

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

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It is an interesting area of research. I noticed some parts of the cited authors were bold and some were not. I think consistency is needed here. One more think, loan officer productivity as one of the variables. In general, microfinance exists due to the needs of the borrowers. Therefore, I believe regardless who is the loan officer, the borrower will still engage with the microfinance institution because the borrower needs the funds. So, justification for loan officer as variable is strongly needed.