



**SDI Review Form 1.6**

**PART 1:**

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|--------------------------|---------------------------------------------------------------------------------------------------|
| Journal Name:            | <a href="#">British Journal of Economics, Management &amp; Trade</a>                              |
| Manuscript Number:       | <b>MS: 2012/BJEMT/2270</b>                                                                        |
| Title of the Manuscript: | <b>Agricultural Credit Allocation and Constraint Analyses of Selected Maize Farmers in Ghana.</b> |

**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.



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### **PART 2:** Review Comments

|                                            | <b>Reviewer's comment</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>Author's comment</b> (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) |
|--------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b><u>Compulsory</u></b> REVISION comments | <p>(i) Line 350</p> <ul style="list-style-type: none"> <li>Please clearly specify your Y (dependent variable) before the model.</li> </ul> <p>(ii) Line 377</p> <ul style="list-style-type: none"> <li>Wrong use of model: Tobit is a censored regression model with dependent variable continuous from 0-1 or 0-100.</li> <li>Since rate is a quantity and not a dummy variable, therefore, qualitative choice model like Tobit is not appropriate, rather OLS can be used.</li> </ul> <p>(iii) Line 368 (Table I)</p> <ul style="list-style-type: none"> <li>The inclusion of the variable Age squared is inappropriate and its role is not clear. Moreover, it is likely to cause multicollinearity problems. Please expunge.</li> </ul> |                                                                                                                                                                                      |
| <b><u>Minor</u></b> REVISION comments      | <p>(i) Line 117:</p> <ul style="list-style-type: none"> <li>Ideally, materials that would be of great help in the methodology can be sustained in this section. However, if materials are flowing literature of the subject, it can be paraphrased into 1-2 pages and dove-tailed into the introduction along lines of the objectives of the study and thus enhancing the introductory section.</li> </ul>                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                      |



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|  | <p>(ii) Line 290:</p> <ul style="list-style-type: none"><li>• Please cross-check the longitude, it should be East (and not West)</li></ul> <p>(iii) Line 445:</p> <ul style="list-style-type: none"><li>• Preferably, use 5% LOS (instead of 1%)</li></ul> <p>(iv) Line 550:</p> <ul style="list-style-type: none"><li>• Use Conclusion and Recommendations, since there are elements of recommendations in this section.</li></ul> <p>(v) Recommend areas of further research based on your experience in the study.</p> |  |
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| <b><u>Optional/General</u></b> comments | <p>(i) Line 11:</p> <ul style="list-style-type: none"> <li>Omission (insert data to read <b>primary data</b>)</li> </ul> <p>(ii) Remove “d” in sampled to read <b>Sample t-test</b>.</p> <p>(iii) Grammatical errors (many):</p> <ul style="list-style-type: none"> <li>Line 16: ... farmers were (not are)</li> <li>Line 19: ... farm sector were (not are)</li> </ul> <p>(iv) Line 88:</p> <ul style="list-style-type: none"> <li>Link up the preceding section with .... Therefore, the objectives of the study are four folds ....</li> </ul> <p>(v) Line 112:</p> <ul style="list-style-type: none"> <li>Restructure to reflect: Section Two is materials and methods, Section Three presents the results while Section Four is the summary of findings, conclusion and recommendations.</li> </ul> <p>(vi) Line 318:</p> <ul style="list-style-type: none"> <li>Quantitative data were (not was)</li> </ul> |  |
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### **Reviewer Details:**

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| Department, University & Country | <b>Department of Agricultural Economics, Federal University of Technology Owerri, Nigeria</b> |