



SDI Review Form 1.6

Journal Name:	Asian Journal of Agricultural Extension, Economics & Sociology
Manuscript Number:	Ms_AJAEES_40448
Title of the Manuscript:	DETERMINANTS OF ACCESS TO FORMAL CREDIT AND PERFORMANCE OF SMALLHOLDER FARMERS: EVIDENCE FROM KUMBA MUNICIPALITY
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:

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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)
<u>Compulsory</u> REVISION comments	Line 23-24: "The study found out that demographic factors (gender, age, and level of education)....." Reviewer comments: The authors should remove demographic factors from his abstract because nowhere in his study except in the abstract he tested the relationship between "demographic factors" and "access to capital". Rather, he just presented access to credit by gender and age group which is not sufficient to draw the inferential conclusion between these factors and access to capital. Line 212: "Table 4.1. Access to credit.....Municipality" Reviewer comment: There is no table 4.1. on the next page. Rather, we have a figure. Line 215: "Table 4.1. shows.....Kumba municipality." Reviewer comments: This interpretation is not correct based on the above figure. Indeed, this figure indicates that 72.43% of the farmers in the sample have access to credit. So, I suggest the author recheck his data and results. The author should replace commas ',' as decimal separator with point decimal separator. (eg. 72.43% rather than 72,43%). Line 221-223: "The findings.....finance." Reviewer comments: This interpretation is not correct base on the information in the table. For example, Table 4.2. indicates that 102 female out 197 have access to credit which is the opposite of the interpretation of the author. So, I suggest the author recheck his data and results presented in the table. Line 228-231: "The findings of table.....no formal education." Reviewer comments: This interpretation is not correct So, I suggest the author recheck his data and results presented in the table. More importantly, the results presented in the table 4.1, 4.2 are just descriptive and should be used to draw inferential conclusions. For example, the conclusion that "most farmers do not have access to credit due to little or no formal education" can not be drawn based on the information in the table 4.2. Lines 240-249: "Apart from.....in the performance of smallholder farmers" Reviewer comments: The results in Table 4.4. should not be interpreted the way it is done in lines 240-249. Rather the information in Table 4.4 just	A thorough review of the manuscript. Very good observations. While the authors acknowledge that probit or logit regressions will be very appropriate for a study of this nature, multiple regression equally addresses the issues adequately. However, the other observations have been duly considered. Thank you for a thorough review. We appreciate your efforts.



	Line 253: Table 4.5 Reviewer comment: I suggest the author mention the source of the scales presented in table 4.5. justify to the reader why this scale should be used or recommended to explain the extent to the factors he considered in his study and credit access. Line 259-303: Table 4.5.1, table 4.5.2, table 4.5.3, and table 4.5.4 Reviewer comments: The results presented in these tables are difficult to be used to convince the reader on their measurements of the influences of the variables on access to credit. I will highly suggest the use of binary regression models (e.g. Probit or Logit) for the testing of the hypotheses. Line 314-316: "The result in table 4.6 access to credit" Reviewer comments: The author should use Adj R^2 for interpretation rather than R^2 because he has more than one explanatory variable in his regression model. Line 316-318: "This implies error term."	
	Reviewer comment: This sentence can be removed.	



Minor REVISION comments	Line 8- 9: "Cameroon like.....smallholder farmers" Reviewer comments: I suggest the author remove this sentence because this fact needs not to be mention and can help have a shorter and concise Abstract. Line 11-12 "Micro finance farm credit persist" Reviewer comments: I suggest the author remove this sentence from the abstract also. Line 39-42: "Agriculture continues.....capability to compete. Reviewer comments: This sentence is too long and not clearly formulated. I suggest the author to split it in two or shorten it. Line 57: "This farmers.." Reviewer comments: The author should write "These" rather than "this" since farmers is in plural here. Line 69: "This challenge is.....collaborated by" Reviewer comments: I suggest the author check the word "collaborated" which seems not be appropriate unless he means "corroborated" Line 79: "Also, ...this institutions..... Reviewer comments: The author should write "these institutions" rather than "this institutions" Line 84: "..economy of the SWR.....in General." Reviewer comment: it should be "general" rather "General" Line 88-89: "A good example.....to access the funds." Reviewer comment: I suggest reformulating this sentence (eg. Despite these efforts, one important problem remains, namely smallholder access to these funds (source)). Line 89-91: "Unfortunately.....cut off the chain." Reviewer comment: I suggest to remove this sentence because this statement is implicitly mentioned by the sentence just before this sentence.	
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Line 91:"It is against this back drop that"



	Reviewer comment: I suggest the author remove "It is against this back drop that" and start the sentence directly with " This study sought.....as a case study. Line124 : According to Masuko & Marufu (2003)) Reviewer comment: There is a typo here. it should be (2003) not (2003)) Line 137-138: "Many smallholder.....on their performance." Reviewer comment: This sentence is not clear to the reader. The author may consider to reformulate it. Line 141-144: "Elsevier (2016).....and service provision. Reviewer comments: I suggest the author remove this sentence and justify the need of his study by the fact that little is known on these factors in his study area. Line 164-169: "Elsevier (2016) posit existing literature". Reviewer comment: I suggest the author remove these sentences because they are repetitions of what he already mentioned in the previous sentences. Line 193: Table 3.1. Targeted population Reviewer comments: Replace "," by the "." which is the appropriate decimal separator. Otherwise, the sample total should not equal "272" as presented in the last cell of the last column of the table. Line 196-197: "The first stage...were group....on table 3.1." Reviewer comments: There is a typo here. It should be 'were grouped' rather than 'were group'. Line 344: "SMEs"	
<u>Optional/General</u> comments		