



SDI Review Form 1.6

Journal Name:	Asian Journal of Agricultural Extension, Economics & Sociology
Manuscript Number:	Ms_AJAEES_32309
Title of the Manuscript:	ASSESSMENT OF RURAL FARMERS' ACCESS TO CREDIT IN JIGAWA STATE, NIGERIA
Type of the Article	Short 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>)



SDI Review Form 1.6

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)
<u>Compulsory</u> REVISION comments	The manuscript lacks a description of the method of data analysis. The analytical/theoretical or empirical methods are lacking in the paper. At least the empirical model is required which must be based on theoretical underpinnings. The paper does not describe/define what is meant by access to credit. Table suggest access was measured as low and high - but this is not clear to the reader. The author should adequately describe how he/she defined his/her variables and how they were measured and the method used to analyse the data. WHAT CONSTITUTES ACCESS? E.g. does the paper mean participation in credit or the use of credit which is different from access/accessibility? This is not clear in the manuscript. The grammar requires revision	Addressed as requested Explanation as to how variables were measured has been included in the methodology. Access has been categorised appropriately This has been reworked.
<u>Minor</u> REVISION comments	The author may choose to provide a summary statistics of those farmers with access and those without access. That provides a better picture of the two groups and helps to understand why they differ in their ability to access/participate in credit.	



SDI Review Form 1.6

<u>Optional/General</u> comments	The names of some Journals in the reference list are in italics and others are not.	Adjustments has been made accordingly
---	---	---------------------------------------