

Paper: “Microfinance Institutions as a Vehicle for Poverty Eradication in Developing Countries: Evidence from the East African Community Member States”

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Peer review:

Reviewer 1: Wilbert R. Mutoko
BAC, Botswana

Reviewer 2: Muhammad Muazu Yusuf
Federal University Birnin Kebbi, Kebbi State Nigeria

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Reviewer Name: Dr Wilbert R. Mutoko	
University/Country: BAC/Botswana	
Date Manuscript Received: 13/05/2022	Date Review Report Submitted: 17/05/2022
Manuscript Title: Micro Finance Institutions as a Vehicle for Poverty Eradication in Developing Countries: Evidence from the East African Community Member States	
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Evaluation Criteria:

Please give each evaluation item a numeric rating on a 5-point scale, along with a thorough explanation for each point rating.

<i>Questions</i>	<i>Rating Result</i>
	[Poor] 1-5 [Excellent]
1. The title is clear and it is adequate to the content of the article.	5

The title is in accordance with the research topic	
2. The abstract clearly presents objects, methods and results.	3
The aim of the study should be included in the abstract, preferably with the objectives as well.	
3. There are few grammatical errors and spelling mistakes in this article.	3
There are few errors. A grammatical and spelling check will easily solve these	
4. The study methods are explained clearly.	2
The study output is described, however, the absence of objectives to stand as pillars of the paper is a disadvantage. Furthermore, the methodology is wanting. It is not clear as to which sources you used in your desktop research. For example, did you consult trade magazines, research journals, newspapers, periodicals, etc.? Furthermore, you must justify why you chose desktop research?	
5. The results are clear and do not contain errors.	2
The results are meaningful, but do not address the study aim and objectives. The issue of objectives must be dealt with first.	
6. The conclusions or summary are accurate and supported by the content.	2
The conclusions and recommendations are wanting because they are not tailored to the study aim and objectives	
7. The references are comprehensive and appropriate.	4
The references are comprehensive	

Overall Recommendation (mark an X with your recommendation) :

Accepted, no revision needed	<input type="checkbox"/>
Accepted, minor revision needed	<input type="checkbox"/>
Return for major revision and resubmission	<input type="checkbox"/>
Reject	<input type="checkbox"/>

Comments and Suggestions to the Author(s):

While it is acceptable to use some old citations, it is essential to use more recent citations such as 2017 to 2022. Otherwise, the study will look to be outdated.

In the introduction, you are expected to state the purpose or aim of the study and the objectives.

In academia, it is discouraged to use first person, second person or third person when writing an article or paper. Instead of 'we' it should be 'the authors.'

Due to the way you have ordered the literature chapter, it is assumed that the objectives of the study include to discuss or explore:

importance of microfinance, Challenges of Microfinance, Microfinance impact on Gender, rural & low-income households, etc. is that correct?

Please start by sorting out the issue of aim and objectives.

Furthermore, the reader expects to see a discussion of the link between microfinance and its impact on poverty eradication in the literature chapter.

Which theory underpins the study?

Finally, there is a need for empirical literature. Literature should include empirical studies that were done by other scholars. This authenticates your arguments.

Furthermore, the literature needs critical evaluation, rather than just description

There is an error in numbering the literature chapter sub-headings.

Microfinance impact on Gender, rural & low-income households should be 2.3 not 2.2.

It is not clear as to which sources you used in your desktop research. For example, did you consult trade magazines, research journals, newspapers, periodicals, etc.?

Furthermore, you must justify why you chose desktop research?

After you have revisited the objectives of the paper, you will need to revisit the subheadings used in the findings chapter (chapter four). In other words, the reader expects to see the objectives of the study clearly covered in the findings. Thus, the same sub-headings used in chapter two are expected in chapter four.

To make it easier for you, if these are the objectives of the study as written in chapter four:

Explain the importance of microfinance,

Explore the challenges of Microfinance,

Examine the impact Microfinance on Gender, rural & low-income households,

Investigate the link between microfinance and its impact on poverty eradication.

Then you are expected to mention the aim and objectives in the introduction and abstract. Then you discuss findings using the same headings under findings.

Ensure that the conclusion and recommendations address the aim and objectives. Avoid generalisation.

Comments and Suggestions to the Editors Only:

The paper has good potential because it covers a pertinent issue in the society. However, the authors must attend to all the suggested improvements.

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Reviewer Name: Dr Muhammad Muazu Yusuf	
University/Country: Federal University Birnin Kebbi, Kebbi State Nigeria	
Date Manuscript Received: 13 th May. 2022	Date Review Report Submitted: 18 th ay 2022
Manuscript Title: Micro Finance Institutions as a Vehicle for Poverty Eradication in Developing Countries: Evidence from the East African Community Member States	
ESJ Manuscript Number: 42,05,2022	
You agree your name is revealed to the author of the paper: Yes	
You approve, your name as a reviewer of this paper, is available in the “review history” of the paper: Yes	
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Evaluation Criteria:

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<i>Questions</i>	<i>Rating Result</i> [Poor] 1-5 [Excellent]
1. The title is clear and it is adequate to the content of the article.	3

<i>(Please insert your comments) the title contain poverty alleviation but the analysis shows only access to credit by the poo household. For the the poverty alleviation to stand in the title, the analysis should look at the change in income and welfare of the beneficiaries of the loan</i>	
2. The abstract clearly presents objects, methods and results.	4
<i>(Please insert your comments) the content capture the necessary items needed in an abstract.</i>	
3. There are few grammatical errors and spelling mistakes in this article.	4
<i>(Please insert your comments) very few</i>	
4. The study methods are explained clearly.	4
<i>(Please insert your comments) Methodology is ok</i>	
5. The results are clear and do not contain errors.	3
<i>(Please insert your comments). Some of the data used are outdated. Some as far back as 1999. The analysis did not capture the income rise or fall of the beneficieries to respplain the poverty situation of the poor household is it is in the title of the paper.</i>	
6. The conclusions or summary are accurate and supported by the content.	4
<i>(Please insert your comments) ok</i>	
7. The references are comprehensive and appropriate.	4
<i>(Please insert your comments) ok</i>	

Overall Recommendation(mark an X with your recommendation) :

Accepted, no revision needed	<input type="checkbox"/>
Accepted, minor revision needed	<input type="checkbox"/>
Return for major revision and resubmission	<input type="checkbox"/>
Reject	<input type="checkbox"/>

Comments and Suggestions to the Author(s): I will suggest that the title can be changed to capture the content of of the paper. Poverty alleviation can be removed form the title.

Comments and Suggestions to the Editors Only: