

Review Form 3

Journal Name:	Asian Research Journal of Agriculture
Manuscript Number:	Ms_ARJA_125342
Title of the Manuscript:	FINANCIAL LITERACY AMONG THE STUDENTS OF JUNAGADH AGRICULTURAL UNIVERSITY
Type of the Article	

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PART 1: Review Comments

Compulsory REVISION comments	Reviewer's comment	Author's Feedback (Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
<p>Please write a few sentences regarding the importance of this manuscript for the scientific community. Why do you like (or dislike) this manuscript? A minimum of 3-4 sentences may be required for this part.</p>	<p>The article is significant as it emphasizes the critical role of financial literacy for students. By empowering them to make informed decisions about spending, saving, and investing, it fosters a foundation for good financial habits such as budgeting. These skills not only contribute to long-term financial stability but also enable students to set realistic goals for significant life events, such as purchasing a home or planning for retirement. Overall, I appreciate the article's focus on these essential concepts. However, some improvements are needed before publication to enhance its clarity and impact.</p>	
<p>Is the title of the article suitable? (If not please suggest an alternative title)</p>	<p><i>Financial Literacy Among the Students of Junagadh Agricultural University</i></p> <p>Is a Suitable title</p>	
<p>Is the abstract of the article comprehensive? Do you suggest the addition (or deletion) of some points in this section? Please write your suggestions here.</p>	<p>UG and PG should be written in full form Undergraduate and postgraduate.</p> <p><i>Keywords: Financial Literacy, Financial Literacy Index, SEM</i></p> <p>There is a redundancy in the Keywords.</p>	
<p>Are subsections and structure of the manuscript appropriate?</p>	<p>In the 2nd paragraph of the introduction the researcher used CBSE without mentioning it before, therefore, it needs to be written in full for the first time.</p> <p>The manuscript is missing a very significant part which is a brief of the <i>literature review</i> as academic research.</p> <p>The research has to disclose the population size (the total number of the Students of Junagadh Agricultural University during the data collection period) from which the author opts to choose a total of 600 students, 300 from UG and 300 PG. Since the data is surely available in the university records.</p> <p>Moreover, under materials and methods the research mentioned FOUR areas, but the author listed only THREE areas namely: General personal finance knowledge, Savings and Borrowings, Insurance and Investment.</p> <p><i>The research is also missing strong recommendations to the university to update their syllabus by including more finance courses to improve the financial literacy levels among their students.</i></p>	
<p>Please write a few sentences regarding the scientific correctness of this manuscript. Why do you think that this manuscript is scientifically robust and technically sound? A minimum of 3-4 sentences may be required for this part.</p>	<p>The manuscript showcases its scientific robustness and technical soundness through a well-defined methodology and thorough data analysis.</p> <p>The research utilizes a structured interview to collect the data from a substantial sample of 600 students at Junagadh Agricultural University. This approach ensures a representative overview of financial literacy levels within the student population, highlighting the study's reliability.</p> <p>The incorporation of the Financial Literacy Index and Structural Equation Modelling (SEM) enhances the rigor of the analysis. The analytical tools allow for deeper insights into the intricate relationships between financial knowledge, behavior, and attitudes among the participants.</p> <p>The research findings emphasize the urgent need for targeted training interventions to improve financial literacy among students.</p>	

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Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	There are a few new studies in <i>financial literacy among university students</i> in 2022, 2023 and 2024 that could be added in the literature review part to identify the problem statement and support the research gap	
<u>Minor</u> REVISION comments Is the language/English quality of the article suitable for scholarly communications?	There are some grammatical errors, thus, there is a need for proofreading	
<u>Optional/General</u> comments		

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>	

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