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#### **SDI Review Form 1.6**

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 <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/journal/10/editorial-policy)

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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)
<u>Compulsory</u> 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.	
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.	
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.	

### PART 2:

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

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## **Reviewer Details:**

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