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REVIEWER'S REPORT

Manuscript No.: IJAR-58747

Title: Expected Impact of Social Health Insurance on Household Savings and Investment Decisions in Sierra Leone.

Recommendation:
Accept as it is ………………………………
Accept after minor revision………………
Accept after major revision ………………
Do not accept (*Reasons below*) ………

Rating	Excel.	Good	Fair	Poor
Originality		✓		
Techn. Quality		✓		
Clarity		✓		
Significance	✓			

Reviewer's ID: JPR-130

Detailed Reviewer's Report

1. Overall Evaluation

The manuscript, "Expected Impact of Social Health Insurance on Household Savings and Investment Decisions in Sierra Leone," examines an important and policy-relevant issue concerning the relationship between social health insurance (SHI), household financial protection, savings, and investment behaviour. The study combines quantitative survey evidence with focus group discussion findings and applies multiple regression models to examine household savings and investment outcomes. The topic is particularly relevant in the context of low- and middle-income countries where out-of-pocket healthcare expenditure can significantly affect household financial stability. The manuscript has a clear research focus, relevant variables, and useful policy implications. The regression results indicate positive associations between willingness to enrol/willingness to pay for SHI and both savings and investment, while out-of-pocket expenditure and household size show negative relationships. The qualitative findings provide additional contextual support for these relationships. However, several methodological and conceptual issues should be addressed before publication. Most importantly, the cross-sectional design does not permit strong causal conclusions, and the distinction between actual SHI participation and willingness to enrol/pay should be made clearer. Greater information regarding the sample size, sampling procedure, study districts, measurement and coding of variables, regression diagnostics, and statistical robustness is also required.

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2. Strengths

a. Relevant research topic - The manuscript addresses an important socioeconomic issue by connecting healthcare financing with household savings and productive investment.

b. Clear research objective - The study clearly focuses on whether SHI-related factors are associated with household savings and investment behaviour.

c. Combination of quantitative and qualitative methods - The use of regression analysis together with focus group discussions is a major strength because the qualitative findings provide contextual explanations for the quantitative results.

d. Appropriate theoretical foundation - Expected Utility Theory, Health Demand Theory, and Risk Pooling Theory provide a reasonable conceptual basis for explaining how health insurance may influence household financial behaviour.

e. Consistent regression findings - The two regression models produce broadly consistent results. Willingness to enrol, willingness to pay, and income are positively related to savings and investment, whereas out-of-pocket expenditure and household size are negatively related.

f. Strong policy relevance - The recommendations concerning affordable premiums, flexible payment arrangements, transparency, health-system readiness, and support for informal workers and farmers are useful and directly connected to the findings.

3. Areas for Improvement

1. Clarify the causal interpretation - The study uses a cross-sectional design and measures willingness to enrol/pay rather than actual SHI participation. Therefore, statements such as SHI "improves," "protects," or "encourages" household savings and investment should be expressed more cautiously as associations or potential effects. The conclusion should explicitly acknowledge that causality cannot be established.

2. Provide sample size and sampling details - The methodology should clearly report the total number of respondents, sampling technique, selection of districts, inclusion/exclusion criteria, and response rate. These details are essential for assessing the representativeness of the findings.

3. Explain variable measurement and coding - The operationalisation table provides basic definitions, but more information is required regarding how willingness to enrol, willingness to pay, savings, and investment were measured and coded. For example, it should be clear whether these variables are binary, ordinal, or continuous.

4. Strengthen econometric justification - The manuscript should report relevant regression diagnostics, including multicollinearity, heteroskedasticity, normality/residual diagnostics, and specification tests where appropriate. This would strengthen confidence in the regression estimates.

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5. Address potential endogeneity/reverse causality - Households with higher income or stronger financial planning capacity may simultaneously be more willing to enrol in SHI, willing to pay premiums, save, and invest. Thus, the positive relationship between SHI willingness and financial behaviour may partly reflect underlying household characteristics. This issue should be discussed more explicitly.

6. Clarify the meaning of "expected impact" - The title suggests an impact evaluation, but the analysis primarily examines associations using cross-sectional data. Consider revising the title or clearly explaining that the study estimates the potential/expected association rather than an observed causal impact.

7. Improve interpretation of coefficients - The manuscript should clarify whether the reported coefficients are standardised or unstandardised and explain the practical meaning of the coefficient magnitudes. The income coefficient is the strongest predictor in both models and deserves more detailed interpretation.

8. Expand qualitative methodology - The focus group findings are useful, but the manuscript should provide information about the number of focus groups, number and characteristics of participants, recruitment process, data-analysis procedure, and how themes were generated.

9. Improve integration of quantitative and qualitative findings - Rather than presenting the focus group findings separately, the authors could explicitly connect specific qualitative themes with the regression findings. For example, the theme of business capital being used for medical bills directly complements the negative OOP coefficient.

10. Improve presentation and language - There are several grammatical, punctuation, spacing, and formatting issues throughout the manuscript. The paper should undergo careful language editing and reference-format checking before publication.