



**SDI Review Form 1.6**

Journal Name:	<a href="#">Asian Journal of Agricultural Extension, Economics &amp; Sociology</a>
Manuscript Number:	Ms_AJAEES_43665
Title of the Manuscript:	MICROCREDIT AND FARMER PRODUCTIVITY IN OSUN STATE NIGERIA.
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:

(<http://www.sciencedomain.org/page.php?id=sdi-general-editorial-policy#Peer-Review-Guideline>)

**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)
<b>Compulsory</b> REVISION comments	<p><b>ABSTRACT:</b> Lines 5-6: The Tobit regression <b>model carried out</b>... Check the grammar. The word "model" here disqualifies the use of the term "carried out" Rather "analysis" can be carried out and not "model" carried out... Recast Lines 5-11: The Tobit regression model carried out showed...significant <b>relationship between</b>... on the acquisition of credit... Here, the relationship should exist between the X and Y, and if applying a regression technique and the relationship exists between the Xs then you are reporting a multicollinearity problem. Please recast and report the influence of your Xs on Y. Line 6: From your Tobit estimates, age is not significant...Check Table 5 and recast Lines 5-11: Remove "significant at 1%". Lines 5-11: Add recommendations</p> <p><b>MATERIALS AND METHODS</b> Line 1: <b>This</b> area of study is.... Check the grammar.</p> <p><b>RESULTS AND DISCUSSIONS</b> The "Marginal Effects" of the Tobit Model should be generated, and used to interpret the effects of Xs on Y (not the coefficients).</p> <p><b>CONCLUSIONS</b> Add policy recommendations</p>	
<b>Minor</b> REVISION comments		
<b>Optional/General</b> comments		

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