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)*
Compulsory 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** 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 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 stage currently. Also reference numbers missing / or are incomplete in the REFRENCE**	

	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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Minor 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.	
Optional/General 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.	

Reviewer Details:

Name:	**Anonymous**
Department, University & Country	**USA**