

Reviewer's Comment :-

The presentation of findings has not sufficiently improved.

There are far too many details on calculations.

The English language should be improved.

Also, in the introduction there is a recommendation stemming from no previous analysis:

"Financial sector reforms are the changes that are needed in order to establish a modern financial system capable of acting as a catalyst in allocating the economy's savings in the most productive way among competing investment outlets."

There are still a number of redundancies repeating that SMEs are the engine of growth. This is done through generic statements which do not enrich the paper.

Section 6 on financial institutions is very general.

Author's Feedback :-

We would like you thank for your constructive comments:

I have improved introduction and statement of the problems parts, but I don't believe that it is 100 percent free of errors, and so I can improve such things like grammar through experience.

I have removed section, since I do not have much importance rather it is way of writing thesis in our country.

I would like well come any further comments and ready to Improve it.

Concerning sampling formula and multiple linear regression, it is more than enough for publication, the things which is not in the paper is only for elaboration. If you have further question on the sampling and methodology, I'm free to share experience. (I have BSc and MSc in applied statistics)

Also I have tried to improve other parts too which not made yellow. Like Conclusion, Methodology