

## Review Form 1.7

Journal Name:	Asian Journal of Advances in Agricultural Research
Manuscript Number:	Ms_AJAAR_115311
Title of the Manuscript:	Accessibility and Utilization of Agricultural Credit in Odisha: Constraints and Opportunities
Type of the Article	

### 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  1. Is the manuscript important for scientific community? (Please write few sentences on this manuscript)  2. Is the title of the article suitable? (If not please suggest an alternative title)  3. Is the abstract of the article comprehensive?  4. Are subsections and structure of the manuscript appropriate?  5. Do you think the manuscript is scientifically correct?  6. Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form.  (Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)	<ul style="list-style-type: none"><li>- The choice of subject is judicious as it emphasizes the various constraints faced by vulnerable Indian farmers in accessing institutional credit lines.</li><li>- The introduction, although interesting, is long.</li><li>- Absence of the general problem.</li><li>- Absence of research objectives.</li><li>- Random sampling was used.</li><li>- Use of descriptive and non-analytical statistics.</li><li>- The literature review is not very dense, nor is it really recent.</li><li>- A pilot survey using interviews was carried out in the field</li><li>- The study used a multivariate regression model with calculation of correlations and ratios.</li><li>- The study showed that there is a clear gap between the amount of credit requested and the amount of credit granted. Likewise, the credit requested is not always used to cover production costs, but is used for unproductive consumption purposes.</li><li>- The study highlights a sort of benchmarking between the situation of large and small farmers, that of marginal farmers and that of landless farmers.</li><li>- The conclusion, although it summarizes and offers recommendations, does not open the subject and does not show the limits of the research either.</li></ul>	Noted  Revision made  Done and corrected  Revision made
<b>Minor</b> REVISION comments  1. Is language/English quality of the article suitable for scholarly communications?		
<b>Optional/General</b> comments		

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