

Author's feedback against Editorial Comments:

The paper contains a major conflict (see below).

On the one hand the paper assumes that giving loans to SMEs in the rural areas would lead to profits.

The paper is not assuming that if the MSEs are given loans they will be profitable. No, the issue here is that MSEs are always challenged by lack of funding when it comes to expanding their operations and being competitive on the market. That is why banks are expected to deal with the MSEs as a way of assisting in expanding their businesses. On the other hand they have to harness deposits from these small enterprises as a way of reciprocation in business. My argument is not that these firms need to be loaned for them to make profit. Profit is dependent on the ability to deal with the environmental factors that affects the operations of the business and not on loans obtained. You can have the loan but not be able to manage the business, you do not get profit. But financing is crucial in the management and survival of any business.

On the other hand the paper describes an experience based process in which banks closed their unprofitable branches in the rural areas.

Yes it is true that if the banks find it unattractive in the rural areas and peri-urban they close shop. The purpose of the current study and what was obtained confirms this and the argument is therefore that there is need for increased involvement of the banks in the operations of the MSEs as they are regarded as the veritable vehicles for the sustainable economic development of the developing countries like Zimbabwe.

If the assumption was right, competition and profitability would bring banking to rural areas, and not make them disappear.

In addition to this major issue the paper is not scientifically or statistically based on any gathered data.

My fear here is that I am discussing the issue of having statistics in this paper with a person who is statically oriented. My orientation is not in that domain but that does not mean I cannot produce scientific work. I think statistics and scientific need to be treated differently here. To begin with, there are three research paradigms namely, qualitative, quantitative and mixed methods. Now one has to choose from this paradigm which research philosophy to follow and I chose the qualitative research paradigm which is guided by statistics. Voices of the research participants are heard are crucial in the qualitative research philosophy that one can not be compelled to use statistics. That kind of research is scientific on its own right.

Therefore, I have no space to change the current state of my article unless suggestions are given by you the editor after considering my position stated above.