such as size, age and type of organization, source of funding, governance, macro-economic factors."

"We reviewed 180 studies which identify the determinants of financial and social efficiency of MFIs and found that the MFI characteristics such as size, age, and type of organization, source of funding, governance, macroeconomic factors determine efficiency."

4)Typical example for unscientific writing "Because of their poor socioeconomic background, most financial institutions thought the poor were not bankable". Please revise your work for similar expressions and correct along the following lines:

"In India, people from poor socioeconomic backgrounds fall victim to credit crunch (Author, year)" or "In Bangladesh, people from the poorer section of society are discriminated against by banks when it comes to lending (Author, year)".