



SDI Review Form 1.6

Journal Name:	American Journal of Experimental Agriculture
Manuscript Number:	2014_AJEA_12477
Title of the Manuscript:	Determinants of Access to Credit by Agri-SME Operators in the Kumasi Metropolis, Ghana
Type of the Article	Manuscript

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. Change SME's to SMEs throughout the manuscript. Its plural without apostrophe 2. Page 1. Line 17: Replace 'analysis' with 'analyse'. 3. Page 2: Line 27: Remove - 'belong to' -this cannot suggest a choice or suggestion, its default 4. Page 2. Line 39: Missing punctuation after ref [1] 5. Page 2. Line 42: Insert 'is' between 'make very' 6. Page 3: Line 49: Replace 'affect' with 'affects' 7. Page 3: Line 53: Replace 'facilitates' with 'facilitate' 8. Page 3: Line 50: Reference [8] cited twice 9. Page 3: Line 69: The correct word is rudimentary 10. Page 4: Line 72: The correct usage is sector's	1. The yellow markings - indicate the corrections as indicated by the reviewer comments. 2. The Green Markings - indicate new notes or additional information provided by the researchers and should therefore be included in the final document 3. The Red Markings - indicate those part of the sentence or statements in the document which should be deleted from the final version.



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	11. Page 4: Line 82: Please complete the parenthesis ending. 12. Page 4: Line 90 – 95: Please reword and correct for use of singular/plural words in context 13. Page 5: Line 97: Remove ‘the’ before [25] 14. Page 5: Line 103: Replace ‘whereas’ with ‘while’ 15. Page 5: Line 109: Remove ‘?’, and add a punctuation. 16. Page 5: punctuations missing for sentences from lines 108-111. 17. Page 5: Line 111 – Use a different word instead of trust – overall objective may be? 18. Page 6: Line 117 – Change Whiles to while 19. Page 8: Line 167 – Unbold part of the sentence 20. Page 10: line 222 – Missing ‘in’ study was conducted Kumasi 21. Page 10: Line 227: Citation for the population statistic is missing 22. Page 11: Line 249 – Please rewrite and reformat the sentence for the dependent	
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	variable 23. Page 12: Line 265 – missing ‘to’ in ‘most importantly avoid the 24. Page 12: Line 270 - logical limited – change to logical limit 25. Page 15: Line 330 - This results is – should be ‘result’ 26. Page 15: Line 331 - emphasize – should be ‘emphasis’ 27. Page 18: Line 388 – verifiable – change to ‘verified’. 28. Page 18: Table 3: Please indicate the respective significance levels in the table using asterisks (*). 29. Page 19: Adjust for Table 5 to appear on a single page 30. Please use consistent notation for chi-square throughout. Either use the Greek symbol or the word; be consistent. 31. Also mention the number of observations (respondents) for Tables 4 and 5 in the text. 32. Page 20: Line 420- 422 – Completely re-write the entire sentence; very hard to interpret. 33. Page 20: line 432 – should be ‘similar’ 34. Page 20: line 434 – Find a suitable replacement for the word – belong - . A suggestion is – ‘to become a member of 35. Mandatory revision: Completely format and re-write the reference section. Please follow the format suggested in the author guidelines of the journal. These are not in a publishable	
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	stage currently. Also reference numbers missing / or are incomplete in the REFERENCE section but present in the text are: 6, 16, 17, 21, 25, 34, 40, 51 Mandatory sentence and grammar structure revisions: 1. Please correct usage of commas and punctuations throughout the manuscript. Have been used more than required. 2. Please improve the use of grammar throughout the manuscript, in order for it to read better. The reviewer suggests going through a proof reading professional service before resubmission of the revised version. 3. Use either '%' or 'percent' throughout the manuscript consistently	
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<u>Minor</u> REVISION comments	plagiarism issues-: The reviewer does not have access to a web based software tool to check for plagiarism at this point in time. Therefore, it is suggested to make use of a software like 'turn-it-in' or "safe assign" to check for the same if required during the publication process. However, under a manual review there are no issues of plagiarism that the reviewer noticed, and the authors have cited relevant references where needed. Some of the references need to be clearly mentioned and properly cited in the reference sections, since they are incomplete. The details on these are provided in the compulsory revision comments.	
<u>Optional/General</u> comments	General comments (not optional) : 1. Maintain consistency in the use of notations, punctuations, sentence structure, and referencing style, as suggested in the author guidelines. 2. Minimize redundancy in the conclusions and discussion section.	