

Review Form 1.7

Journal Name:	Journal of Economics, Management and Trade
Manuscript Number:	Ms_JEMT_95839
Title of the Manuscript:	EFFECT OF EDUCATION ON MICROFINANCE INSTITUTIONS' CREDIT ACCESSIBILITY BY PERSONS WITH DISABILITIES IN MOMBASA COUNTY, KENYA.
Type of the 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:

(<https://www.journaljemt.com/index.php/JEMT/editorial-policy>)

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)
<p>Compulsory REVISION comments</p> <p>1. Is the manuscript important for scientific community? (Please write few sentences on this manuscript)</p> <p>2. Is the title of the article suitable? (If not please suggest an alternative title)</p> <p>3. Is the abstract of the article comprehensive?</p> <p>4. Are subsections and structure of the manuscript appropriate?</p> <p>5. Do you think the manuscript is scientifically correct?</p> <p>6. Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form.</p> <p>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</p>	<p>I am pleased to have the opportunity to review this research paper. Although the topic of this research study is interesting and fits within the journal scope, I think authors should apply the comments indicated below to increase the quality of research justification, contributions, and findings.</p> <p>Abstract is well Introduction Why is this study necessary? should make clear arguments to explain what the originality and value of the proposed model is. This should be stated in the final paragraphs of introduction and conclusion sections.</p> <p>Literature Review What is the GAAP in the literature? Why we study this subject?</p> <p>Materials and Methods Please linked the methodology to the existing literature.</p> <p>Conclusion:</p> <ul style="list-style-type: none"> -Managerial Implication -Practical/Social Implications -Future Research <p>Questions to be answered: What practical/professional and academic consequences will this study have for the future of scientific literature (theoretical contributions)?</p>	
<p>Minor REVISION comments</p> <p>1. Is language/English quality of the article suitable for scholarly communications?</p>	Need revision	
<p>Optional/General comments</p>	<p>Additional references:</p> <p>Breaz, T. O., Fulop, M. T., & Cioca, L. I. (2022). The role of E-Learning generated by the COVID-19 epidemic in higher education. <i>INTERNATIONAL JOURNAL OF COMPUTERS COMMUNICATIONS & CONTROL</i>, 17(5).</p> <p>Fülöp, M. T., Breaz, T. O., He, X., Ionescu, C. A., Cordoş, G. S., & Stanescu, S. G. (2022). The role of universities' sustainability, teachers' wellbeing, and attitudes toward e-learning during COVID-19. <i>Frontiers in Public Health</i>, 10.</p>	

PART 2:

	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)
<p>Are there ethical issues in this manuscript?</p>	<p><i>(If yes, Kindly please write down the ethical issues here in details)</i></p>	

[Review Form 1.7](#)

Reviewer Details:

Name:	Fülöp Melinda Timea
Department, University & Country	Babeş-Bolyai University, Romania