



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>)

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



SDI Review Form 1.6

PART 2: Review Comments

	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>
<u>Compulsory</u> REVISION comments	1. It seems that the whole paper contains literature review and is not clearly focused on to the topic. In addition, there must be a sequencing of the reviews as per the requirement of the paper. 2. The author must separately explain in detail the credit allocation and the credit constraint condition of the farmers which are unclear in the analysis. 3. Unnecessary description of geographic location and other parameters of Upper Manya Krobo district. This part may be put in appendix. 4. The author has selected only credit receivers of one bank of one district named Upper Manya Krobo district that is not statistically justified. Does it represent the total creditors of Ghana? Is there any other bank providing agricultural credit in Ghana? How can we say that the creditors of a particular bank of a particular district are representative of the total creditors? Also the sample size? Is it statistically representative and acceptable? How did you determine the number of samples? These are to be solved. 5. Must explain the prime findings of the research and its implications for the policymakers in the conclusion part of the paper. 6. There must be specific recommendations of this study which are very difficult to identify.	
<u>Minor</u> REVISION comments	1. Distinction between Probit and Tobit regression analysis. 2. Lines 47-55, is difficult to understand and not related to the topic of the paper.	



SDI Review Form 1.6

	3. Line 76 – why controversy? 4. Line 84 – what do you mean by vacuum in literature? 5. Lines 88-91- are those objectives really showed up in the study? 6. “Susu” - requires explanation to understand. 7. Requires explanation of 13 variables identified through Tobit Model. Recommendations may be drawn from these findings. 8. Line 551 – effect of socioeconomic factors. Did you analyze these factors? 9. Lines 567-568 - No need to use percentage again in conclusion.	
<u>Optional/General</u> comments	1. Need to check Language – English 2. Up-to-date references are needed. 3. Line 287 – needs more explanation of “various methods”.	

Reviewer Details:

Name:	Professor Dr Nazrul Islam
Department, University & Country	Faculty of Business Administration, Eastern University, House 26, Road 5, Dhanmondi, Dhaka 1205, Bangladesh.