



SDI Review Form 1.6

Journal Name:	<u>British Journal of Economics, Management & Trade</u>
Manuscript Number:	2014_BJEMT_13982
Title of the Manuscript:	Is There A Casual Relationship Between Lending Interest Rate and Credit Availability to Households in Namibia?
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.

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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)
Compulsory REVISION comments	In the abstract part the paper in lines 18 and 19 the author or authors use the words "all other things are hold constant". But he or she should try the model the effect of other probable variables related with consumption behaviour of households (dependent variable) in Namibia economy rather than just one variable. Hence, we would see the real picture in Namibia economy and factors that affect consumption behaviour of households in this economy. So the author is recommended to make these changes in his or her paper.	We deleted the words " all other things are hold constant " which the reviewer was concerned about but we retained the variables that we had initially purposed to test.
Minor REVISION comments		
Optional/General comments		