

**Review Form 1.7**

Journal Name:	<b>Asian Journal of Agricultural Extension, Economics &amp; Sociology</b>
Manuscript Number:	<b>Ms_AJAEES_110313</b>
Title of the Manuscript:	<b>Adoption of cashless transaction by the farming households in Coimbatore District of Tamil Nadu</b>
Type of the Article	<b>Original Research Article</b>

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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)
<p><b>Compulsory REVISION comments</b></p> <ol style="list-style-type: none"> <li><b>Is the manuscript important for scientific community?</b> (Please write few sentences on this manuscript)</li> <li><b>Is the title of the article suitable?</b> (If not please suggest an alternative title)</li> <li><b>Is the abstract of the article comprehensive?</b></li> <li><b>Are subsections and structure of the manuscript appropriate?</b></li> <li><b>Do you think the manuscript is scientifically correct?</b></li> <li><b>Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form.</b></li> </ol> <p><b><u>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</u></b></p>	<p><b>Title: Ok</b></p> <p><b>Abstract:</b></p> <ul style="list-style-type: none"> <li>Study design and methodology part from the abstract needs some modification</li> <li>Important/significant variables aren't stated</li> <li>At the end based on the result, the abstract needs conclusion/suggestion sentence</li> <li>No need to say conclusion from abstract only result is enough</li> </ul> <p><b>Introduction</b></p> <ul style="list-style-type: none"> <li>Generally, it is good with major issues to be addressed.</li> <li>In the paper only one paragraph is stated as an introduction: it needs more background justification for the research.</li> <li>A number of statements in a given paragraph are not sustained by references: you have to give great credit for the author of the statements/paragraph <ul style="list-style-type: none"> <li><i>"Creating physical infrastructure facilities has a latent impact on people's aspiration. So, people especially rural people look forward to have cutting edge technological advancement to make their efforts easier and more foolproof one. ...."</i> (Who said that? It needs citation)</li> </ul> </li> <li>You don't have a paragraph on 'what have been done/ known and what have not been done. Known' to show knowledge gap and point your area of contribution. Describe what information are available and what is the gap.</li> <li>It focused on the general problem situation; instead one would like to see <ul style="list-style-type: none"> <li>Why did you want to do this study: why you select the specific study area?</li> <li>Objectives of the study: it is better to put the specific objectives together with the introduction.</li> </ul> </li> </ul> <p><b>Materials and methods</b></p> <ul style="list-style-type: none"> <li>Generally good but few limitations are observed.</li> <li>The paper needs theoretical and conceptual framework to see how you are going to approach the issue.</li> </ul> <p><b>Methodology</b></p> <ul style="list-style-type: none"> <li>Sampling: The study employed stratified sampling techniques to collect the required data. Why you used stratified rather than other techniques? It needs clear justification.</li> <li>Sample size: How can you find your study sample size (120): example: in known target population (low development and high development in your case) Cochran's Formula is best to determine the sample size of the study.</li> <li><i>"The secondary data on agriculture, health....."</i> It indicates that the researcher/the document used only secondary data for the study. Why you weren't used primary data for the study?</li> <li>The type and source of data you used should be stated clearly and also how can you collect the required data?</li> <li>Representativity of your sample? While it is interesting to compare low development with high development, it would also be necessary to get an idea about the representativity of your sample when compared to the farmers' population of the district? (for example an additional table comparing sample and district statistics would help)</li> <li>Variable definition and measurement: the dependent and independent variables with their measurements should be clearly stated before the result and discussion section.</li> </ul> <p><b>Results and Discussion (needs major modification)</b></p> <ul style="list-style-type: none"> <li>Descriptive analysis part: it is advisable to analyze the variables separately as socioeconomic, institutional, health, infrastructure, telecommunication and the like.</li> </ul>	

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	<ul style="list-style-type: none"> <li>• Inferential statistics: the dummy variables should be tested statistically using Chi-square test and the continuous variables should be tested using t-test.</li> <li>• What makes adoption of cashless transaction in agriculture by the farm households different from other than agriculture activities by the farm households statistically? Further explanation should be given.</li> <li>• Model result interpretation: it needs more discussion, especially logit model results of significant variables need to be discussed and interpreted properly.</li> <li>• It is better to use odds ratio rather than marginal effect in the logit model</li> <li>• There is no R<sup>2</sup> value from the model result, put and interpret it.</li> <li>• Tests: the multicollinearity of the independent variables should be tested using variance inflation factor and pairwise correlation test</li> </ul>	
<b>Minor</b> REVISION comments		
1. Is language/English quality of the article suitable for scholarly communications?	Yes but needs some modification	
<b>Optional/General</b> comments	<p><b>Generally;</b> It is an innovative research idea and considerable effort seems to have been exerted in the study. It addresses an important question about the Adoption of cashless transaction by the farming households in Coimbatore District of Tamil Nadu. However,</p> <ol style="list-style-type: none"> <li>1. The study needs major modification</li> <li>2. It has a number of formatting, detail discussions, languages, content and clarity issues which should be improved before publication:</li> <li>3. The concept is broad but only few idea is stated</li> <li>4. The result session needs more discussion</li> </ol>	

**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)	

**Reviewer Details:**

Name:	Tadele Anagaw Zewdu
Department, University & Country	Salale University, Ethiopia