

Review Form 3

Journal Name:	Asian Journal of Economics, Business and Accounting
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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PART 1: Review Comments

Compulsory REVISION comments	Reviewer's comment	Author's Feedback <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.	<ol style="list-style-type: none">1) Financial literacy is an important issue, often people misunderstand it with financial inclusion and knowledge, awareness.2) Research paper would add to the existing literature of financial literacy.3) Nationwide survey needs to be done to assess the financial literacy and the possible setbacks.4) Study of such kind is a dire need in developing countries.	As per the suggestion, I have tried to include the importance of financial literacy under the topic 'Rational of the Study'. Please do suggest, if it can be included anywhere else or should be altered.
Is the title of the article suitable? (If not please suggest an alternative title)	Yes	-
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.	<ol style="list-style-type: none">1) Abstract is okay.2) Addition can be by adding the research methodology being used in the study followed by findings in a precise form.3) It should be a summary of the entire paper not the discussion of the constructs being used.	Appropriate additions have been made in the abstract as suggested by reviewer.
Are subsections and structure of the manuscript appropriate?	Yes	-
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.	<ol style="list-style-type: none">1) Figure 1. should be shown as conceptual framework where all constructs have been used by highlighting the research gaps.2) Limitations cannot be mentioned in the middle of the paper without doing the analysis.3) Reliability analysis is done to know whether to go ahead with the test or not. It should be shown first followed by KMO & Bartlett test.4) Paper should also include recommendation section.5) Instead of using too many tests strong statistical analysis could have been done with the help of ANOVA, Factor analysis only with significant explanations.	<ol style="list-style-type: none">1. A new diagram/chart is added just after review of literature specifying the impact of financial literacy on financial inclusion. W have not used to word research gaps anywhere in the chart as I am not sure exactly how it fits accurately.2. Limitations – Relocated to last section.3. Reliability Analysis – Changed4. Recommendation section added after conclusion.5. I appreciate your suggestion with reference to too many tests, but it is difficult now to make the change. I will certainly take this suggestion into consideration while writing the research papers in future. Thank you.
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	No. Additional literature can be seen from Google scholar.	Additional references have been added and re-arranged alphabetically.
Minor REVISION comments	Yes,	-
Is the language/English quality of the article suitable for scholarly communications?		
Optional/General comments		-

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>	No, There are no ethical issues.