



SDI Review Form 1.6

PART 1:

Journal Name:	<u>British Journal of Economics, Management & Trade</u>
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 <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	As overall, the paper is good and recommended to publish but it need some correction as follows: 1) Please add literature review part. 2) Many references not included. Only a few included in the references part. 3) Please check back the logit results where negative coefficient means low repayment problem and positive coefficient means high repayment problem. 4) No need to explain the whole result, just explain the significant result.	In this binary regression model, it is only the expected signs of the regression coefficients and the statistical and/or practical significance that is important. Goodness of fit is of secondary importance. To test the hypotheses that all the slope coefficients are simultaneously equal to zero, the likelihood ratio statistics is used instead of the F statistics[See Gujarati and Porter, 2009] Basic Econometrics
<u>Minor</u> REVISION comments	Need correction in certain parts as stated above.	
<u>Optional/General</u> comments	Please check the grammar and in line 262, according to table 5 (not 4).	