



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

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(<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.



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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 paper addresses a major issue, i.e. access to credit for poultry farmers, being poultry one of the fastest sectors of agriculture in the country, and in sub-Saharan Africa general. The methodology used by the authors looks straightforward to me (but I am not an expert) and results are statistically significant. However, the paper needs some improvement and the following is suggested: 1. The literature review should be systematized to better target the two major issues addressed in the paper, i.e. access to credit and loan size. Currently, reference is also made to a number of papers (e.g. 25 on loan repayment) which have limited relevance for the content of paper. A systematized review of the literature should help the authors better select the dependent variables that are most likely to affect access to and demand for credit. 2. While the sampling procedure is clear, it would be useful to be informed about methods of data collection, and that some summary statistics on the characteristics of the sampled farmers be presented, e.g. what are the mean / median flock size / CV? This is a major piece of information, particularly given the relatively small size of the sample, i.e. we do not expect major heterogeneity in	Literature on credit access and demand among poultry farmers in Nigeria is scare. We decided to review issues surrounding credit to give a reader a broad base insight of credit situation in Nigeria. We wanted to limit the size of the paper and focus on the main issue in the paper. That is the main reason we excluded the analysis of the socio-economic characteristics and other descriptive analyses of respondents' data.



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	poultry flocks among the sample farmers. 3. As said, the methodology used is well presented, but the selection of dependent variables should be justified, including expected effects on access to and demand for credit. The selection of variables should be possibly based on the literature review and, indeed, it is not clear while some standard dependent variables used in the 'credit literature' are not included in the regressions, such as land owned and value of durables. 4. While presenting the results, it would be useful to know what proportion of farmers are not credit rationed and what proportion of those with potential access to credit actually demand some credit. The sample is relatively small and, if only a minor share of farmers can access credit, the robustness of the results of the second model should be better discussed.	The selection of the explanatory variables was based on the empirical works in the literature. Value of durables was difficult to capture while land ownership was purposely excluded due to the fact that more than 95% of respondents owned the portion of land the poultry business is sited. Credit ration is a lender issue and not a borrower's issue. We deal solely on demand issues and not supply issue
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<u>Minor</u> REVISION comments	5. The introduction may better present the poultry sector and the credit market in Nigeria, as well as government policies. There is the implicit assumption that the reader is aware of the Nigeria government structure. I doubt this is the case for most readers. 6. If the three local government areas in which the sample farmers live are somewhat different, the authors may consider adding dummy variables in the regressions.	We have mention some of the important issues in poultry sub sector in Nigeria, but considering those mention issues at the macro-level might change the focus of this paper. Elaborate discussion of the credit market and government policies will increase the size and scope of this paper. We decided to concentrate our effort on the farm level issues concerning credit.
<u>Optional/General</u> comments	The paper addresses a major issue and the methodology used by the authors is fine. It is a nice reading. However, some changes / additions in the explanatory variables would definitely improve the quality paper – particularly if based on a more thorough review of the credit literature . and are highly encouraged. The other changes suggested above are relatively minor.	It well noted