



SDI Review Form 1.6

Journal Name:	<u>British Journal of Economics, Management & Trade</u>
Manuscript Number:	2015_BJEMT_16286
Title of the Manuscript:	Financial inclusion, the route to enterprise success: Perceptions of the manufacturing MSEs owners and the challenges of the banking institutions in Masvingo Urban.
Type of the Article	Original 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.

To know the complete guideline for Peer Review process, reviewers are requested to visit this link:

(<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)
<u>Compulsory</u> REVISION comments	The article explores the causes of lack of access to banking by the medium and small firms in Zimbabwe (more specifically in the Masvingo urban area). The study employs a descriptive survey (open-ended questionnaire and semi-structured interviews). Financial exclusion is the result of a series of inefficiencies of the banking system and the authors conclude that the central bank should intervene in order to stimulate financial inclusion. Although it does not deliver an exhaustive evaluation of the causes of financial exclusion of small firms, the study is interesting, since it is well written and well motivated. By reading the paper one effectively acquires an understanding of the financial fragilities that exist in Zimbabwe and how they affect small businesses.	Agreed with the reviewer and have made the necessary adjustments. See the original paper
<u>Minor</u> REVISION comments	The sections and subsections should be numbered (one of the reasons is that after a while, one does not discern effectively if a title corresponds to a section or a subsection). Without these numbers one does not understand as well where the introductory section ends; at the end of the first section it would be helpful to include a summary of the remainder of the paper.	
<u>Optional/General</u> comments	---	