SUBMISSION GUIDELINES: 1. All manuscript submissions shall be made electronically as MSWord files (PDF files are NOT acceptable) to wahid2569@gmail.com. 2. All submitted papers shall be original, employing mathematical models, rigorous research methodology, 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. 5. The length of the article, including abstract, figures, illustrations, tables, mathematical expressions and equations, endnotes, and references shall be preferred NOT to exceed 5,500 words including references endnotes and appendices. However, with regard to the maximum word count, exceptions may be made by the editorial office. 6. Manuscripts with more than 4 co-authors may be published only under exceptional situations. 7. After having published a paper in the JDA, the same author or co-author must wait for a three year period before submitting a second piece. 8. 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. 9. All figures, illustrations, tables, mathematical expressions, and equations shall be embodied in the text in a single file. 10. 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. 11. All manuscripts shall use endnotes instead of footnotes. All endnotes shall be numbered consecutively in Arabic numerals and NOT Roman throughout the text of the manuscript and be presented at the end. 12. All spellings shall consistently follow the American style, not British.

MANUSCRIPT REVIEW AND PUBLICATION PROCESS: 1. In order to make expeditious decisions, in most cases, we use single referee. 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 as soon as possible. 5. Should the paper be accepted, the authors shall be asked to pay a flat page charge of $350.00 for the whole paper. If any author or his/her institution subscribes the JDA as a single title, the page charge will be fully waived. If the paper is bigger than 5,500 words, additional page charge may apply. Payments shall be made in checks or money orders in US$ payable to Tennessee State University (The JDA). Wire transfers will also be acceptable. 7. At this stage, the corresponding author shall be required to sign a copyright agreement with the JDA. 8. 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.