



SDI Review Form 1.6

Journal Name:	Asian Journal of Agricultural Extension, Economics & Sociology
Manuscript Number:	Ms_AJAEES_29350
Title of the Manuscript:	Determinants of Saving Behavior in Economic Growth of Pakistan
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.

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	1. The paper should indicate the gap that it bridges. On page 5 of the paper, the author admits that, there are a number of previous studies on the same topic of study, even in Pakistan. And that the determinants of savings are many and known as mention on page 3. So, is there need for another research? Is there any controversy or disagreement? What is not known in this area of study? 2. Determinants of saving behaviour are many (as listed on page 3). Why did the author choose some of them? Justification for the regressors included in the model should be provided. Also, the reason for leaving out some determinants in the regression model while they have been justified by previous studies should be provided to avoid model misspecification. 3. The null hypothesis should be very specific. For possible decision (accept or reject), I would suggest each of the regressors to have it own null hypothesis, i.e. (i) There is no significant relationship between National Saving and GDP growth rate (ii) There is no significant relationship between National saving and exports. (iii) There is no significant relationship between National saving and workers' remittances. (iv) There is no significant relationship between National saving and government investment. (v) There is no significant relationship between National saving and total debt services.	



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	4. The GDP growth rate is stationary in level. i.e. $I(0)$, and therefore it did not require any differencing; but it was integrated of order one in the regression and analysis. Justification is also need for this action. 5. Definitions and measurements of all variables in regression model(s) should be given. 6. Test for multicollinearity should be provided. The null hypotheses below table 3.2, are presented in words as if it is one hypothesis or have the same meaning. Please revisit.	
Minor REVISION comments		
Optional/General comments	1. The model specification includes GDP growth rate as one of the regressors. I would suggest the title of the paper to read: Determinants of Saving Behaviour in Pakistan. 2. The main objective of the paper should read: to examine the short and long run determinants of national saving in Pakistan. You may mention the determinants and present other objectives as specific objectives. 3. Grammar should be improved throughout the paper.	

Reviewer Details:

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