



SDI Review Form 1.6

PART 1:

Journal Name:	<u>British Journal of Economics, Management & Trade</u>
Manuscript Number:	2013_BJEMT_5006
Title of the Manuscript:	CREDITWORTHINESS AND LOAN REPAYMENT AMONGS CROP FARMERS IN CROSS RIVER STATE, NIGERIA.
Type of the Article	Research paper

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 7 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)
<u>Compulsory</u> REVISION comments	Methodology Need to clarify the sampling frame. How many beneficiary farmers were in each of the four locations and what is the relative size of the sample drawn?	
<u>Minor</u> REVISION comments	Abstract is well written but need to state the methodology of data collection as well as sampling technique employed. Recommendations based on findings of the study need to be stated. Introduction Very good but some swift statements need to be acknowledged as to their sources like line 43-47 regarding emphasis placed by Government on financing agricultural sector. Results and Discussion Tables 2 and 3 should have been disaggregated to capture those characteristics of the respondents that could further be associated with higher repayment performances particularly in view of the fact that 15- 46% of the respondents could qualify as medium size farmers (5Ha land size holdings criterion). Further cassava and yam farmers require higher initial investment per hectare than most annual crops.	
<u>Optional/General</u> comments	Title tend to be too broad. You may consider "Repayment performance among Cassava and yam farmers under Nigerian Agricultural bank smallholder loan scheme in Cross River State. Nigeria." 2. Need to state the average loan size among beneficiaries and the measurement of loan/asset and Exp/ Income ratio. This can assist to	



SDI Review Form 1.6

	identify the possibility that secondary sources of income affect repayment performances among respondents. What is the interest rate on borrowed fund? References Adequate and up to date. Few omissions like NACRDB,2010; incorrect date of publication cited between text and Reference as in Akande, 2005: misspelling authors' names as in Kandler, 1988.	
--	--	--

Reviewer Details:

Name:	Ahmad Muhammad Makarfi
Department, University & Country	Department of Agricultural Economics and Extension, Bayero University, Kano. Nigeria