



SDI FINAL EVALUATION FORM 1.1

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

PART 2:

FINAL EVALUATOR'S comments on revised paper (if any)	Authors' response to final evaluator's comments
Under the methodology, method of sample selection was not detailed enough. Let us see why you chose those banks and the number of banks chosen out of the total number of banks in the study area. Reasons could be closeness to the farmers, having special agricultural loan etc. Just think along this line. I am not comfortable with the methodology as it is. I suggest that you give the manuscript to an english expert to work on the grammar aspect. It will bring out the beauty of the work. Merge your literature review with the introduction and make a proper link between them.	The corrections pointed out have been effected.