Journal Name:	Asian Journal of Agricultural Extension, Economics & Sociology
Manuscript Number:	**Ms_AJAEES_59017**
Title of the Manuscript:	**AGRICULTURAL CREDIT, A CRITICAL INPUT ON FARMERS INCOME: A STUDY FROM NAYAGARH DISTRICT OF ODISHA**
Type of the Article	**Original research**

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.
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SDI Review Form 1.6

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	**You can't know if credit alone is responsible for the impact. You can compare the income of those who accessed credit with those who didn't and compare if there is significant difference using independent t-test. Also to eliminate sample selection bias, Endogenous Switching Regression Model should be used.** **Tables should be presented with two parallel horizontal lines up and one horizontal line down. There is no source of data at the bottom of the tables.** **There is no conclusion. It is after stating the conclusion before you can now make recommendations. Recommendations are not in line with findings presented.** **References do not follow APA format.** **Citations in the body of the work do not follow APA style of referencing.**	**- The study is solely based on credit availed farmers. Non users of credit are not taken in the purview of the study. Yes I do agree with you the income of the credit users and non-users need to be compared to show the significant difference.** **- Please give a model dummy table. I can't get exactly how it is to be constructed as per your need.** **- Conclusion has been added in the revised manuscript.** **- APA style of referencing has been made in the revised manuscript**
Minor REVISION comments	Farm expenses and Net income: there is no basis for comparing the farm expenses and income of the various groups since their sample sizes vary significantly. Saying there is uniform expenditure pattern of all categories of respondent is not true as can be seen in Table 1. Table 3: The significant variables are not indicated. The findings have not been reported and also the discussion of these findings. Findings of other researchers that support or contradict the findings have not been indicated.	**- Figures in the parenthesis indicate per acre average farm expenses in table 1. And per acre expenditure is almost similar.** **- Citations as required in the result and discussion part have been done; still some more works have been cited in the paper in the revised manuscript.**
Optional/General comments	Suggested title: Impact Analysis of Agricultural Credit on Farmers' Income in Nayagarh District of Odisha, India Comparing the expenses and income of users and non-users of credit using independent sample t-test would greatly improve the result. Material and Methods: Indicate how the independent variables and the dependent variable were measured. State why the district was chosen for the study. Abstract: 1. In order to instead of, to protect 2. are instead of arte 0.74% means that 74% variation in farmers' income was caused by the independent variables while 26% was caused by factors not studied. The pages of the article need to be numbered.	**-** **-The study is solely based on credit availed farmers. Non users of credit are not taken in the purview of the study** **-The topic is all about the influence of credit on farmers' income. So income is the dependent variable and credit as the independent variable. Again the income is not only dependent on credit, but also certain other factors which have been taken in the regression analysis. In the methodology part, it has been clearly mentioned that the district was purposively selected.** **-Requisite corrections in the abstract have been made in the revised manuscript.** **- The coefficient of non- determination is 0.26 which states that the difference between average output and actual output is unexplained.** **- The pages of the article has been numbered in the revised masnuscript**

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)*	