



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		
Minor REVISION comments	The introduction should present clearly the main issue of the paper. As it is, the introduction did not present the main issue. It is quite good that the paper shows that existing literature had different perspectives (mixed results) on the effect of deposit money bank credit on the real growth. However, this cannot be the main issue. For instance, the main issue of the paper could be the poor performance of the real sector growth and more importantly, the growth of the sub-sectors identified. The author should consider this and modify the introduction in line with this comment. Again, the author should describe the estimation techniques adopted at least with a paragraph. This will show that the author has better understanding of the tools he used for the estimation and will increase the confidence of readers as regards to the findings and analysis of the paper.	Introduction part has been modified Authors are very much appreciating the constructive comments of the reviewers. Estimation technique has been added in the methodology section of the manuscript
Optional/General comments	The literature is comprehensive. But the author should include papers that also adopted disaggregated approach to have similar comparison of empirical results. In the case of no work on disaggregated approach for Nigeria, the author can consider other West Africa and African countries.	

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) There is no ethical issue in the paper	Noted