



SDI Review Form 1.6

Journal Name:	Journal of Economics, Management and Trade
Manuscript Number:	Ms_JEMT_39154
Title of the Manuscript:	Examining the Factors Influencing Access to Credits among Micro and Small Agro-based Enterprises in the Tamale Metropolis, Ghana
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>)

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	The subject of the paper is interesting and up-to-date, relevant for local and central administrations, banks and other public and private creditors' efforts to support MSMEs development. The literature review contains (with some exceptions related to the subject of the paper) a large number of generalities and common considerations and already known issues. The analysis is laborious and suitable to the purpose of the paper. However, it is sometimes excessively detailed (ex 2.1 Logistic Model), detrimental for relevant discussions and conclusions. Although the author(s) invokes the existence of working hypotheses, they are not clearly mentioned nor discussed (validated or rejected). We recommend inserting them into the text and discussed in the final part, given that the structure and content of the paper easily allows such insertions. We suggest that the Conclusions section could be enriched with several phrases about research limits or insufficiently detailed issues that could be considered for the forthcoming paper. At the same time, it can also be an invitation to academic debate on these topics.	I cannot see the excessive details he is referring to. It is important to give some information about the model. Refer to line 81-83 for hypotheses. Refer to line 552-557 for validation of hypothesis. Refer to lines 582-585.
Minor REVISION comments		
Optional/General comments		