



SDI Review Form 1.6

Journal Name:	<u>British Journal of Economics, Management & Trade</u>
Manuscript Number:	2014_BJEMT_10242
Title of the Manuscript:	THE PERCEPTION OF ERM IN THE ZIMBABWE 'S SHORT TERM INSURANCE INDUSTRY: A CASE FOR BULAWAYO METROPOLITAN CITY
Type of the Article	Research article

General guideline for Peer Review process:

This journal's peer review policy states that **NO** manuscript should be rejected only on the basis of '**lack of Novelty**', provided the manuscript is scientifically robust and technically sound.

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(<http://www.sciencedomain.org/page.php?id=sdi-general-editorial-policy#Peer-Review-Guideline>)



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PART 1: Review Comments

	Reviewer's comment	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)
Compulsory REVISION comments	English quality: Overall, the manuscript is written in a good English language, which proves a good command of the terminology specific to the field. However, there are, numerous instances of possible unintentional mistakes, such as: statements that do not make sense (e.g., from the line 178 through the line 180: "There is a greater number recognition ... and the interaction of risks facing organizations."); statements lacking the verb (e.g., lines 151-153: "From a sample of insurance companies ... liability insurance market."); statements lacking noun (e.g., lines 234-235: "... managerial performance evaluation and incentives."); annoying repetition (e.g. lines 74-75: "...improve allocation of resources (capital) to business improvement."). There are also issues regarding punctuation and the use of prepositions that may induce the reader an incorrect understanding of the meaning of the statements. Therefore, I kindly recommend the author(s) to read again the whole manuscript and correct it, where necessary, in order to make it easier for the readership to follow.	-the comments are valid and welcome .After going through the manuscript talking aloud some flow in English is noted .By so reading aloud some grammar and punctuation mistakes have been corrected as per the reviewer's suggestions .
Minor REVISION comments	Methodology: In my opinion, the methodology section needs to be developed. It is too briefly presented and does not provide a rationale for the choices made when the research was conducted. Regarding data collection techniques: the choice of closed-ended questions is not sufficiently explained by reference to the Collins and Hussey's (2003) work, much more that the focus of the research is on investigating perceptions which might suggest using open-ended questions as well; the criteria used for choosing the 35 sampled companies are not	1. -The methodology was expanded further to explain • The choice of simple random sampling • Population size • Sample selection • Target population • Sample frame • Tests done • Limitations • Data analysis further expanded such



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	explained; the sources of secondary data are not described and this may raise doubts regarding their adequacy, especially when it comes to text books. Regarding data analysis: the methodology section does not provide any detail regarding the methods used to analyse data collected. Results: given that the interpretation of the results is made in terms of their mean value (and standard deviation), the author(s) does(do) not provide any rationale for interpreting these mean values according to the scale presented on page 8; on page 9, line 328, a number of 10 technical challenges is mentioned while there are actually 9 challenges, as presented in table 5 (this table seems to be duplicated below with a very small difference related to the last item which can easily go unnoticed; it is not clear what are the differences between these two tables). Conclusion: according to the scale used for interpreting the mean values, the mean value for the "Risk modelling" (3.40) item should be interpreted as neutral not as highly important, as in lines 366-367. References: the reference list seems to contain too many unpublished papers; the author(s) may try, if this is reasonable, to include a few more journal articles in their reference list.	that there is general flow in the research 2.The sample selection was limited to 35 insurance companies from a possible 80 still operating . -Some company representatives that gave inadequate responses were eliminated from the research ,either due to vague answering of questions or mere ambiguous responses . - out of the 40 selected at random from a listing of 80 possible .5 questionnaires were deemed inadequate and an attempt to make a re-visit to make corrections proved futile Conclusion comments noted and incorporated On the references .This is a grey area in as such as lot of papers remain work in progress on the subject matter in Zimbabwe . Emphasis should be on getting cutting edge research on the subject matter .There exists a trade off in terms of breaking new ground .This research being original does that .
<u>Optional/General</u> comments		