



SDI Review Form 1.6

Journal Name:	<u>British Journal of Economics, Management & Trade</u>
Manuscript Number:	Ms_BJEMT_22669
Title of the Manuscript:	CREDIT RISK MANAGEMENT IN AGRICULTURAL DEVELOPMENT BANK IN GHANA: EVIDENCE FROM HO
Type of the Article	Original research papers

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:

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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>
<u>Compulsory</u> REVISION comments	Introduction and Literature review are common knowledge. A journal has readers and I don't see what they could learn from these lines The methodology is very weak (10 officers and 50 customers). The sample has no relevance (representativeness?) and no idea about when the study was done Results and discussion are a set of bullet point with very descriptive aspects	I agreed and I have made the necessary corrections with regards to the introduction and literature. My choice of 10 officers here refers to seven credit managers of the seven branches of the bank in the region and 3 credit officers selected purposively from strata of 3 zones. Hence I think the ten (10) officers from the credit department are representative enough. The customers are actually not my interest in this research since my core concern is about how the bank manages credit risk. The customers are only brought in for their views with regards to the variables they were quizzed on in the research. Hence a sample of 50 each across the region is representative enough in my opinion. Thanks for your valuable comments.
<u>Minor</u> REVISION comments		
<u>Optional/General</u> comments		