SUBMISSION GUIDELINES: 1. All manuscript submissions shall be made electronically as MSWord files (PDF files are NOT acceptable) to <jda@tnstate.edu> or <editorjda@gmail.com> 2. All submitted papers shall be original, employing mathematical models, rigorous research methodologies, and appropriate statistical tests. 3. Interesting non-technical and small submissions may be considered for Notes. 4. No submission shall be under simultaneous considerations by any other journal or publishing outlet. Also, we do NOT consider more than one submissions by the same author(s) at the same time 5. Authors’ names shall be followed by their affiliation and the text of the paper shall be preceded by an abstract of around 350 words along with JEL classifications, keywords, and corresponding author’s email address. The abstract shall clearly highlight the problem(s) dealt with, the methodology, the findings, and the policy implications of the study. 6. Manuscripts written by more than FOUR co-authors may NOT be considered. 7. All figures, illustrations, tables, mathematical expressions, and equations shall be embodied in the text in a single file in the order in which they are supposed to be actually published. 8. References shall adhere to the following style. a) Journal Article: White, Halbert (1980), A Heteroscedasticity Consistent Covariance Matrix Estimator and a Direct Test for Heteroscedasticity, *Econometrica*, Vol. 48, No. 2, pp. 203-23. b) Book Chapter: Balkin, Steven, (1953) “A Grameen Bank Replication: The Full Circle Fund of the Women’s Self Employment Project of Chicago”, in Abu Wahid (ed.) *The Grameen Bank: Poverty Relief in Bangladesh*, Westview Press, pp. 235-266. c) Book: Keynes, John M. (1936) *General Theory of Employment, Interest and Money*, Macmillan. 9. All manuscripts shall use Endnotes instead of Footnotes. All Endnotes shall be numbered consecutively in Arabic numerals and NOT in those of Roman, throughout the text of the manuscript and be presented at the end. 10. All spellings shall consistently follow the American style, not that of the British submissions.

MANUSCRIPT REVIEW AND PUBLICATION PROCESS: 1. In order to make fast decisions, in most cases, we use single referee and require that for every submission, each author and co-author would review at least one article for the JDA 2. On preliminary review, the author shall be notified within a week or so if his/her paper is accepted for further consideration. 3. Once the review report is available, based on it, either the paper will be rejected right away or will require corrections; revised paper in line with the reviewers’ comments shall be turned in by the respective author(s) electronically as soon as possible. 4. On receipt of the revised version, a final decision shall be made within an earliest possible time. 5. At this stage, the corresponding author shall be required to sign a copyright agreement with the JDA editorial office. 6. The final version of the paper shall be resubmitted in accordance with our stylistic guidelines that is to be provided in detail at the time acceptance.

CONTACT ADDRESS: Abu N.M. Wahid, Managing Editor, *The JDA*, College of Business, Tennessee State University; 330 10th Ave. North, Suite K 400, Nashville, TN 37203-3401; USA, Tel: 655-963-7149; Fax: 655-963-7139; Email: wahid2569@gmail.com