



SDI Review Form 1.6

Journal Name:	Asian Journal of Agricultural Extension, Economics & Sociology
Manuscript Number:	Ms_AJAEES_32304
Title of the Manuscript:	Analysis of Agricultural Credit for inclusive Agricultural Growth: A VECM Approach
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:

(<http://www.sciencedomain.org/page.php?id=sdi-general-editorial-policy#Peer-Review-Guideline>)



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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	1. To cite the following references, and compare the difference among them. [1] Agricultural finance and rural credit in poor countries [2] Inclusive growth in India: Agriculture, poverty and human development [3] An Optimal Decision Assessment Model Based on the Acceptable Maximum LGD of Commercial Banks and Its Application. [4] Microcredit in theory and practice: Using randomized credit scoring for impact evaluation. [5] A Credit Rating Model of Microfinance Based on Fuzzy Cluster Analysis and Fuzzy Pattern Recognition: Empirical Evidence from Chinese 2157 Small Private Businesses. 2. There are some long sentences with multiple conjunctions in this paper, which makes them hard to understand by reader. I suggest the authors should check all of the long sentences throughout the manuscript. 3. The reason why the paper only uses the data of India's Agricultural gross domestic product and farm credit should be explained. Is it workable to switch the other types of data? Please give the necessary instructions. 4. What's the main contribution in this paper? 5. What's your future research topic based on this paper?	1. Literature Review Incorporated with reading the five recommended paper [1] to [5] of reviewer and more than 50 papers of other authors. Some of the references are incorporated. 2. Long sentences are removed or converted to short and simple sentences. 3. The limitation of the study to use India's agricultural gross domestic product and farm credit and the purpose is to understand agriculture credit led agriculture growth or vice versa, but this work can extend with other macro or micro factors as well. 4. The paper highlights the issues of supply side of credit arrangements and its impact on agriculture growth. 5. The future research should find the ways of customer credit assessment and risk mitigation strategies etc.
<u>Minor</u> REVISION comments		
<u>Optional/General</u> comments		