

Review Form 1.6

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| Journal Name: | Asian Journal of Economics, Business and Accounting |
| Manuscript Number: | Ms_AJEBA_84472 |
| Title of the Manuscript: | SMALLHOLDER FARMERS' PERCEPTIONS TOWARDS AGRICULTURAL CREDIT IN TANZANIA |
| 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:

(<https://www.journalajebea.com/index.php/AJEBA/editorial-policy>)

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) |
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| Compulsory REVISION comments | - | - |
| Minor REVISION comments | Proper suggestions should be given compulsorily Sampling justification should be made. | The researcher decided to use a sample size of 300 smallholder farmers and 20 key informants (10 ward's agricultural officers and 10 bank or MFIs representatives that provided the additional information that were used intensively in the discussion of the study findings). The researcher was confident that a sample of 300 smallholder farmers equal or greater than 5% of population size identified in the study area was large enough to yield reliable and robust results. Since the wards were purposively selected, the sample size for each ward was 30 smallholder farmers as shown in table 2 (in the main work – submitted manuscript). |
| Optional/General comments | Interpretation of the results are done in an excellent manner. | Highly appreciated |

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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) |
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| Are there ethical issues in this manuscript? | <i>(If yes, Kindly please write down the ethical issues here in details)</i> | The study complied with the research ethics from the beginning to the end as it is normal research ethical issue for successful and standardized academic research processes. The researcher applied for the research clearance letter or permission letter from Jordan University College, Municipal offices and from other relevant offices in the study areas. Also, the researcher ensured that there is informed consent from the study participants, as well as ensuring them of privacy and confidentiality, anonymity and other ethical issues considered during the study were integrity, honesty, respect of people and their properties. In order to ensure ethical conduct in this study, all respondents were informed about the significance of the study in order to have their willingness to cooperate. |