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)

**PART 1: Review Comments**

<table>
<thead>
<tr>
<th>Reviewer’s comment</th>
<th>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)</th>
</tr>
</thead>
</table>
| **Compulsory REVISION comments** | 1. Authors need to explain how they developed the items in questionnaire.  
2. The extent of financial record keeping practices was measured by yes/no (pg 7, line 247-248), how did the authors obtain means and standard deviation for it as shown in Table 3? How to calculate means and standard deviation for dichotomous data?  
3. Pg 7 line 254, Pg 8 line 282, 289-290, how did the authors obtain the results in percentage? Was there any analysis performed? Authors obtained the results from which analysis?  
4. The number of respondents showed in table 2 was 147, but why it was reduced to 144 in Table 3? |
| **Minor REVISION comments** | |
| **Optional/General comments** | 1. This paper used simple descriptive analysis. It only presented means and standard deviations. Not much new findings could be found.  
2. The problem statement was clear and well explained.  
3. The sampling technique was well explained.  
5. Constructive recommendations were provided. |

**Reviewer Details:**

<table>
<thead>
<tr>
<th>Name:</th>
<th>Wei-Loon Koe</th>
</tr>
</thead>
<tbody>
<tr>
<td>Department, University &amp; Country</td>
<td>Universiti Teknologi MARA, Malaysia</td>
</tr>
</tbody>
</table>

Created by: EA  
Checked by: ME  
Approved by: CEO  
Version: 1.6 (07-06-2013)