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Journal Name:	**British Journal of Economics, Management & Trade**
Manuscript Number:	**2013_BJEMT_6330**
Title of the Manuscript:	**DETERMINANTS OF LOAN REPAYMENT: A STUDY OF RURAL WOMEN FISH TRADERS IN AKWA IBOM STATE, NIGERIA.**
Type of the Article	**Research paper**

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** *(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	1. Include conclusions and recommendations in the body of the manuscript **Methodology**: State the sampling method used at each stage of the multistage sampling technique i.e. whether purposeful or random; how was the sample population determined?	
Minor REVISION comments	1. In the introduction, literature reviewed should include rural women trading rather than overemphasis on production studies 2. Title should reflect the real findings: its more of identification of repayment performance among women fish traders than specific determination since many of the relevant variables highlighted in the introduction were not included in the probit model equation. 3. State date and the duration of the survey when it was carried out in both the abstract and the introduction. References: Stick to one method of referencing. Many cited works were not in the references e. g. Ani, AO, 2009; Arene, 1990; Doss, 2009; FAO, 1990. Karla, H. & JE Stiglitz 1993 or 1983?	

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Optional/General comments	1. Title: To reflect the work consider" Factors affecting repayment performance among women fish traders in select markets in Akwa Ibom State, Nigeria. 2. Few grammatical errors to be looked into. 3. Need to state the average loan size among beneficiaries and from the various sources This can assist to identify the repayment performances from the different sources. What is the interest rate on borrowed fund from the various sources?	

Note: Anonymous Reviewer