

The Reviewing Process

Each paper submitted is subjected to the following review procedures:

1. Upon receipt of paper submission, the Editor sends an E-mail of confirmation to the corresponding author within 1-3 working days.
2. The editor or another member of the editorial committee first reviews the manuscript for general suitability for the journal.
3. If it is judged suitable, two reviewers are selected for a blind review process.
4. Based on the recommendations of the reviewers, the editorial board then decides whether the manuscript should be accepted as it is, revised, or rejected.
5. Notification of the result of review by E-mail.
6. The authors revise paper and pay publication fee.

Manuscript Preparation

General

Language

Manuscripts should be in UK English and typed. We only accept manuscripts in English language.

Length of paper

3000-8000 words are preferred.

Title Page

Title page is a separated page before the text. Provide the following information on the title page (in the order given). It should include:

Title

Concise and informative, Titles are often used in information-retrieval systems. Avoid abbreviations and formulae where possible.

Author's names and affiliations

Please indicate the given name and family name clearly. Present the authors' affiliation addresses (where the actual work was done) below the names. Indicate all affiliations with a lower-case superscript letter immediately after the author's name and in front of the appropriate address. Provide the full postal address of each affiliation, including the country name, and, if available, the e-mail address, and telephone number of each author.

Corresponding author

Clearly indicate who is willing to handle correspondence at all stages of refereeing, publication and also post-publication. Ensure that telephone numbers (with country and area code) are provided in addition to the e-mail address and the complete postal address.

Sponsoring information

If the research is sponsored or supported by an organization, please indicate it.

General Rules for Text

Please use the following rules for whole text, including abstract, keywords, heading and references.

Font: Times New Roman; Size: 12

Paragraph Spacing: Above paragraph – 0 pt; Below paragraph – 4 pt

Line Spacing: fixed – 12 pt

Heading 1: Times New Roman; Size-12; Bold; for example, **1. Introduction**

Heading 2: Times New Roman; Size-12; Italic; for example, *1.1 Research Methods*

Heading 3: Times New Roman; Size-12; for example, 1.1.1 Analysis Result

Margin of 1.5 inches at the top, bottom, right and left of every page on one side of international A4 bond paper.

Tabs should be for indents, not spaces.

Abstract

The second page should include the paper's title and an abstract of approximately 150-200 words. The abstract should be an accurate representation of the paper's contents. Major results, conclusions, and/or recommendations should be given with brief details of methods, etc. There should be no indication (other than on the title page) of the identity of the author(s) or the author's (or authors') affiliations.

JEL Classification:

Obtainable from: http://www.aeaweb.org/journal/jel_class_system.html

Keywords

Up to six keywords or descriptors that clearly indicate the subject matter of the paper should be provided. These keywords will facilitate indexing as well as help in describing the subject matter for Prospective readers.

References

Citations in the text should follow the Harvard scheme (i.e. names) of author(s) followed by the year of publication and page numbers where relevant, all in parenthesis.

The reference section should contain only references cited in the text not sources consulted. These should be arranged in alphabetical order by surname of the first author, and then chronologically.

Each reference should contain full bibliographic details: journal titles should not be abbreviated. The following style is required:

Citing References in text

If the author's name occurs naturally in the sentence, the year is given in parentheses. *Example:*

In a popular study Doe (2008) argued...

As Johnston (2009, p. 21) said, ...

If the name does not occur naturally in the sentence, both name and year are given in parentheses. *Example:*

A more recent study (Ndung'u 2005) has shown...

Nzomo and Wekesa (2004) have proposed that...

Theory rises out of practice, and once validated, returns to direct or explain the practice (Ogola, 2006).

If two or more references by the same author published in the same year are cited, distinguish these by adding a,b,c, etc. after the year. *Example:*

Johnson (1994a) discussed...

If you want to include two or more references within the same parentheses, use chronological order and separate with commas. *Example:*

...as discussed by several authors (Nzomo and Wekesa 2004; Ndung'u 2005; Ogola 2006; Doe 2008 and Johnston 2009)

Three or more authors

If more than two authors, give the surname of the first author followed by *et al.* *Example:*

Office costs amount to 20% of total costs in most businesses (Wilson *et al.* 1997).

A source quoted in another source

If you refer to a source quoted in another source, cite both in the text, but only list the work you read in the bibliography:

A study by Smith (1960 cited Jones 1994) showed that...

Compiling the Reference List

For Journals Articles:

Surname, initials, year, "title", journal, volume, number, pages,

Example:

Miller, M. H. and Modigliani, F., 1961. Dividend Policy, Growth, and the Valuation of Shares. *The Journal of Business*, 34, pp 411-433.

For Books:

Surname, initials and year, "title", editor's surname, initials, title, publisher, place, pages,

Example:

Panday I. M., 2000, "*Financial Management*", PVT Publishers, New Delhi, pp 431-432

Book chapters

Chapter author(s) surname(s) and initials. Year of chapter. Title of chapter followed by ***In:*** Book editor(s) initials and surnames with ed. or eds. after the last name. Year of book. Title of book. Place of publication: Publisher. Chapter number or first and last page numbers followed by full-stop.

Example:

Samson, C., 1970. Problems of information studies in history. In: S. Stone, ed. *Humanities information research*. Sheffield: CRUS, pp. 44-68.

For a Thesis:

Author, Year of publication. *Title of dissertation*. Level. Official name of University.

Example:

Waweru K. M., 2003. *Determining Cash Management Practices: The Case of Saving and Credit Societies (SACCOs) in Nakuru District*. Unpublished MBA dissertation, Egerton University,

For Papers from Conference proceedings

Surname, initials and year, "title", editor's surname, initials, title, publisher, place, pages,

Example:

Njeri T.W., 2011. "Higher Education Financing: A Sub-Saharan Perspective", in Munyua, K. W. (ed). 2011, *ICABUMPA Proceedings*, NAIROBI, Kenya., April 22-23, 2011, pp 41-46.

Internet: Web page, website, e-book

Surname, initials and year, "title", publisher, type of medium, internet address, date when accessed.

Example:

Holland, M.,2004. Guide to citing Internet sources [online]. Poole, Bournemouth University. Available from: http://www.bournemouth.ac.uk/library/using/guide_to_citing_internet_sourc.html [Accessed 4 November 2004].

Corporate author

Name of issuing body, Year. Title of publication. Place: Publisher, Report Number (where relevant).

Example:

Unesco, 1993. General information programme. Paris: Unesco, PGI-93/WS/22.

Organizing the reference list

List references to all documents cited in the text, under the heading References. They are listed in alphabetical order of authors' names. If you have cited more than one item by a specific author, they should be listed chronologically (earliest first), and by letter (1993a, 1993b) if more than one item has been published during a specific year.

Figures and Tables

Please present the Tables and Figures at the end of the paper. All figures and tables should be given titles, numbered consecutively in Arabic numerals, and referred to within the text. Labeling should be clear and of sufficient size to be legible after any necessary reduction. Lettering on line figures should usually be prepared with a 2:1 reduction in mind.

Permission to reproduce illustrations from other published work must be obtained by the author before submitting a manuscript and any acknowledgement should be included in the figure captions.

Acknowledgements

Should appear at the end of the paper before the list of references

Footnotes

Should be kept to a minimum and appear at the end of the paper on a separate page as endnotes.

Mathematical Notation

Mathematical notations should only be used if they contribute significantly to the clarity and economy of presentation, or are essential to the argument of a paper. Whenever possible, authors should put mathematical calculations in an appendix. The conclusions of articles using mathematical notations should be summarized in a form that is intelligible to non-mathematical readers of the Journal.

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