

**Review Form 3**

Journal Name:	<a href="#">Asian Journal of Economics, Business and Accounting</a>
Manuscript Number:	Ms_AJEBA_126530
Title of the Manuscript:	A Study of Financial Literacy of Rajkot District
Type of the Article	Original Research Article

**General guidelines for the 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 guidelines for the Peer Review process, reviewers are requested to visit this link:

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### Review Form 3

#### PART 1: Review Comments

<b>Compulsory</b> REVISION comments	Reviewer's comment	<b>Author's Feedback</b> <i>(Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)</i>
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.	Financial literacy is vital at present time. I appreciate the researcher for the efforts to study the financial literacy. The study is relevant at present time and the findings can be used by different agencies working in the field to promote financial literacy.	I have added a few lines in the section of Rational of study. Also, in the recommendation section, agencies working in the field of financial literacy will find suggestions to further their goals.
Is the title of the article suitable? (If not please suggest an alternative title)	Suitable	-
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.	It is comprehensive.	Added a few things as per the suggestion of other reviewer.
Are subsections and structure of the manuscript appropriate?	Yes, but as a research article the numberings are not required. Also, the problem statement could have been included.	I appreciate the suggestion to include the problem statement. I tried to fit in the problem statement separately, but it is not looking effective. However, the section 'Rational of the study' – Third Paragraph, can be considered to be divulging problem statement indirectly. Let me know if it can be put separately or in any other form.
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.	Independent T test is used when the data are normally distributed or in parametric data. As mentioned, the researcher used convenience sampling method, so the researcher needs to address this. Further, the review of literatures can be more robust with proper classification of financial literacy financial awareness and relation of financial awareness with financial literacy. The sample size determination needs to be addressed why and how the numbers are attained.	Literature review has been classified as suggested by reviewer. Further, with reference to relation of financial awareness and literacy, there is not separate literature specifying the difference and relation between the two components. It is through the observation, it came to my mind to find out the exact relationship between the two. I have tried to address the sample size determination as suggested, which is highlighted in the manuscript.
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form. -	Sufficient.	-
<b>Minor</b> REVISION comments	suitable	-
Is the language/English quality of the article suitable for scholarly communications?		
<b>Optional/General</b> comments	Revision can be made regarding the use of independent t test with proper justification. The researcher needs to address the normality of the data as random selection is required. Convenience sampling is a part of non-probability sampling and the selection of sample size is not clear.  The paper can be accepted for publication with the minor modifications as mentioned.	Test of Normality was performed and inculcated in the manuscript in the section data analysis.

#### PART 2:

	Reviewer's comment	<b>Author's comment</b> <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>	No, There are no ethical issues.