

Paper: “La stabilité financière des Systèmes Financiers Décentralisés (SFD) au Sénégal : quelle situation après une nouvelle régulation prudentielle ?”

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Université de Dschang, Cameroon

Reviewer 3: Nadia Mansour
University of Salamanca, Spain

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Manuscript Title: La stabilité financière des Systèmes Financiers Décentralisés (SFD) au Sénégal : quelle situation après des années d'une nouvelle régulation prudentielle ?	
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Please give each evaluation item a numeric rating on a 5-point scale, along with a thorough explanation for each point rating.

	<i>Rating Result</i>
<i>Questions</i>	[Poor] 1-5 [Excellent]

1. The title is clear and it is adequate to the content of the article.	4
<i>(Please insert your comments)</i> Le titre est suffisamment clair	
2. The abstract clearly presents objects, methods and results.	3
<i>(Please insert your comments)</i> Le résumé ne présente pas les outils de collecte des données et l'échantillon de l'étude qui permettent d'apprécier les résultats	
3. There are few grammatical errors and spelling mistakes in this article.	4
<i>(Please insert your comments)</i> Acceptable et j'ai apporté des corrections	
4. The study methods are explained clearly.	3
<i>(Please insert your comments)</i> Certaines précisions manquent dans la méthodologie	
5. The results are clear and do not contain errors.	4
<i>(Please insert your comments)</i> Les résultats nécessitent d'être relus pour des corrections mineures	
6. The conclusions or summary are accurate and supported by the content.	3
<i>(Please insert your comments)</i> Les conclusions nécessitent d'être relus pour des ajustements afin de rester focus dans le sujet	
7. The references are comprehensive and appropriate.	3
<i>(Please insert your comments)</i> Les pages n'apparaissent pas sur presque toute la bibliographie. Voir les commentaires et les arranger	

Overall Recommendation (mark an X with your recommendation) :

Accepted, no revision needed	<input type="checkbox"/>
Accepted, minor revision needed	<input type="checkbox"/>
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Comments and Suggestions to the Author(s):

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Reviewer Name: Nadia Mansour	Email:
University/Country: University of Salamanca-spain	
Date Manuscript Received:23/11/2020	Date Review Report Submitted: 24/11/2020
Manuscript Title: <i>La stabilité financière des Systèmes Financiers Décentralisés (SFD) au Sénégal :quelle situation après des années d'une nouvelle régulation prudentielle ?</i>	
ESJ Manuscript Number: 11116/20	
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Evaluation Criteria:

Please give each evaluation item a numeric rating on a 5-point scale, along with a thorough explanation for each point rating.

<i>Questions</i>	<i>Rating Result</i>
	[Poor] 1-5 [Excellent]

1. The title is clear and it is adequate to the content of the article.	4
<i>Oui , le titre est très Clair</i>	
2. The abstract clearly presents objects, methods and results.	3
<i>Le résumé est très long et très détaillé, donc il faut mettre l'essentiel en ajoutant les limites et les horizons de la recherche</i>	
3. There are few grammatical errors and spelling mistakes in this article.	4
<i>Juste quelques fautes, une mineure révision</i>	
4. The study methods are explained clearly.	2.5
<i>Oui la méthode empirique est Claire mais il faut actualiser la base des données! Nous sommes en 2020 donc le fait de prendre des données jusqu'à 2015 est dépassé</i>	
5. The results are clear and do not contain errors.	3
<i>Oui les résultats sont bien présentés mais les revues empiriques citées sont un peu dépassées</i>	
6. The conclusions or summary are accurate and supported by the content.	2.5
<i>Il faut ajouter des références bibliographiques récentes à la conclusion. Egalement, il faut ajouter les limites et les horizons de la recherche</i>	
7. The references are comprehensive and appropriate.	2
<i>Les références sont trop dépassées</i>	

Overall Recommendation(mark an X with your recommendation) :

Accepted, no revision needed	<input type="checkbox"/>
Accepted, minor revision needed	<input type="checkbox"/>
Return for major revision and resubmission	<input checked="" type="checkbox"/>
Reject	<input type="checkbox"/>

Comments and Suggestions to the Author(s):

Le sujet est important mais l'article souffre de certaines insuffisances. Il faut ajouter des références récentes dans l'introduction et la conclusion. Il faut ajouter les limites et les horizons de recherche dans l'abstract et la conclusion. La base des données est dépassée, il faut la mettre à jour

Comments and Suggestions to the Editors Only:

Je recommande la publication après majeures revisions