



SDI Review Form 1.6

Journal Name:	<u>British Journal of Economics, Management & Trade</u>
Manuscript Number:	2014_BJEMT_12024
Title of the Manuscript:	Credit market and economic development in Nigeria
Type of the Article	Original Research Article

General guideline for Peer Review process:

This journal's peer review policy states that **NO** manuscript should be rejected only on the basis of '**lack of Novelty**', provided the manuscript is scientifically robust and technically sound.

To know the complete guideline for Peer Review process, reviewers are requested to visit this link:

(<http://www.sciencedomain.org/page.php?id=sdi-general-editorial-policy#Peer-Review-Guideline>)



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PART 1: 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	The paper is generally appropriate for the publication of the journal. But there are quite a lot of grammatical errors or inaccuracies in the writing. For example, in the last but forth line of the abstract, positive relationship credit ...there should be a between after relationship; in the end of line 48, This enable will us figure...; in line 145, positive relationship exist...; in line 402, .. has is..., and so forth.	We agree. The corrections have been effected and are highlighted in red for your confirmation.
<u>Minor</u> REVISION comments	In Literature Survey, Subtitles 2.1 and 2.2 are not exactly literature reviews which should be properly amended, or better in the chapter of introduction; contents in Literature Survey before 2.1 should be properly subtitled. Quotes like (1), (2), (3), and so on in the whole paper are better to present the Name of the Author(s) , if there is no other specific requirement bu the journal format.	The subtitles should remain as they are because they are in line with the template of the journal. The quotes are used are in line with the template prescribed by the journal but we have changed it to the normal shape i.e. [].
<u>Optional/General</u> comments	Change the topic of the paper to be more specific.	The topic is considered appropriate considering the content of the study and the effected corrections.