

Review of: "Willingness-to-pay for Health Insurance: A Comparative Study between Formal and Informal Health-Workers"

Dr. Rajat Deb

Potential competing interests: No potential competing interests to declare.

Review Report

Manuscript Title: Willingness-to-pay for Health Insurance: A Comparative Study between Formal and Informal Health-Workers

1. Introduction Section:

The introduction of the study should be re-written considering the following points:

- A. Establish an epistemological foundation while writing the Introduction.
 - B. Follow the Deficiency model of writing the Introduction covering separate paras addressing:
 - i. The genesis of the research problem.
 - ii. Related literature review pertinent to the research problem.
 - iii. Identification of research gap
 - iv. Significance of the study
 - v. Purposes/objectives of the research
 - vi. Glimpse of the following Sections of the study.
- Objectives of the current study should be shown in the Introduction Section.
 - Motivation of the should be linked with Identification of research gap.
 - The significance of the study should be written relating to prior literature, i.e., how the current study correlates/deviates/not relates/insignificantly relates/not affected. After this, a few sentences should be added on how the current study is distinguished from earlier related studies and contributes to the literature as a new vista of research. This aspect is significant from the standpoint of the innovativeness of the study, justifying its probable acceptance in this esteemed Journal.

1. Literature Review:

The author(s) should adhere to one of the following styles when writing a literature review: descriptive, integrative, thematic, or chronological. Re-write the Literature Review Section covering the following broader aspects:

- a) Distinguish what has been done from what needs to be done.
 - b) Identify important variables relevant to the topic.
 - c) Synthesize earlier results and ideas, and gain a new perspective.
 - d) Rationalize the significance of the problem.
 - e) Identify the main methodologies and research techniques those have been used.
 - f) Place the research in context with state-of-art developments, and so on.
- Review of literature must be related to the study objectives, and literature which has little/no relevance to the study objectives should be avoided as far as practicable. The literature may be placed in the second part of the Introduction Section to establish the epistemological basis. However, the focus should be confined to the objectives of the current study.
 - The present study has not at all reviewed the related literature to establish the epistemological basis of the research.

1. **Methodology:**

- (i) Study variables (Dependent, Independent, Controllable etc.) with proper citations should be presented in a Tabular Form.
- (ii) Importance of the Study in the Bangladesh Context must not be a part of the Methodology. Instead, it should be related to the Significance of the Study para in the Introduction Section after addressing global studies.
- (iii) Before any hypothesis test it is required to identify the study population, variables and relevant descriptive statistics.
 - (iv) The variables have not been explicitly mentioned. Identify the **predictor(s)** [i.e. independent variables], **criterion(s)** [i.e. dependent variables]. Also identify other variables like mediating, moderating, control and confounding variables, if any before the sample is drawn.
- (d) The **hypotheses need to be re-written** in a standardized format with appropriate numbering. For example, the predictor should be written in the left side of the hypothesis and the outcome on the right side. Only research hypotheses should be written while their null forms should be tested.
- (e) The use of stratified convenience sampling method reduces the validity of research findings as only **random sampling technique** truly represents the samples of the study population. The study has not indicated the sampling, technique, study population and sampling frame.
- (f) No detailed discussion was offered regarding the **procedure adopted for the data collection**. There should be

clear indications about:

- The rationality about the Study area, Study population?
- What is the justification of using convenience sampling technique, a non-probability sampling technique?
- Whether any cover letter indicating the instructions to the respondents to fill the questionnaire was used?
- What type of questionnaire (open-ended or close-ended) was used?
- How many items (questions/statements) were used?
- Whether any protocol interview was conducted with the subject experts about the items of the questionnaire? If yes, what was the outcome?
- Whether any pilot-test was conducted? If yes, what were the results of reliability test (Cronbach's alpha values) and sample adequacy (KMO and Bartlett's Test of Sphericity)?
- What procedures were followed to counter the *internal validity threats* (selection threat, diffusion treatment threat, regression threat, history threat, and compensatory rivalry threat) and *external validity threats*?
- What languages were used to collect the data from the respondents? It is a general perspective that all the respondents are not equally conversant with English, so whether the items of the questionnaire were translated into vernacular language (Bengali)?
- Whether appropriate measures were taken for maintaining anonymity of the respondents?
- What procedure was followed to maintain a trade-off between the length of questionnaire and the response rate?
- Why only simple percent has been used? You should use other Descriptive Statistics.

(g)Annex the Questionnaire with the manuscript in your future research endeavours for evaluating the quality of the items.

1. Results:

The Section Data Analysis should be re-named either "Results" OR "Findings."

1. Discussion:

- i. The Section should be renamed either "Discussion" OR "Interpretation."
- ii. Results relating to prior literature should be discussed, i.e., how the results significantly correlate/deviate/insignificant impact/no impact.
- iii. The paper stops at analysis. It, therefore, requires enriching the discussion in terms of the insights gained from the secondary data analysis and how it is relevant in a broader context.
- (iv) Implications of the study should be shown in Conclusion Section rather than in this Section.

1. Conclusions:

- i. The conclusions should be a conclusion of the entire research process (and not just the research findings).

- ii. The section ***must be re-written*** answering the research questions, meeting the objectives or not.
- iii. The study's conclusion should have a realistic empirical overview, not a summary. The conclusion should provide an overall thought from the author(s) empirical and conceptual viewpoint on why and how things exist or went the way they were discovered, what are the implications of that, and what are the advantages to the critical study areas under survey.

Additional Suggestion:

- The major defect of this study is the debate or argument is not clearly stated in the whole paper. Hence, the contribution is weak in this paper. I would suggest the author(s) enhance your theoretical discussion and arrive at your theoretical argument.
- The review of the literature presented is more like short summaries of the previous papers only. The review section should highlight the research gaps and justify the need for the present study.
- Check the language, grammar, and strict adherence to academic writing guidelines is inevitable. The writings have debased the academic writing guidelines significantly. This is a paper written in somewhat convoluted English with superfluous words.

Overall Recommendation: **Reject.**