



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.

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	(1) Author (s) should present a clear justification and objective of this study. This can form part of the introduction. (2) It was not clear how the author (s) drew a line of demarcation between "Theoretical Framework" and "Literature Review"; (3) Reference to Modiglian's Life Cycle of 1947 and Modigliani & Brumberg's utility analysis of 1954 could at best form part of the theoretical underpinning for this investigation; (4) There is need to cite relevant literature of recent studies on the topic, especially from developing economies (including Namibia) to enable relevant inference from the findings. (5) The author (s) should offer brief explanation of the models applied to aid the reader to better understand and appreciate the results.	The problem statement was restructured, adding justifications and the objective of the study. Added a subsection on empirical literature, as well as a linking sentence to show the transition from the theory to the empirical studies Studies on lending rate in developing countries are limited, we used the ones almost close to this study, studies that looked at lending rate as a variable regardless of whatever they were looking for, for example we used Sheefeni (2013) and others.
<u>Minor</u> REVISION comments	(1) Use subscripts and superscripts as appropriate to present this equation properly. (2) There is need for serial/chronological numbering of all equation.	This error was corrected; subscripts and superscripts are now used appropriately. Equations are also numbered accordingly now.



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<u>Optional/General</u> comments	(1) Two or more words typed together should be separated with spaces. Examples include: (i) “considerwhen” (line 26); (ii) “smootheningthe” (line 29); (iii) “supporttheir” (line 33); (iv) “happensbecause” (line 75); (v) “wasfoundthat” (line 144); etc.	The words are now separated and other errors were also rectified.