

Review Form 1.7

Journal Name:	South Asian Journal of Social Studies and Economics
Manuscript Number:	Ms_SAJSSSE_99281
Title of the Manuscript:	Financial Inclusion : Pradhan Mantri Jan- Dhan Yojana (PMJDY)
Type of the Article	Review 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.journalsajsse.com/index.php/SAJSSE/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)
<p>Compulsory REVISION comments</p> <p>1. Is the manuscript important for scientific community? (Please write few sentences on this manuscript)</p> <p>2. Is the title of the article suitable? (If not please suggest an alternative title)</p> <p>3. Is the abstract of the article comprehensive?</p> <p>4. Are subsections and structure of the manuscript appropriate?</p> <p>5. Do you think the manuscript is scientifically correct?</p> <p>6. Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form.</p> <p>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</p>	<p>PMJDY and Financial inclusion, both topics are important.</p> <p>No, The paper just deals with information on PMJDY scheme while financial inclusion is way more than that. Its better to name the paper just on PMJDY rather than financial inclusion. "PMJDY:History and Present impact"</p> <p>No, More information needs to be added in abstract.</p> <p>No, paper is not well framed.</p> <p>No</p> <p>References are not even properly formatted in APA. This topic is already well researched and a lot of papers are available to be quoted so more literature should be included.</p>	
<p>Minor REVISION comments</p> <p>1. Is language/English quality of the article suitable for scholarly communications?</p>	No	
<p>Optional/General comments</p>	The paper is neither well structured nor have any discussion on findings.	

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)
<p>Are there ethical issues in this manuscript?</p>	<p>(If yes, Kindly please write down the ethical issues here in details)</p>	

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