

## Review of: "A Cointegrated Multi-Factor Semi-Log Regression Approach to Quarantine the Impact of Microfinance on Poverty Regionally"

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Potential competing interests: No potential competing interests to declare.

Overall, this manuscript is well-written, but there are some areas of improvement:

Discussion of limitations: While the paper acknowledges the impact of COVID-19 on poverty, it could further discuss the limitations and challenges associated with using historical data to analyze the effects of a recent phenomenon like COVID-19. Addressing these limitations would strengthen the validity and interpretation of the findings.

Further contextualization: The paper could provide additional contextualization of the results by discussing how they compare to findings from previous studies or how they align with theoretical expectations.

Policy recommendations: While the paper offers policy recommendations, it could elaborate on the specific strategies that policymakers could implement to address the identified issues effectively. Providing actionable recommendations would enhance the practical relevance of the study.

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