

Review Form 3

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_128181
Title of the Manuscript:	Empowering Vulnerable Populations and Fostering Entrepreneurship through Financial Literacy: A Case Study of Economic Benefits in the U.S.
Type of the Article	Original Research Article

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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: 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. A minimum of 3-4 sentences may be required for this part.	<p>1. The study is not explicit on the methods used to tackle such huge assumptions. These relationships cannot be fathomed without proper methods particularly when it involves the entire North America (US). It would be useful for the author(s) to consider adding the part on methodology and methods to show how these relationships are established as they cannot be assumed. I recommend that the author(s) ought to consider Desktop research to justify the data used in this article otherwise the study sounds like a polemic and becomes essentially normative.</p> <p>The study qualitatively investigates the relationship between financial literacy and business success as well as between financial literacy and innovation</p>	
Is the title of the article suitable? (If not please suggest an alternative title)	It is suitable but needs to dish US. It is quite a big space involving 50 states. This would mean providing evidence on, at least, 42 states which is doable if Desktop research is used but ought to be made explicit plus the states involved in the study.	
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.	States the following: Some Background and Rationale, Purpose, Methodology and Methods, Results, Critical Discussions	
Is the manuscript scientifically, correct? Please write here.	The scientific merit of the article can only be established once the points raised above are fixed.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	Yes,	
Is the language/English quality of the article suitable for scholarly communications?	Yes	
<u>Optional/General</u> comments	The author(s) need to consider the above points seriously to elevate their study to a scholarly article that leads to collective learning and expand the body of knowledge. The population of a study cannot be the entire North America unless the Desktop research. In that case, each state literature has to be explicitly stated and put in a table form to aid clarity	

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

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