



SDI Review Form 1.6

Journal Name:	Asian Journal of Agricultural Extension, Economics & Sociology
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)
<u>Compulsory</u> REVISION comments		
<u>Minor</u> REVISION comments	<ol style="list-style-type: none"> 1. Introduction is too short and there must be clear explanation of finance and micro-finance or micro-credit. The author's has not stated any definition or explanation of microcredit. 2. No specific objectives are found. The author's should try to highlight the specific objective and reason or background or objectives of the study 3. Few sentences has been written in present tense and few grammatical errors are being found in writing which must be corrected. 4. In materials and methods part, the authors has done wrong in presenting the mathematical expression of Tobit regression model. In mathematical expression no sign of $X_s U_0$ are shown against the independent variables and error term. It must be corrected 5. In materials and method the author should give the full form of ADB, ADP and OSSADEP 6. Results and discussion is being briefly explained by the author(s). It would be better if the authors explain the results with more vividly and extensively. 7. Authors has mentioned the rate of interest of credit borrowing is higher in banks (18 to 35 per cent) than informal sources of finance. Is it true? It must be substantiated by highlighting the rate of interest of informal sources. 8. The author has only mention the area of benefit due to acquisition of credit only in terms of frequency distribution. But it is not sufficient to determine the productivity of farmers. The authors should numerically or statistically present the impact of microcredit on farmers productivity i.e. income or extent of enhancement of farmer's productivity due to access of credit. 	
<u>Optional/General</u> comments	<ol style="list-style-type: none"> 1. It would be better if the authors present the level of economic empowerment as well as social empowerment as a result of acquisition and use of credit or loan. 2. It would be more justifiable if the author presents the purposes of acquisition of credit and extent of utilization credit on different purposes by using any social and economic empowerment indices. <p>Ethical Issue; Yes, the ethical issues are investment, improvement of output or productivity of farmer, interest rate, repayment capacity. But the author has not present this issues more scientifically.</p>	

Reviewer Details:

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