



SDI Review Form 1.6

PART 1:

Journal Name:	British Journal of Economics, Management & Trade
Manuscript Number:	MS: 2012/BJEMT/2270
Title of the Manuscript:	Agricultural Credit Allocation and Constraint Analyses of Selected Maize Farmers in Ghana.

General guideline for Peer Review process is available in this link:

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

- This form has total 9 parts. Kindly note that you should use all the parts of this review form.

Abstract:

What are these implications in line 21

INTRODUCTION;

THE PROBLEM IS NOT WELL DEFINED; no major objective; the specific objectives are okay.

MATERIALS AND METHOD;

2.1 materials; is more of literature review. Some portion could be merged with the introduction as theoretical issues.

- What is Y in the tobit and probit models.
- The explanatory variables of the tobit model should be explained.

Discussion:

- It appears a lot of information is concealed in the discussion.
- The complete socioeconomic characteristics of the respondents should be presented.
- The use of constraint and non constraint in table 1 is not clear.
- The use of the term credit and credit allocation should be with some caution. Credit is borrowing capacity and is usually allocated to loans or reserve. Use of loan and allocation of credit are two different things.



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- Table three is summary. One would have wanted to see the farm and non farm activities for which respondents use the loan funds and perhaps the amount of money involved.
- The ABS must have been generated from somewhere, let us know.



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PART 2: 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)
<u>Compulsory</u> REVISION comments	Abstract: What are these implications in line 21 INTRODUCTION; THE BROBLEM IS NOT WELL DEFINED; no major objective; the specific objectives are okay. MATERIALS AND METHOD; 2.1 materials; is more of literature review. Some portion could be merged with the introduction as theoretical issues. - What is Y in the tobit and probit models. - The explanatory variables of the tobit model should be explained. Discussion: - It appears a lot of information is concealed in the discussion. - The complete socioeconomic characteristics of the respondents should be presented. - The use of constraint and non constraint in table 1 is not clear. - The use of the term credit and	



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<u>Minor</u> REVISION comments		
<u>Optional/General</u> comments		

Note: Anonymous Reviewer