



SDI Review Form 1.6

Journal Name:	Journal of Scientific Research and Reports
Manuscript Number:	Ms_JSRR_47159
Title of the Manuscript:	An analysis of managerial challenges of affiliated Credit Unions to Cameroon Cooperative Credit Union League (CamCCUL)
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:

(<http://www.sciencedomain.org/page.php?id=sdi-general-editorial-policy#Peer-Review-Guideline>)



SDI Review Form 1.6

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	<p>1. The results of the study are considered the most important content of the Abstract. If using subsections in the Abstract, there should be a subsection "RESULTS" after the "METHODOLOGY" and before the "CONCLUSION" subsection. Some results or findings mentioned in the "CONCLUSION" should be transferred to this "RESULTS" subsection.</p> <p>2. Reorganize the main text of the paper into the following five sections: (1) Introduction, (2) Theoretical Framework and Literature Review, (3) Methodology, (4) Results and Discussion, and (5) Conclusions and Recommendations.</p> <p>3. The "Problem Statement" should be incorporated to the "Introduction". At the last part of the Introduction, the objectives of the study should be explicitly stated. The hypotheses stated in page 14 should be moved from that page to the last part of the Introduction after the objectives.</p> <p>4. The sections "Theoretical Framework" and "Empirical Literature" should be integrated as one section, "Theoretical Framework and Literature Review". Subsection titles can be deleted as well. But if retained, there should be no reference citation in the subsection titles; it is already sufficient that the citations are indicated in the text.</p> <p>5. The section "Research Methodology" can be re-titled simply as "Methodology". In page 10 of the Methodology, the Cronbach's alpha of "70.1" should be ".701".</p> <p>6. The section "Findings" should be re-titled as "Results and Discussion". The hypotheses presented in page 14 as part of the "Findings" should be revised since the hypotheses as is should be part of the Introduction immediately after the stated objectives (see also Comment No. 3). Further, in the decision as regards null hypothesis, the word "accept" should not be used, instead "fail to reject" or "do not reject" should be used.</p> <p>7. The sections "Conclusion" and "Recommendations" can be integrated also into one section, "Conclusions and Recommendations".</p>	
Minor REVISION comments	<p>1. In the first sentence of the Abstract, the name "Cameroon Cooperative Union League" should be "Cameroon Cooperative Credit Union League".</p> <p>2. All references cited in the text should be included in the list of references at the end of the paper. In particular, the following references should be listed: World Bank 2015 (cited in page 3 as "2015 World Bank Report", which should be rewritten as "World Bank (2015) report") and Freeman 1984 (cited in page 6 as "Edward Freeman in 1984", which should be rewritten as "Freeman (1984)", and in page 7).</p> <p>3. Abbreviations should be spelled on its first use. In particular, spell out the meaning of COBAC, CAPCOL and MFI on its first use in page 4.</p> <p>4. Check the spelling of an author's surname: Is it "Ndodzefe" (page 4) or "Njodzefe" (page 18)?</p> <p>5. The titles of the reviewed literature should not be included in the citation. The following are the suggested revisions:</p> <p>5.1. For the citation "Gaetan 2012" (page 7): Gaetan (2012) analyzed the microfinances' performance and the development of informal institutions.</p> <p>5.2. For the citation "Asante 2015" (page 7): Asante (2015) studied the impact of credit unions on community development in the case of Ramseyer Credit Union.</p> <p>5.3. For the citation "Gwasi and Ngambi 2014" (page 8): A study by Gwasi and Ngambi (2014) was focused on competition and performance of microfinance institutions in Cameroon. (Simply deleting the quotation marks and replacing the word "Another" by "A" since there was no mention in the previous pages of any other study by Gwasi and Ngambi.)</p> <p>5.4. For the citation "Akume and Annicet 2017" (page 8): Akume and Annicet (2017)</p>	



SDI Review Form 1.6

	<p>studied the performance of microfinance institutions in Cameroon with regard to financial regulation.</p> <p>5.5. For the citation “Hussain 2014” (page 9): Hussain (2014) studied the role of cooperative organisations in rural community development in Nigeria.</p> <p>6. Only those references that were actually cited in the text should be included in the reference list at the end of the paper. Hence, the following references should be deleted or excluded from the list: COBAC (2012); Nembhard, Hammond & Thomas (2012); Nembhard & William (2008); and Ross (1973).</p>	
Optional/General comments		

PART 2:

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

As per the guideline of editorial office we have followed VANCOUVER reference style for our paper.

Kindly see the following link:

<http://sciencedomain.org/archives/20>

Reviewer Details:

Name:	Romer C. Castillo
Department, University & Country	Batangas State University, Philippines