SDI Review Form 1.6

Journal Name:	British Journal of Economics, Management & Trade
Manuscript Number:	**Ms_BJEMT_25814**
Title of the Manuscript:	**Assessing Role of Financial Institutions in Growth and Productivity of Micro and Small Enterprises in Yirgalem Town Administration; Sidama Zone, Ethiopia**
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)*
Compulsory REVISION comments	General comments: The information presented is overall interesting. The paper is technically solid and robust. The statistical analysis is also satisfactory. Sadly, though, the paper needs to be re-written, as it contains too much information and it requires a better presentation in order to be clear to the reader. The overall structure of the paper can be improved by eliminating the final part (section 8), which contains information which is common in many other poor countries in the world. The introduction can be shortened as it contains information on SMEs in other countries and not on Ethiopia. It would be interesting to have more information on SMEs in Ethiopia. The method of the survey is correctly described, but findings should be presented in a more user-friendly way. There is just too much information at once. The findings could be better presented if they followed and addressed a specific research question. Research	

	questions are listed all together, but then findings are shown regardless of the research questions. There are reduntant paragraphs which could be grouped and shortened. Descriptive information is too lengthy and could be shortened. There are also too many tables. In addition, recommendations do not necessarily draw conclusions from findings presented in the paper. For instance, training firms on book keeping is not addressed anywhere in the article and just appears as a recommendation in the conclusions. The authors should not use "etc" when listing variables used in the study. General literature used could include more recent publications on SMEs.	
Minor REVISION comments		
Optional/General comments		

Reviewer Details:

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