



SDI Review Form 1.6

Journal Name:	British Journal of Economics, Management & Trade
Manuscript Number:	2013_BJEMT_8688
Title of the Manuscript:	ISSUES IN THE SUPPLY-SIDE FINANCING OF MICRO, SMALL AND MEDIUM ENTERPRISES (MSMEs) IN NIGERIA
Type of the 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 <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>
Compulsory REVISION comments	The article is about the problems faced by SMEs in Nigeria. The author(s) intended to discuss the issue of external intervention in SMEs activities. Further, suggest solutions to the stakeholders. It is interesting to read about Nigerian SMEs and the state of government interference in business activities, in particular SMEs. However, the structure of the articles shall be improved by referring to the policy paper format. The articles must clearly state the objectives of the study and the problems identified which motivate authors to conduct such study. Before coming to suggestion, the subject under discussion must adequately be supported by past studies which is paramount important in the academic writing. It is also found that the article contained no conclusion. Important issues such as lack of collateral, documentation (financially illiterate), awareness and performance among SMEs not adequately discussed. Furthermore, I would suggest sending the article for proof read before submission. It would increase reviewer/reader's understanding of the issues discussed. Para 4 - Reading the section line by line is quite confusing as the issue of continuity. For example, at one point, the authors discussed about the problems faced by SMEs and, suddenly jumped to the problems faced by the suppliers (bank).	Noted and effected the suggestions. Discussed Effected



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<u>Minor</u> REVISION comments	The legend in Figure 1 is confusing/wrong. Need a thorough check. A significant number of statements need references and citations. Example Para 4 line 1, Para 8 line 1 (the sentence is also too long). Check accordingly other statements.	Replaced with a new one. Given attention
<u>Optional/General</u> comments	Some of the suggestions need further elaboration to correspond to the issues discussed. For example, suggestion vi, viii, and xii.	Noted