



SDI Review Form 1.6

Journal Name:	American Journal of Experimental Agriculture
Manuscript Number:	2014_AJEA_12099
Title of the Manuscript:	The Role of Informal Credit on Agriculture: An Assessment of Small Scale Maize Farmers Utilization of credit in Jema`A Local Government Area of Kaduna 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>)



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PART 1: Review Comments

	Reviewer's comment	Author's comment <i>(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)</i>
<u>Compulsory</u> REVISION comments		
<u>Minor</u> REVISION comments	In page number 4, under the heading farm budgeting , it is given that this tool is used to achieve objective (iv), which actually is to identify the various challenges experienced by the farmers in obtaining this credit. 1. To identify the challenges faced by farmers in obtaining credit is it actually required to do farm budgeting? 2. Return on investment is calculated under farm budgeting to attain the (iii) objective mentioned in the study that is determine the profitability of maize production to maize farmers in the study area. It is required to make the correction in the manuscript.	
<u>Optional/General</u> comments		

Note: Anonymous Reviewer