SDI Review Form 1.6

PART 1:

Journal Name:	**British Journal of Economics, Management & Trade**
Manuscript Number:	**2013 BJEMT 4301**
Title of the Manuscript:	**EFFECTIVENESS OF LOAN DELINQUENCY MANAGEMENT STRATEGIES OF FORMAL LENDERS SERVING FARMERS IN AKWA IBOM STATE, NIGERIA**
Type of the Article	**Research paper**

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 7 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)*
Compulsory REVISION comments	**Abstract** **The first sentence in the abstract should be taken to the introductory session, specifically to the statement of the problem. The abstract needs major revision. Let us have how you arrived at your high rate/low rate .... in figures. If you had used correlation, let the r-value show, multinomial logit (show us the coefficients and the probability).** **Grammar errors should be looked into seriously.** **Introduction** **Statement of research problem needs to be properly conceptualised. Literatures are too old. You may consider more recent literature** **Methodology** **Methodology sounds confusing. I suggest that you use a multistage sampling procedure with proportionate sampling technique since the numbers of beneficiaries (farmers) and the financial institutions are known. Let us stratefied sampling procedure stay based on zones.** **Results and Discussion** **You need to back up your findings with literatures. More implications to be drawn from the findings.** **Conclusion** **This sounds okay but let your conclusion be based on your objectives.**	

Minor REVISION comments	**The title sounds okay. However, the authors may consider this: Effectiveness of loan delinquency management strategies of formal lenders among farmers in Akwa-Ibom State, Nigeria** Under each of the table, supply the year. E.g field survey, 2013. See line 240 for more details.	
Optional/General comments	The study will contribute to knowledge in no small measures if the authors rework the areas pointed out correctly.	