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SDI Review Form 1.6

Journal Name:	Asian Journal of Agricultural Extension, Economics & Sociology
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 <u>NO</u> manuscript should be rejected only on the basis of '<u>lack of Novelty'</u>, 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)
Compulsory REVISION comments	 No clear problem, lack of hypotheses. I recommend adding more up-to-date literature. 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. 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. Please add more information about how you understand formal/semi-formal and informal sources of loans. I could differently understand by different researchers. There is a need to add more discussion with result across current literature review. Please add limitation of the study. Please add future directions of the study. 	
Minor REVISION comments	 Patterns should be in an editor of patterns in an editable form. I recommend some proofreading of the text. EX ad 260-263 line "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." The senesce is written in to complicated way. 	
Optional/General comments		

PART 2:

	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)
Are there ethical issues in this manuscript?	(If yes, Kindly please write down the ethical issues here in details)	

Created by: EA Checked by: ME Approved by: CEO Version: 1.6 (10-04-2018)

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