

Review Form 3

Journal Name:	South Asian Journal of Social Studies and Economics
Manuscript Number:	Ms_SAJSSSE_127250
Title of the Manuscript:	Does Microfinance Impact Sectoral Growth: A Case Study of Bangladesh
Type of the Article	Empirical Analysis

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PART 1: Review Comments

Compulsory REVISION comments	Reviewer's comment	Author's Feedback (Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
Please write a few sentences regarding the importance of this manuscript for the scientific community. Why do you like (or dislike) this manuscript? A minimum of 3-4 sentences may be required for this part.	This manuscript offers great insight on how the different sectors of the Bangladesh economy respond to the microfinance interventions. It also reveals more on the disparities regarding how effective the microfinance has been to these outlined sectors. Overall, the paper reveals the impact of the microfinance on some sectors of the economy and their contributions to the economic growth of Bangladesh.	
Is the title of the article suitable? (If not please suggest an alternative title)	Yes, the title of the article is very okay and consistent with the paper.	
Is the abstract of the article comprehensive? Do you suggest the addition (or deletion) of some points in this section? Please write your suggestions here.	<p>The abstract is comprehensive but I would suggest that since the ARDL model was used for the analysis, there is need to explain the major reason for employing such method. For instance, the unit root test result, which must have mixed order of integration should be stated i.e I(0) and I(1).</p> <p>In the methodology part, there is also need to state which of the variable(s) are integrated at level and at first difference.</p>	
Are subsections and structure of the manuscript appropriate?	The subsections are alright.	
Please write a few sentences regarding the scientific correctness of this manuscript. Why do you think that this manuscript is scientifically robust and technically sound? A minimum of 3-4 sentences may be required for this part.	The manuscript is scientifically correct as it reviews other related articles and actually carried out the analysis from which conclusions were drawn. However, I would suggest that the author(s) include the gap the paper this paper intends to cover which will further show how this research differs from all the other related papers reviewed.	
<p>Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.</p> <p>:-</p>	<p>The references are okay but I would like to suggest some few ones that employed the ARDL model for analysis so that the author will see the reasons given by some of these outlined papers, on why this method of analysis was employed.</p> <ol style="list-style-type: none"> 1. Eze M. A.; Hassan A. and Kouhy R. (2023). An Analysis of Declining Oil Revenue Implications on Oil-Exporting Countries: An ARDL Bound Test Approach for Nigeria and Venezuela. <i>European Economic Letters (EEL)</i>, 13(5), 1351–1362. https://doi.org/10.52783/eel.v13i5.916 2. Eze M. A.; Hassan A. and Kouhy R. (2024). A Comparative Analysis of Declining Oil Revenue Implications on Oil Exporting Countries: An ARDL Bound Test Approach for Nigeria, Venezuela, and Norway. <i>European Economic Letters (EEL)</i>, 14(3), 675–698. Retrieved from https://www.eelet.org.uk/index.php/journal/article/view/1819 3. Nkoro, E. and Uko, A.K. (2016). Autoregressive Distributed Lag (ARDL) Cointegration Technique: Application and Interpretation. <i>Journal of Statistical and Econometric Methods</i>, 5, 63-91. 	

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<p>Minor REVISION comments</p> <p>Is the language/English quality of the article suitable for scholarly communications?</p>	<p>Yes, the language is very suitable for scholarly communication. It is simple and easy to comprehend even by those not in the field.</p>	
<p>Optional/General comments</p>	<p>Overall, the article is robust and worth publishing as it would be beneficial to the Bangladesh government. However, I would suggest that the author(s) show and explain the unit root test result which is the basis for the selection of the ARDL model for the analysis.</p> <p>I have outlined some more papers that gave detailed reasons for the usage of the ARDL model for analysis.</p> <ol style="list-style-type: none"> 1. Eze M. A.; Hassan A. and Kouhy R. (2023). An Analysis of Declining Oil Revenue Implications on Oil-Exporting Countries: An ARDL Bound Test Approach for Nigeria and Venezuela. <i>European Economic Letters (EEL)</i>, 13(5), 1351–1362. https://doi.org/10.52783/eel.v13i5.916 2. Eze M. A.; Hassan A. and Kouhy R. (2024). A Comparative Analysis of Declining Oil Revenue Implications on Oil Exporting Countries: An ARDL Bound Test Approach for Nigeria, Venezuela, and Norway. <i>European Economic Letters (EEL)</i>, 14(3), 675–698. Retrieved from https://www.eelet.org.uk/index.php/journal/article/view/1819 3. Nkoro, E. and Uko, A.K. (2016). Autoregressive Distributed Lag (ARDL) Cointegration Technique: Application and Interpretation. <i>Journal of Statistical and Econometric Methods</i>, 5, 63-91. 	

PART 2:

	<p>Reviewer's comment</p>	<p>Author's comment (if agreed with reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)</p>
<p>Are there ethical issues in this manuscript?</p>	<p><i>(If yes, Kindly please write down the ethical issues here in details)</i></p>	

Reviewer Details:

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