



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.



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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	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.	The literature has been reduced considerably. However, following sequencing for the review will distort the flow of the story being told. These concepts have now been explained in the paper. The description of geographic location and other parameters of Upper Manya Krobo district have been placed in the Appendix. Please, this is a case study of farmers in a particular area of the country. Hence, the results do not represent the whole situation in Ghana. Further studies need to be conducted in other parts of the country, in order to come to a conclusive generalisation. Nevertheless, the sample size (130 farmers) is greater than 30 required for large sample (statistically).



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	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.	The key findings of the research are specified in the conclusions, and the policy recommendations that are provided follows directly from the conclusions.
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Minor 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. 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?	The Probit regression analysis looks at the whether or not a farmer is credit constraint, and what factors influence this condition. The Tobit model examines the factors influencing the rate of loan allocation to the farm sector. Line 47-55 has now been deleted. Statement has been deleted. Vacuum in the literature means gab in the literature. Yes. All the objectives have been addressed in the study. Please see Tables 3, 4, 5, 6, & 7. “Susu” can be explained as a form of microfinance operation whereby farmers, other small scale business, and medium scale enterprises can deposit and have access to loans. All explanatory variables have been described and their measurements and a priori expectations specified. Also, explanation of each individual variable
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	9. Lines 567-568 - No need to use percentage again in conclusion.	has now been provided. In addition, the interpretations of the results of the analyses the explanatory variables are provided in section 4. Yes. The Socio-economic factors such as Age, Gender, Household Size, education, etc. were analysed in both the Probit and the Tobit regression models. Thank you for your suggestion. The percentages have been repeated in the conclusion to emphasise the point on the loan allocation by the farmers.
<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”.	Ok. Thank you. Ok. Thank you. Some up-to-date references have been cited. The various methods of analysis used in the study have been explained in section 3.