



## SDI Review Form 1.6

### **PART 1:**

|                          |                                                                                                   |
|--------------------------|---------------------------------------------------------------------------------------------------|
| 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:**

**[\[http://www.sciencedomain.org/page.php?id=sdi-general-editorial-policy#Peer-Review-Guideline\]](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)                                                                                                                                    |
|-------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Compulsory</b> REVISION comments | <b>No compulsory Revision on this article</b>                                                                                                                                                                                                                                                                                                                           | Thank you very much for your comment and decision.                                                                                                                                                                                                                                                               |
| <b>Minor</b> REVISION comments      | The author still needs to present a non-parametric test of significant difference between the output of maize of constraints and unconstrained farmers, to confirm the hypothesis that unconstrained farmers have output of crop higher than those that are not constrained, since the author slightly deviated from switching regression model earlier used by others. | Please, the non-parametric test of significant difference between the output of maize of constraints and unconstrained farmers could not be performed. This is unfortunately, as the output data was not collected during the field interview. Initially, we thought that it was not necessary for the analysis. |
| <b>Optional/General</b> comments    | The paper is very rich in literature and the conceptual framework brought out policy relevant results for both financial institutions and credit beneficiaries. The hypotheses tested are quite useful and helpful.                                                                                                                                                     | Thank you very much for your positive comments.                                                                                                                                                                                                                                                                  |