Sample

Dear Editors:

I wish to submit an original research paper for publication in "Managing Forest and Plant Resources for Sustainable Development", titled “Credit Risk Evaluation of Forest Farmers under Internet Crowdfunding Mode: The Case of China’s Collective Forest Regions.” The paper was coauthored by Xiaowo Wu, Jiangwei Tu, Boru Liu, Xi Zhou and Yanxiong Wu.

According to statistics, the ownership of nearly 180 million hm2 of collective forest land has been confirmed to households, accounting for 99% of the total area of the collective forest land, and about 90 million forest farmers have obtained the forest property rights certificate. Through the reform, forest farmers have obtained the usufruct of forest land, the ownership of forest trees, and the autonomy and income right of forest land management, and thus their production enthusiasm has been significantly improved. However, financing difficulty is still the key problem restricting the sustainable management of forests. Online crowdfunding is a financing mode of internet finance, which provides a new option to solve the financing difficulties of forest farmers.

To effectively quantify and control the credit risk of forest farmers under internet crowdfunding mode, the combined weighting of norm grey correlation, improved analytic hierarchy process and empirical mode decomposition method is proposed to measure the credit risk, and the interval rough number DEMATEL method is used to analyze the credit risk factors of forest farmers. Through the calculation of comprehensive influence degree, it is concluded that the degree of investor information asymmetry, the intensity of supervision, the degree of innovation and cooperation between funders and investors are the main credit risk factors of forest farmers under internet crowdfunding mode, and a credit risk control mechanism is constructed according to the main credit risk factors to effectively improve the risk management and control level of forest farmers.

We believe that our study makes a significant contribution to the literature because this paper analyzes the credit risk of forest farmers under internet crowdfunding mode, and constructs a set of scientific credit risk evaluation models based on combined weighting, which was not previously proven by other research.

Further, we believe that this paper will be of interest to the readership of your journal because the results obtained in this study can be replicated by the readers and these results can be further improved upon for implementation in future research applications.

This manuscript has not been published or presented elsewhere in part or in entirety and is not under consideration by another journal. We have read and understood your journal’s policies, and we believe that neither the manuscript nor the study violates any of these. There are no conflicts of interest to declare.

Thank you for your consideration. I look forward to hearing from you.

Sincerely,