

# European Microfinance Research Award

## Research Award Selection Criteria: Definitions and Ranking

### Description

The following indicators are designed to give definitions for the ranking in the EMN Research Award selection criteria. The marks are from **one (1) to five (5)**, with **1 being the lowest and 5 being the highest** possible mark. The objective is to clarify what the various rankings mean and give further information as to why the mark was given.

### Guidelines for filling out the selection criteria

For each row, determine the description most suitable for the participant. Choose the mark that is the closest to describing the participant's selection (abstract or full paper submission). Please keep in mind that a mark of one (1) means that the candidate did not fulfil the designated criteria and that a mark of five (5) means that the candidate exceeded expectations for the pertinent criteria.

	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
	<b>Un-satisfactory</b> <i>Did not meet expectations</i>	<b>Below Average</b> <i>Did not completely meet expectations</i>	<b>Average</b> <i>Met expectations</i>	<b>Above Average</b> <i>Above expectations</i>	<b>Excellent</b> <i>Exceeded expectations</i>
<b>Relevant to EU microfinance and digital inclusive finance topics</b>	Outside European scope. Focus not on microfinance/digital inclusive finance and not on countries besides those pertaining to the European Union. Topic unclear/not stated.	Outside European scope. Focus on microfinance/ digital inclusive finance but not on countries pertaining to the European Union. Topic clear but not pertinent.	Within European scope. Focus on microfinance/ digital inclusive finance and countries pertaining to the European Union. Topic is clear and pertinent.	Within European scope and on topics of European interest. Focus on microfinance/digital inclusive finance and countries pertaining to the European Union. Topic is detailed and pertinent.	Within European scope and on current topics of European interest. Focus on microfinance/digital inclusive finance and EU member states. Topic is detailed, pertinent and of immediate interest.
<b>Relevant to exploring the role of financial technologies in facilitating access to financial services in Europe</b>	Paper focuses on completely different topics. Topic unclear/not stated.	Paper makes only a vague reference to the topic(s). Topic clear but not pertinent.	Paper partially addresses the topic(s) in some of its sections.	Topic(s) is/are specifically addressed and developed in one or more sections within the paper. Topic is detailed and pertinent.	One of the topics constitutes the core subject outlining the paper. Topic is detailed, pertinent and of immediate interest.

<b>Relevant to drawing upon other regions' learnings to highlight differences and similarities with the European context</b>	Paper without a particular focus on any region	Paper makes only a vague reference to the learnings from the differences and similarities between other regions and the European context.	Paper partially addresses the differences and similarities between other regions and the European context	Paper highlights differences and similarities between other regions and the European context	Papers highlights, analyses, and explains, differences and similarities between other regions and the European context
<b>Innovative</b>	Not innovative. Repeats research that already exists in the field with less quality.	Not innovative. Repeats research that already exists in the field at similar levels of quality.	Innovative. New research on tried topics. Arouses interest on subject matter.	Innovative. New research on tried topics. Gives new perspective and fresh outlook. If topic is not original, provides new data.	Cutting edge research based on current topics of interest in Europe. Original research based on new data. No information on the subject currently exists. Leads to a greater understanding of the topic.
<b>Structure</b>	Lacks clear hypothesis. No clear segmentation. Does not have a natural flow. Lacks beginning, body and conclusion. Confusing. Missing main points.	Hypothesis not proven. Segmentation choppy. Jumps from subject to subject. Beginning, body and conclusion weak. Main points not proven.	Hypothesis proven. Clear segmentation. Subject flow natural from one subject to the next. Clear beginning, body and conclusion. Main point proven.	Hypothesis clearly proven. Clear segmentation. Subject flow natural and easy to read. Clear and concise beginning, body and conclusion. Main point proven with accurate information. Appropriate use of end notes and other references.	Hypothesis clearly proven in a demonstrable way. Segmentation very clear. Subject flow natural and easy to read. Clear and concise beginning, body and conclusion. Main points proven with accurate information. Appropriate use of international standard of referencing (Harvard, Oxford, etc.)
<b>Bibliography / Review of Literature</b>	No bibliography. Lack of citations. Lack of review of literature (if not original topic).	Bibliography disorganized. Citations included but not correctly done. Lack of review of literature (if not original topic).	Bibliography included and organized. Correctly cited. Review of literature included (if applicable).	Bibliography included and organized. Bibliography uses international standard of referencing (Harvard, Oxford, etc). Citations correctly done and uses international reference standard. Review of literature included (if applicable) and pertinent. Quoted sources reasonable and somewhat varied.	Bibliography included and organized. Bibliography uses international standard of referencing (Harvard, Oxford, etc). Citations correctly done and uses international reference standard. Review of literature included (if applicable), pertinent and appropriate. Quoted sources plentiful and varied.
<b>Methodology</b>	Inappropriate methodology for chosen research	Appropriate methodology chosen but incorrectly	Appropriate methodology for chosen research	Appropriate methodology for chosen research	Appropriate methodology for chosen research topic. Clear

	topic. Biased. Not useful.	carried out (sample, data collection, etc). Useful but not pertinent to EU topics.	topic. Clear variables. Purpose is clear. Clear design. Adequate data analysis. Data checked for validity.	topic. Clear variables. Purpose is clear. Clear design. Adequate data analysis. Data checked for validity. No statistical or structural issues.	variables. Purpose is clear. Clear design. Adequate data analysis. Data checked for validity. No statistical or structural issues. Replicable and research can be broadened and deepened.
<b>Applicability</b>	Not valid theoretically or practically. Cannot be replicated.	Valid theoretically but not practically. Cannot be replicated.	Valid theoretically and practically. Could be replicated with some adaptations.	Valid theoretically and practically. Can be replicated.	Valid theoretically and practically.