



SDI Review Form 1.6

Journal Name:	Asian Journal of Agricultural Extension, Economics & Sociology
Manuscript Number:	2015_AJAEES_16056
Title of the Manuscript:	Determinants of Savings among Rural Women in Borno State, Nigeria
Type of the Article	Original Research 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>)



SDI Review Form 1.6

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)
Compulsory REVISION comments	1. Authors are invited to highlight the main results of the analysis into the abstract section. Please don't further discuss the results in this section. 2. Lines 29-30: "most savers". Please review this part. 3. Lines 128-129: The authors wrote: "<i>Lists of women involved in livelihood activities from the twenty three villages were obtained from extension agents working in these communities.</i>" But by taking a look at lines 16-17, authors state employing the random sampling method. Please try to clarify it. 4. Lines 164-193: regarding the empirical model specification, authors need to help readers to understand the reason for the selection of independent variables. Describing or explaining (based on previous studies, judgments, etc.) the relationship between the dependent variable and these independent variables within short lines will enlighten the reason. For example, the independent variable (X_{12}), what it means? 5. Line 216: the word married must be written in capital letter right? 6. Line 221: Authors are invited to define the following acronym: ROSACAS. How is this different from the one in line 29 (ROSCAs)?	1. Main results of the analysis were highlighted and the abstract is precise. 2. Lines 29-30 has been reviewed. 3. Though lines 16-17 has been expunged from the abstract, but to clarify lines, the random sampling was down from the sampling frame. 4. All independent variables are explained. 5. married is now written as Married. 6. It is corrected, is ROSCAs Not ROSCAS



SDI Review Form 1.6

	Please help us to differentiate these acronyms. If it is typing error, please provide the correct one. 7. Figure 1: the values in this figure are not well printed out. 8. Table 3: this table shows 15 independent variables however only 14 variables are presented for the empirical model specification (lines 164-193). Why authors did not decompose the whole income into income 1 and income 2 (as indicated in Table 3 or line 393) in the model specification? As authors wrote in line 393 farm income and non-farm income, please adopt this accordingly to the model specification section (lines 164-193) 9. Table 3: Authors are invited to show in this table the constant of the model 10. Line 174: Please correct the error (X_1X_{14}). After the decomposition of the whole income into farm income and non-farm income, (X_1X_{14}) this expression becomes (X_1X_{15}). 11. Table 3: this table can be well presented by deleting the last two columns dealing with the confidence interval levels. Then authors could write the entire independent variables in the first column. 12. Lines 488-490: authors are invited to review this part by referring to figures presented in Table 3. Please don't discuss about the variable household size because it is statistically significant.	7. Values are now written outside the pie-chart. 8. The income variable 1 & 2 has now been decomposed 9. Constant is shown 10. Variables X_1X_{14} is corrected to X_1X_{15} 11. The last two columns of confidence interval levels removed. 12. reviewed
--	---	--



SDI Review Form 1.6

<u>Minor</u> REVISION comments		
<u>Optional/General</u> comments	The manuscript is well presented. It has a good methodology. Therefore, the empirical model specification needs to be improved according to variables presented in Table 3. Please avoid discussing variables when they don't show a statistical significant value. Overall, authors need to follow revisions recommended for the improvement of the manuscript.	