



SDI Review Form 1.6

Journal Name:	Asian Journal of Agricultural Extension, Economics & Sociology
Manuscript Number:	2013_AJAEES_6949
Title of the Manuscript:	SOCIO-ECONOMICS, DEFAULT RISK AND DETERMINANTS OF ACCESS TO MICRO CREDIT FROM COOPERATIVE SOCIETIES BY RURAL FARM HOUSEHOLDS IN ABIA STATE, NIGERIA
Type of the Article	TOPIC IS TOO LONG

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:

(<http://www.sciencedomain.org/page.php?id=sdi-general-editorial-policy#Peer-Review-Guideline>)



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PART 1: Review Comments

	Reviewer's comment Abia state has more than 20% of its population involved in farming why only 90 sample unit selected? Many farmers are not in registered cooperatives.	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)
Compulsory REVISION comments	1. The abstract has excluded analytical technique and policy remarks. The sample frame is not known and most of the recommendations are not from the findings 2. The research questions, objectives and hypotheses are not properly linked The organisation of the study and topic captured is not seen too. In fact the topic is broader than studied	Agreed and these have been amended. The sample frame consisted of 356 registered MPCs/thrift and credit cooperatives in the three agricultural zones. This has been included. Topic has been amended to read: 'Default risk and Determinants of Farmers' Access to Micro-credit from Cooperative Societies in Abia State, Nigeria' A second look at this can make it acceptable.
Minor REVISION comments		
Optional/General comments	The model has so many variables; as such a test for multicollinearity is needed	We did not intend to use the findings in making forecasts. These variables as much as we considered them (from literature) were assumed to be independent.