



SDI Review Form 1.6

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

General guideline for Peer Review process is available in this link:

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

- This form has total 9 parts. Kindly note that you should use all the parts of this review form.



SDI Review Form 1.6

PART 2: 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	The conceptualisations of 'access to credit' and 'demand for credit' are confusing and need to be made clearer. The fact that a farmer has full information of credit sources does not mean she/he has access to credit. I think the estimation done was rather the decision to access credit and this must be made clear and consistent. Besides, the issue of factors influencing the amount borrowed by farmers is also problematic. Who decides the amount farmers get? Is it the farmers (borrowers) or lenders? In my view, the amount that farmers get as credit is decided by the lenders and not the farmers. This is particularly so where there is credit rationing which I supposed is the case in the study area. However, the factors influencing the amount that farmers demand or ask for from the lenders are probably what this estimation is about. So the authors should revise it to be the amount farmers ask for and not the amount borrowed. If it is the amount	In this study, we defined access to credit as a situation whereby poultry farmers or respondents have full access to authentic or reliable credit information; while demand for credit is considered as the amount of credit measured in Naira (₦) that a farmer actually borrowed from any lending source. The amount of credit a farmer borrows can be decided by him or the lender and or other variables. In this study we assume that many things affect the amount of credit a farmer actually borrowed. Lender specific factor which is the interest rate has been capture as one of the explanatory variables. In this study, the amount that farmers' demanded and the amount they ask for from the lenders means the same thing. This is what we term credit demand.



SDI Review Form 1.6

	borrowed or given to farmers which is outside their control, some of the factors such as household size and cost of hired labour may not be relevant as lenders may not take those into consideration when making the decision of how much to grant as credit to borrowers. The literature review is void of any critical analyses. The mere restating of what other people have done without relating it properly to your study context does not lend credence to your work. Remember literature review is about drawing from the existing pool of knowledge to support your arguments. This means the voices of the authors should be loud in the literature review but in this case the voices of the authors are silent in the literature review. They must revise it to include taking a stand and quoting the literature to support or otherwise of that stand point.	Most of the explanatory variables considered in this study were borrower's specific characteristics. Thus, household size and labour cost are very important variables in the model. It is noted
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<u>Minor</u> REVISION comments	The authors need to edit thoroughly to ensure that all typographical and grammatical errors are corrected. E.g. “This result further confirmed the relevant [relevance??] of the double hurdle model in this study”. In Nigeria, the three tiers of governments had identified the important [importance??] of credit to farming communities.	Well noted and corrections effected
<u>Optional/General</u> comments		