



SDI Review Form 1.6

Journal Name:	British Journal of Mathematics & Computer Science
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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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 looks interesting, but there is lack of coordination, citation doesn't flow well. The gap is not well stated as well as the purpose of the study, empirical literature cited is very shanty. The methodology is not well established. The author just throw so many statistical concept to the paper without relating them to the study. The paper should back up with concept. Every model got a theory behind. What is your theory behind your model? Summarize your results and arrange them in simple table. It would be better if you can insert your tables within the text.	The manuscript has been revised to reflect the comments of the reviewer. The revised parts of the manuscript have been typed in yellow.
<u>Minor</u> REVISION comments	Very long sentences and awkward sentences.	These sentences have been re-phrased and typed in yellow.
<u>Optional/General</u> comments	Please check grammar and construction	The manuscript has been proof read by a competent professional.