

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	Research

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>)

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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 1. Is the manuscript important for scientific community? (Please write few sentences on this manuscript) 2. Is the title of the article suitable? (If not please suggest an alternative title) 3. Is the abstract of the article comprehensive? 4. Are subsections and structure of the manuscript appropriate? 5. Do you think the manuscript is scientifically correct? 6. Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form. (Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)	Page 3 According to a 2009 study of the accessibility of microfinance services	
Minor REVISION comments 1. Is language/English quality of the article suitable for scholarly communications?		
Optional/General comments	Page 2 Christen, Page 2 (Lewis, 2015). Page Cole et al., 2017; OECD, 2018 Page 2 (Banerjee et al., 2015) Page 2 Guerin and Kumar (2017) Page 3 Dyer (2018), Page 3 Hao (2015) Page 3 (Lensink & Pham, 2012) examined the effect of VBSP Page 3 Diagne and Zeller (2021) Page 3 Ayallo (2014), Page 3 (Ayallo, 2018). Page 5 (Cooper & Schindler, 2016) Page 5 Kerlinger (2016) Page 5 (Peil 2015) Page 5 Vanderstoep & Deirdre, 2019 Page 5 indicates Page 5 Sekaran (2018) Page 5 variables (Kothari, 2013) Pages 11 and 12 References	

Comment [LRN1]: What Study? Out of References

Comment [LRN2]: &Rosenberg

Comment [LRN3]: 2004 According <https://www.jstor.org/stable/4030599>

Comment [LRN4]: 2007

Comment [LRN5]: Out of References

Comment [LRN6]: 2017

Comment [LRN7]: Out of References. <https://www.semanticscholar.org/paper/Market%2C-Freedom-and-the-Illusions-of-Microcredit.-Gu%C3%A9rin-Kumar/59162d16c81cb9b1cc56986907f1038a092a3205>

Comment [LRN8]: Out of References. April, 2003 according to <https://assets.publishing.service.gov.uk/media/57a08cde40f0b649740014de/Dyer.pdf>

Comment [LRN9]: out of References. Please see if is <http://www.jnr.ac.cn/EN/10.11849/zrzyxb.2015.10.006>

Comment [LRN10]: out of References. Please see if is <https://onlinelibrary.wiley.com/doi/abs/10.1111/j.1468-0351.2011.00427.x>

Comment [LRN11]: 2001

Comment [LRN12]: Out of References

Comment [LRN13]: Out of References

Comment [LRN14]: 2006

Comment [LRN15]: Out of References

Comment [LRN16]: 1995

Comment [LRN17]: 2009

Comment [LRN18]: indicate

Comment [LRN19]: 2000

Comment [LRN20]: Lewis 2004 According <https://www.jstor.org/stable/4030599> Banerjee

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

Reviewer Details:

Name:	Luiz Roberto Nascimento
Department, University & Country	ENS-Brazilian School of Insurance, Brazil