



SDI Review Form 1.6

Journal Name:	Journal of Economics, Management and Trade
Manuscript Number:	Ms_JEMT_44889
Title of the Manuscript:	Sectoral Allocation of Deposit Money Banks' Credit and the Growth of Nigerian Real Economy: A Disaggregated Analysis (2008Q1 – 2017Q4)
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	1- The logical pattern and motivation of this research are quite vague. 2- The methodology is not sufficient for an academic research. 3- Which regards to some literatures such as Iwedi, Igbaniho and Onuegbu (2015) who investigated this relationship, the author/s have to express what the novelty in this research is or which literature gap is filled in by the research. 4- Why the author/s did not use any control variables such as inflation rate, official interest rate, political tension, etc.?	1. We have modified the background. You also see line 83 – 89. 2. The estimation technique has been well detailed in line 630 – 639. 3. Kindly see line 113 – 120 for the novelty of the research/gap we identified in the course of literature review 4. There is no quarterly data for inflation rate, interest rate as you pointed out. You may wish to see the statistical bulletin at https://www.cbn.gov.ng/documents/statbulletin.asp. Furthermore, this study used the available quarterly data on deposit money banks credit to different sectors of the real economy, and performance of real economy
Minor REVISION comments	There are some errors in text which should be corrected by the author/s (For example at the end of Introduction: ...is divided by follows: section ? reviewed)	The paragraph has been completely expunged for clarity
Optional/General comments		

PART 2:

	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)
Are there ethical issues in this manuscript?	(If yes, Kindly please write down the ethical issues here in details)	