



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>)



SDI Review Form 1.6

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 study is suggested to revise the theoretical background. This section was unable to the procedure of selecting determinants of access to credit. Line 116: Logistic model This explanation should include into methodology section. The study is suggested to explain the reason/s to select entrepreneurs as respondents. It is not clear the presentation of Expected sign for Overall, Formal and Informal credit access in Table 3.1 (independent variables). The study is suggested to explain the meaning of this measurement. Further, results presentation in Table 4.3 were not clear. The study is suggested to revise the format of the Table 4.3.	Refer to lines 115-125 for revision on theoretical background. This has been moved to methodology as suggested. Refer to 153-193 The study targeted owners of micro and small enterprises which are entrepreneurs in this sense. Entrepreneurs have more insight into the businesses. Majority of the businesses in the Metropolis are managed by the owners (entrepreneurs). These are explained. Refer to lines 203-233. Table 4.3 has been revised. Refer to lines 399-430
Minor REVISION comments	Line124: What is OLS standard for? There are several formatting issues in the manuscript. Examples Line 89 – 90, 101 – 102, 188 – 189, 288 – 290, 364 – 366	I do not understand what that means. OLS is Ordinary Least Squares which the authors have explained that due to the fact that the dependent variable being binary means OLS cannot be used. However, I have removed the aspect of OLS to enhance clarity and to avoid confusion. Lines 89-90, 101-102, 188-189 and 364-366 have formatted accordingly.
Optional/General comments	The study has justified the problem of the study very precisely.	