



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 SOCIO-ECONOMIC AND DEFAULT RISK DETERMINANTS OF ACCESS TO MICRO CREDIT FROM COOPERATIVE SOCIETIES BY RURAL FARM HOUSEHOLDS IN ABIA STATE, NIGERIA
Type of the Article	

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	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)
<u>Compulsory</u> REVISION comments		
<u>Minor</u> REVISION comments	Line 13: I think it should be micro-credit instead of separating the two words. Line 24: negatively significant instead of negative significant. Line 40: Any reason why you want to use the plural of access? I think it should be "access to credit has been". Line 44: This has instead of this have. Line 44: Has APATHY been used in the right context? I am not sure just by reading I understand the meaning of the sentence. Line 76: Should it be "small scale farmers as customers..." or small scale farm borrowers as customers...? Also, I think on whom is grammatically correct not on who. Line 92: to describe household socio-economic characteristics... Line 123/124: which type of random sampling was used? Simple, systematic??? Line 210: farm sizes for... Line 246: table 2 should be on the same page.	Done as recommended. Done as recommended. No reason. We have accepted the recommendation. Adjusted to erase concept of 'APATHY'. Accepted and have done the scorrection. More appropriate. We have done the correction. Done as recommended. Stratified random sampling was used. 30 farm households were chosen from two selected



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	Line 248: Amount of credit appears more appropriate. Line 253: The percentages are averages not totals. Is that correct? Line 259/260: There is a gap in the figures which has not been accounted for. 74.99 and 23.78 do not add up to hundred.	cooperatives in each of the three agricultural zones Yes. We have corrected with the word 'Amount'. It is not so. The percentages are based on totals for persons sampled in each cooperative of each zone for the two years. Yes. The gap has been corrected as now 74.99 and 25.01 add up to hundred. Thank you.
<u>Optional/General</u> comments		