



SDI FINAL EVALUATION FORM 1.1

PART 1:

Journal Name:	Asian Journal of Agricultural Extension, Economics & Sociology
Manuscript Number:	Ms_AJAEES_43665
Title of the Manuscript:	MICROCREDIT AND FARMERS' PRODUCTIVITY IN OSUN STATE NIGERIA.
Type of Article:	Original Research Article

PART 2:

FINAL EVALUATOR'S comments on revised paper (if any)	Authors' response to final evaluator's comments
<ol style="list-style-type: none"> There is no need of a separate chapter for justification of the study, LITERATURE REVIEW and Application of Tobit Model in Agriculture. All these above mentioned chapter must be omitted or deleted. The author may include justification of the study in the introduction part in a very brief way. The author should write Materials and methods in a short form. There is no need to give the description of study area separately Again In mathematical expression of Tobit Model no sign of X_s and U_0 are shown against the independent variables and error term. It must be corrected The author should use the term tools of data analysis instead of METHOD OF DATA ANALYSIS. It would be more better if the author present purposes of acquisition of credit and effect of it on economic empowerment of the farmers or borrowers. The length should be restricted within 10 to 15 pages including all. 	<ol style="list-style-type: none"> The Justification, literature review and the application of tobit regression have been reviewed in the research work and has been deleted from the main work Inclusion of the justification briefly in the introduction has been done The material and methods has been revised Based on literature this was the Tobit regression model I patterned the research after: $Y_i^* = \alpha + \beta Z_1 + \beta Z_2 + \beta Z_3 + \beta Z_4 + \dots + \beta Z_n + \varepsilon_1$ The Term Method of Data Analysis has ben changed to Tools of Data Analysis The paper has been tailored to along the economic empowerment of farmers The length of the paper has been reduced to 15 pages