

Review Form 3

Journal Name:	Journal of Scientific Research and Reports
Manuscript Number:	Ms_JSRR_122435
Title of the Manuscript:	CHALLENGES IN FINTECH ADOPTION AMONG MEMBERS OF FARMER PRODUCER ORGANISATIONS - AN ANALYSIS
Type of the Article	Research

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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>Manuscripts are valuable for the scientific community because the concept of Farmer Producer Organisation (FPO) is relatively new in the realm of Agriculture and Farming. The Government of India is actively promoting this collective approach among farmers, making it crucial to research to understand the impact of this scheme. Various research studies have demonstrated the positive impact of Farmer Producer Organizations (FPOs) on increasing income and providing other benefits to farmers. However, limited research is available on the adoption of Financial Technology (FinTech) by FPOs. Therefore, this study aims to contribute new insights to the existing literature by exploring the adoption of financial technology by FPOs and its potential implications.</p>	
<p>Is the title of the article suitable? (If not please suggest an alternative title)</p>	<p>There is need to improve the title as the existing title is not comprehensive.</p> <p>“Assessing the Barriers to Fintech Adoption in Farmer Producer Organizations: A Research Analysis of FPOs in Tamil Nadu”</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>The abstract is fine however there are some additions needed like a “brief introduction of topic and need of the study”</p>	
<p>Are subsections and structure of the manuscript appropriate?</p>	<p>Yes, subsections of the manuscript are well placed.</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 is detailed, but it needs to include a literature review section. Numerous studies have been conducted on this issue, and each study adds new dimensions about FPOs. Therefore, this manuscript should analyze the available literature related to FPOs and justify this study based on the existing literature.</p> <p>The manuscript effectively explains Financial Technology (FinTech) but it needs to explain the need and importance of FPOs in the introduction section. The methodology part can also be improved by elaborating on the Garrett ranking technique and sampling selection of farmers</p>	
<p>Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.</p>	<p>Again references are sufficient enough for understanding and Analysing FinTech however need to add some more reference on FPOs</p>	
<p>Minor REVISION comments</p> <p>Is the language/English quality of the article suitable for scholarly communications?</p>	<p>Yes language of the manuscript is fine and up to the standard</p>	
<p>Optional/General comments</p>	<p>Overall manuscripts are well researched however part of the concept of FPOs needs to be improved</p>	

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PART 2:

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

Reviewer Details:

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