

Review Form 1.7

Journal Name:	Advances in Research
Manuscript Number:	Ms_AIR_116352
Title of the Manuscript:	Perception of Financial Inclusion and Empowerment Index in Pondicherry
Type of the Article	

General guideline for 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 guideline for Peer Review process, reviewers are requested to visit this link:

(<https://www.journalair.com/index.php/AIR/editorial-policy>)

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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)
Compulsory REVISION comments 1. Is the manuscript important for scientific community? (Please write few sentences on this manuscript) 2. Is the title of the article suitable? (If not please suggest an alternative title) 3. Is the abstract of the article comprehensive? 4. Are subsections and structure of the manuscript appropriate? 5. Do you think the manuscript is scientifically correct? 6. Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form. <u>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</u>	<p>1. The manuscript is important for the scientific community as it provides insights into the perception of financial inclusion and empowerment index in Pondicherry. The study focuses on the impact of financial inclusion schemes on individual account holders in Indian banks, shedding light on the economic empowerment levels and lifestyle changes among socially disadvantaged populations. The findings suggest that despite the implementation of financial inclusion schemes, there was no significant improvement in savings patterns, income levels, and housing conditions among the target beneficiaries. This information is valuable for policymakers, researchers, and practitioners in the field of financial inclusion and social empowerment.</p> <p>2. The title of the article, "Perception of Financial Inclusion and Empowerment Index in Pondicherry," is suitable as it accurately reflects the content and focus of the study. An alternative title could be "Assessing the Impact of Financial Inclusion Schemes on Economic Empowerment in Pondicherry."</p> <p>3. The abstract of the article provides a comprehensive overview of the study, including the background, objectives, methodology, key findings, and implications. It effectively summarizes the main points of the research, making it informative and engaging for readers.</p> <p>4. The subsections and structure of the manuscript are appropriate, with clear divisions between the introduction, data and methodology, results and discussion, and conclusion sections. The information is presented in a logical sequence, allowing readers to follow the study's progression and findings easily.</p> <p>5. The manuscript appears scientifically correct in its methodology, data analysis, and interpretation of results. The study's focus on economic empowerment indices and the impact of financial inclusion schemes on individual account holders is supported by relevant data and analysis, providing a sound basis for the conclusions drawn.</p> <p>6. The references provided in the manuscript are relevant and recent, covering a range of studies on financial inclusion, empowerment, and related topics. However, to enhance the depth of the literature review, additional references on the effectiveness of financial inclusion schemes, empowerment indices, and case studies from similar contexts could be included. Suggestions for additional references include recent studies on the impact of financial inclusion on economic empowerment in developing countries, the role of financial literacy in promoting financial inclusion, and case studies on successful financial inclusion initiatives in India or other regions.</p>	<p>I agree with the reviewer comments</p> <p>I agree with the reviewer comments and necessary corrections were made</p> <p>I agree with the reviewer comments</p> <p>I agree with the reviewer comments</p> <p>I agree with the reviewer comments and necessary corrections were made</p>
Minor REVISION comments 1. Is language/English quality of the article suitable for scholarly communications?	<p>The language and English quality of the article are suitable for scholarly communications. The article provides a detailed analysis of financial inclusion and empowerment in Pondicherry, India, with a focus on the banking industry and the impact on individuals. The abstract, introduction, data, methodology, results, and conclusion sections are well-structured and provide valuable insights into the topic. The use of academic language, references to previous studies, and statistical analysis enhance the scholarly nature of the article. Overall, the article meets the standards for scholarly communication in terms of language and quality.</p>	<p>I agree with the reviewer comments and necessary corrections were made</p>
Optional/General 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?	<u>(If yes, Kindly please write down the ethical issues here in details)</u>	No ethical issues