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Journal Name:	<u>British Journal of Economics, Management & Trade</u>
Manuscript Number:	2013_BJEMT_7570
Title of the Manuscript:	Stakeholders' Perception on Self Help Group's Quality Parameters: A Psychometrics Analysis
Type of the Article	Original Research Paper

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.

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SDI Review Form 1.6

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>
<u>Compulsory</u> REVISION comments	Line 694: Results state a lack of statistical significance of the main hypothesis. This however does not mean that there is no difference between the tested means of overall score – it simply means that results are inconclusive. Stating there is no difference is just not correct. Similarly, Line 702 states that item-wise results are insignificant. The main hypothesis is unclear, and it states that 'there is no significant association'. This seems to be a null hypothesis, which does not allow any conclusions. If the hypothesis concerns a lack of difference, this lack needs to be statistically significant (for example by testing the eta-squared power and confidence intervals of the compared means to see whether they truly are the same, on a statistically significant .95 level). Alternatively, the authors may consider the article by Michael Masson (2011) 'A tutorial on a practical Bayesian alternative to null hypothesis significance testing' as a useful tool for testing the significance of no-difference effects. Conducting the research on a larger sample may change the inconclusive results. A possible revision/resubmission could start with collecting a larger sample (the authors' claim that the sample size is appropriate would only hold if significant results were obtained). With so many questions in the questionnaire and inconclusive results, a factor analysis would be in order, as it may explain which items prove more	



SDI Review Form 1.6

	significant. The Cronbach alpha may give a false positive for small samples. There is no information in the manuscript as to how the questionnaire was administered, what were the particular questions and what form of questionnaire we are talking about. It is therefore impossible to properly evaluate the quality of the research. Similarly, there is not enough data about how the sample was collected. How were the respondents contacted? What was the motivation for participants? Was participation voluntary? Tables 23 and 24 seem to provide some insight into the questions, however it is still not clear enough, and using these statements in the Discussion section is simply too late into the manuscript. There is no statistical data provided in tables 23 and 24, only a descriptive statement. Medians at the individual level are not appropriate statistics to conclude that 'groups of QAP-I are more decisive statements or factors' (line 730) – and they are not provided for comparison. Perhaps some statistical test was conducted (line 714 would suggest so), however no results of such a test are presented. Line 315: There is a statement about 'secondary data'. What is this data (more than its sources) and where is it presented in the results? The tables and statistics seem to all adhere to the N = 100 sample, described as primary data. Line 497: table 10 states that all of the responders are from India. What is the point of putting it in a table? Sections 8.1.3, 8.1.4, 8.1.5 use descriptions specific for	
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SDI Review Form 1.6

	India (e.g. Scheduled Castes or Green Card Holder) – these need to be explained, as readers from outside India will not understand these descriptions. The objective of the study states that it is to ‘forward a conclusion based on the findings’. This is highly redundant and unnecessary, conclusions are drawn as a part of any study. Line 259: Figure 1 is too small and unreadable. Where did the numbers of the QAPs come from? There is no explanation why one should expect those exact numbers/amounts of parameters in each category? Moreover, are these parameters known? If yes, why are acronyms (QAP xx) used? A large portion of the Introduction consists of quoting massive numbers of indicators of quality assessment of SHGs. These are however not described and not elaborated in any way, which makes it incredibly difficult to read. A comprehensive analysis is in order, or at least categorization of the indicators. The conclusions section is too short. The purportedly significant QAP-I statements are not discussed at length	
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SDI Review Form 1.6

<u>Minor</u> REVISION comments	The theoretical introduction uses acronyms without explaining them (e.g. NABARD-APMAS, BASICS, etc.) These should be explained. Some numbers are provided in Lakhs or Crores of Rupees. This is hard to understand for non-Indian readers, please consider putting these numbers in millions or thousands (or providing both alternatives). Tables state a source as 'computed from the questionnaire'. This seems redundant, since all tables have the same source. The age composition should include a mean and standard deviation. Section 8.1.7 title reads 'literacy level' while the section is about educational level. Line 283 states the study is 'limited to one of the unresolved issues by Sa-Dhan'. What issue? Please state it clearly. The introduction needs polishing and a better structure in general, with clear and concise specification of the problem, objectives and hypotheses, which seem to be lost in the literature review.	
<u>Optional/General</u> comments	The manuscript needs structure and a thorough clean-up to ensure easy reading. Objectives should be stated clearly and directly. Some language errors are also present throughout the text.	



SDI Review Form 1.6

	Overall, I am not convinced that the presented results are publishable. Should a larger group, more data analysis, factor / SEM models or a modified questionnaire provide statistically significant results (be it a significant difference or a statistically significant lack of difference with enough power), the manuscript may be of interest. However, the methodology and statistical tests need to be described appropriately to enable proper evaluation of the research.	
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