

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>)

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. (Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)	 1. The manuscript explores the perception of financial inclusion and its impact on empowerment among the economically disadvantaged population in Pondicherry. It is indeed important for the scientific community as it addresses a crucial issue in the realm of banking and socioeconomic development. 2. The title of the article seems suitable as it accurately reflects the content of the study. However, considering the emphasis on empowerment and economic indices, an alternative title could be " Assessing Financial Inclusion Impact on Economic Empowerment in Pondicherry: A Study on Banking Scheme Beneficiaries. " 3. The abstract provides a comprehensive overview of the study, including the research background, methodology, key findings, and implications. It effectively summarizes the main points discussed in the manuscript. 4. The subsections and structure of the manuscript appear appropriate, providing a clear organization of the research objectives, methodology, results, and discussion. 5. The manuscript appears scientifically sound, utilizing appropriate data analysis techniques and discussing the findings in relation to the research objectives. However, further clarification or elaboration on certain methodological aspects could enhance the scientific rigor of the study. 6. The references provided are relevant to the topic; however, additional recent references could strengthen the literature review and contextualize the study within the current scholarly discourse on financial inclusion and empowerment. Suggestions for additional references include recent publications on financial inclusion initiatives in India and studies on the socioeconomic impact of banking schemes.	
Minor REVISION comments 1. Is language/English quality of the article suitable for scholarly communications?	 1. The language and English quality of the article are suitable for scholarly communication. However, some minor grammatical and formatting adjustments may be required for improved clarity and readability.	
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?	(If yes, Kindly please write down the ethical issues here in details)	

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Reviewer Details:

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