



**SDI FINAL EVALUATION FORM 1.1**

**PART 1:**

Journal Name:	<a href="#">Asian Journal of Agricultural Extension, Economics &amp; Sociology</a>
Manuscript Number:	Ms_AJAEES_42927
Title of the Manuscript:	DETERMINANTS OF SMALLHOLDER FARMERS' ACCESS AND COMPLIANCE TO AGROCREDIT TRANSACTIONS IN TANZANIA
New Title of the Manuscript:	DETERMINANTS OF AGRO-CREDIT REPAYMENT OF SMALL- HOLDER FARMERS IN TANZANIA
Type of Article:	

**PART 2:**

FINAL EVALUATOR'S comments on revised paper (if any)	Authors' response to final evaluator's comments
The reviewed revised manuscript, this manuscript needs major correction, so much confusion on this paper	<p>Abstract Reduced as recommended by the evaluator In some situation, Descriptive analysis can be used to the determinants of loan compliancy. It depends on the variables used. For instance: Age, Gender, farming experience among others . The analysis used was <b>logistic statistical analysis</b> (or <b>logit model</b>) and not <b>OLS</b>. This was used to estimate the parameters of a logistic model and Logistic regression can be binomial, ordinal or multinomial.</p> <p>The word <b>Literature review</b> deleted as recommended Specific objectives placed as recommended Issues on loan compliancy were taken on board</p> <p><b>Use of Likert Scale</b> I agree that likert scale is a descriptive tool but it is used to present the analysis of the perceptions, opinion, quality of performance in service delivery. It is correct to make inference on the descriptive data analysis</p>