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# ESJ Manuscript Evaluation Form

This form is designed to summarize the manuscript review that you have completed and to ensure that you have considered all appropriate criteria in your review. Your review should provide a clear statement, to the authors and editors, of the modifications necessary before the paper can be published or the specific reasons for rejection.

Please respond within the appointed time so that we can give the authors timely responses and feedback.

NOTE: ESJ promotes review procedure based on scientific validity and technical quality of the paper (not perceived the impact). You are also not required to do proofreading of the paper. It could be recommend as part of the revision.

***ESJ editorial office would like to express its special gratitude for your time and efforts. Our editorial teamis a substantial reason that stands ESJ out from the crowd!***

Reviewer Name:	Email:
Date Manuscript Received:8 <sup>th</sup> /06/2016	Date Manuscript Review Submitted: 15th /06/2016
Manuscript Title: <b>Factors influencing the demand for credit by the private sector in Kenya</b>	
ESJ Manuscript Number: 0693/16	

## Evaluation Criteria:

Please give each evaluation item a numeric rating on a 5-point scale, along with a brief explanation for each 3-lesspoint rating.

<i>Questions</i>	<i>Rating Result</i> [Poor] 1-5 [Excellent]
<b>1. The title is clear and it is adequate to the content of the article.</b>	<b>5</b>
<i>(abrief explanation for 3-less point rating)</i>	
<b>2. The abstract clearly presents objects, methods and results.</b>	<b>3</b>
<i>(abrief explanation for 3-less point rating)</i> The abstract does not provide the problematic scenario and methodology used in the study	
<b>3. There are few grammatical errors and spelling mistakes in this article.</b>	<b>5</b>
<i>(abrief explanation for 3-less point rating)</i>	

<b>4. The study methods are explained clearly.</b>	<b>4</b>
<i>(abrief explanation for 3-less point rating)</i>	
<b>5. The conclusions or summary are accurate and supported by the content.</b>	<b>3</b>
<i>(abrief explanation for 3-less point rating)</i> The study has not used the results to show how they can be used to improve on policy	
<b>6. The references are comprehensive and appropriate.</b>	<b>5</b>
<i>(abrief explanation for 3-less point rating)</i>	

**Overall Recommendation**(mark an X with your recommendation) :

Accepted, no revision needed	
Accepted, minor revisions needed	<b>X</b>
Return for major revision and resubmission	
Reject	

**Comments and Suggestions to the Author(s):**

**Minor comments:** The following minor comment will help in improvement of the quality of the paper.

**Abstract:**

The author need to add a statement on motivation and the methodology used to analyze the data. The authors also need to add at least an extra key word that has been captured in the content.

**Introduction:**

There is a misplaced objective in the second paragraph. Objective of the study should appear as the last bit in the introduction section. Which are the findings of the study mentioned in the literature section and the introduction? It is important to at least state the conviction of undertaking this study without relying on the fact that it has not been done in Kenya.

## **Methodology:**

Theoretical framework needs to be re-addressed. What the authors have provided is mainly empirical. Studies that need to be shifted to the literature section of the introduction. The authors need to come up with a theoretical or a conceptual framework of the study.

## **Results:**

The author needs to finish with diagnostic tests before proceeding to result discussion. There is a mix up where some econometric issues are discussed after the results (see homoscedasticity, normality and autocorrelation). This is an issue of alignment.

## **Conclusion**

It is not clear how the negative relationship of the GDP has been explained. A negative relationship that is significant would imply that if for instance, per capita GDP increase by a unit, the demand for credit decreases by the said coefficient. Hence the interpretation of signs appears confusing. Again the authors should not discuss insignificant variables in the conclusion because such variables have no policy value. The conclusion section is meant to demonstrate how significant variables are to be packaged for policy direction. This is not so far shown.

## **Comments and Suggestions to the Editors Only:**

The paper has covered a very pertinent issue in the financial sector that helps in understanding determinant of the demand for credit. It has especially provided a deep analysis of econometric techniques in dealing with times series data problem.

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