



**SDI Review Form 1.6**

Journal Name:	<a href="#">Asian Journal of Agricultural Extension, Economics &amp; Sociology</a>
Manuscript Number:	Ms_AJAEES_50814
Title of the Manuscript:	DETERMINANTS OF LOAN REPAYMENT AMONG SMALL-SCALE CASSAVA FARMERS IN AKPABUYO LOCAL GOVERNMENT AREA OF CROSS RIVER STATE, NIGERIA
Type of the Article	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>)

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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)
<b>Compulsory</b> REVISION comments	<ol style="list-style-type: none"> <li>1. No clear problem, lack of hypotheses.</li> <li>2. I recommend adding more up-to-date literature.</li> <li>3. I think that I would be good to add more information about farmers motivation to take a loan in case o farms capital structure. This part should include a more international approach to the investigates topic.</li> <li>4. I am not sure if I understand correctly from the text that the study was conducted in 2018? How long time perspective was investigated in questioner with farmers? Please add this information.</li> <li>5. Please add more information about how you understand formal/semi-formal and informal sources of loans. I could differently understand by different researchers.</li> <li>6. There is a need to add more discussion with</li> </ol>	<p>Problem and hypothesis have been stated. (Line 110-116 and 171-173). Up-to-date literature added.</p> <p>More information added to farmers motivation to take loan. (Line 105-109).</p> <p>Study was conducted between January and March 2018 on farmers who obtained loan during 2016/2017 farming season (Line 136-137).</p> <p>Information added on sources of loan (Line 34-41).</p> <p>More discussion with</p>

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	<p>result across current literature review.</p> <p>7. Please add limitation of the study.</p> <p>8. Please add future directions of the study.</p>	<p>results added (Line 195-197).</p> <p>Limitation of study added (Line 175-176).</p> <p>Future direction of study added (Line 323-325).</p>
<b>Minor</b> REVISION comments	<p>1. Patterns should be in an editor of patterns in an editable form.</p> <p>2. I recommend some proofreading of the text. EX ad 260-263 line</p> <p><i>“Ambachew (2017) reported that farmers who divert their loan for other purposes are more likely to default their loan than those who use their loans for the original purpose.”</i> The senesce is written in to complicated way.</p>	<p>Has been done.</p> <p>Literature written in a simpler way (Line 292).</p>
<b>Optional/General</b> comments		

**PART 2:**

	<b>Reviewer's comment</b>	<b>Author's comment</b> (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)
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<b>Are there ethical issues in this manuscript?</b>	<i><u>(If yes, Kindly please write down the ethical issues here in details)</u></i>	
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