

## Review Form 1.7

Journal Name:	<a href="#">Asian Journal of Economics, Business and Accounting</a>
Manuscript Number:	Ms_AJEBA_97747
Title of the Manuscript:	Effect of Gender on Access to Loans in Malawi
Type of the Article	Short 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:

(<https://www.journalajebe.com/index.php/AJEBA/editorial-policy> )

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**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)												
<p><b>Compulsory</b> REVISION comments</p> <p>1. <b>Is the manuscript important for scientific community?</b> (Please write few sentences on this manuscript)</p> <p>2. <b>Is the title of the article suitable?</b> (If not please suggest an alternative title)</p> <p>3. <b>Is the abstract of the article comprehensive?</b></p> <p>4. <b>Are subsections and structure of the manuscript appropriate?</b></p> <p>5. <b>Do you think the manuscript is scientifically correct?</b></p> <p>6. <b>Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form.</b> <b>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</b></p>	<p>This is an excellent short-applied-paper on an interesting topic. It is well-written and contains all the relevant sections. The author (s) estimated two statistical models to examine the issue posed in the article. The methodology is adequate, and the conclusions are based on the analyses realized. Some minor comments are presented below for the author's consideration.</p>													
<p><b>Minor</b> REVISION comments</p> <p>1. <b>Is language/English quality of the article suitable for scholarly communications?</b></p>	<p>2. <b>Is language/English quality of the article suitable for scholarly communications?</b> Yes</p>													
<p><b>Optional/General</b> comments</p>	<p>Minor comments:</p> <p>1. "The data was collected from 11,434 households in the period 2019 to 2020. NSO used <b>multilevel sampling technique.</b>"</p> <p><b>Is this a simple random sample? Do the statistical methods (probit and OLS) consider the sampling design? If this is relevant, did it affect the conclusions of the paper?</b></p> <p>2. <i>Table 1: Descriptive Statistics</i></p> <table border="1"> <thead> <tr> <th>Variable</th> <th>Obs</th> <th>Mean</th> <th>Std. Dev.</th> <th>Min</th> <th>Max</th> </tr> </thead> <tbody> <tr> <td>Credit access</td> <td>11343</td> <td>0.288</td> <td>0.453</td> <td>0</td> <td>1.00</td> </tr> </tbody> </table> <p><b>Revise the Std. Dev.'s calculations, are they valid for the dummy variables? Interpretation? Maybe frequency tables for this type of variable are more informative.</b></p> <p>3. "The probit model fitted the data very well, as shown by the large."</p> <p><b>Why did you not calculate a Pseudo-R<sup>2</sup> (McFadden's R<sup>2</sup>, for example)?</b></p>	Variable	Obs	Mean	Std. Dev.	Min	Max	Credit access	11343	0.288	0.453	0	1.00	
Variable	Obs	Mean	Std. Dev.	Min	Max									
Credit access	11343	0.288	0.453	0	1.00									

**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)
<p><b>Are there ethical issues in this manuscript?</b></p>	<p><i>(If yes, Kindly please write down the ethical issues here in details)</i></p>	

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**Reviewer Details:**

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