



SDI FINAL EVALUATION FORM 1.1

PART 1:

Journal Name:	American Journal of Experimental Agriculture
Manuscript Number:	MS: 2012 AJEA 2810
Title of the Manuscript:	DETERMINANTS OF CREDIT ACCESS AND DEMAND AMONG POULTRY FARMERS IN AKWA IBOM STATE, NIGERIA

PART 2:

FINAL EVALUATOR'S comments on revised paper (if any)	Authors' response to final evaluator's comments
Paper cannot be published in its current form, unless some other reviewer thinks so. Authors did not make any attempt to include some of the comments which I provided in my first review, which is fine. The issue is that their answers to the various points I made are not satisfactory. 1. My first point did not refer to the literature on credit access in Nigeria, but on literature on credit access which is consistent with the two major issues addressed in the paper (access and demand for credit). 2. I did not ask for a socio-economic analysis of farmer characteristics, but for a simple table with summary statistics, which would have definitely improve the quality of the paper. 3. Still, it does not come out of the paper that the selection of the explanatory variables came out of the review of the literature. Even though land is owned by 95 percent of farmers, it needs to be included in the regression as an explanatory variables, given its importance. 4. As said, it is important to be informed on the proportion (and number) of farmers who demand and access credit to be sure that the regressions are run on a sufficiently large sample	Literature on credit access and demand among Nigerian authors are limited. Available literature is either on credit access or demand. However, we have inserted the current published work on credit access and demand in Nigeria. Please check line 76 - 79 It is inserted now check line 326 - 343 We have noted that land is an important variable in the credit model, but we cannot insert it now in our model. It will change the entire result and report of this study. We promised to insert "land" as an explanatory variable in the second phase of this study. From the summary statistics Table, the proportion of farmers that demand and access credit can be extracted. It is discuss in the summary statistics. Please check line 326-343