



SDI Review Form 1.6

Journal Name:	<u>British Journal of Mathematics & Computer Science</u>
Manuscript Number:	Ms_BJMCS_33569
Title of the Manuscript:	PREDICTING MICROFINANCE CREDIT DEFAULT: A STUDY OF NSOATREMAN RURAL BANK, GHANA
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.

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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)
<u>Compulsory</u> REVISION comments	The paper needs to be edited for English by a native speaker. The paper lacks positioning in relation to the previous literature. We don't find a review of empirical studies that examined the determinants of microfinance default risk. Highlight the contribution of the research. In addition, the most recent cited reference date since 2011. An update is highly required. The paper lacks from a description of the independent variables: why and how they can predict credit default? A table summarizing the different factors with the expected signs would be interesting.	The paper has been proof read by a competent professional. The references have been updated. A vivid description of how the independent variables is giving in section 3.1 Model Estimation. Table 3.1 headed Parameter Estimates for the fitted Model presents the fitted model. It gives a summary of how the independent variables affect credit default.
<u>Minor</u> REVISION comments		
<u>Optional/General</u> comments	Review the drafting of the document. For example, the introduction contains paragraphs of a sentence. There is no captions for tables.	The drafting of the document has been re-worked on. All tables have captions.