

Review Form 1.7

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_114823
Title of the Manuscript:	Empowering Women: E-Shakti's Impact on Self-Help Groups Digitization and Financial Inclusion in India
Type of the Article	Original Research Article

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PART 1: Review Comments

	<p>Reviewer's comment Author/s have made good attempt in bringing out the impact of E-Shakti programme launched by NABARD on functioning of women SHGs. They have selected four board indicators in analysing the impact. The tools used are mainly trend analysis and correlation. It would have been more appropriate had the author/s had estimated compound growth rates for all the four indicators chosen by fitting exponential trends for pre and post E-Shakti periods and compared them along with the graphical support which author/s have provided in the paper. Attempt has been made to calculate compound growth rate by fitting exponential trend using the data made available in the paper (Table-2).</p> <p>Table- Compound Growth rates (Exponential Trend)</p> <table border="1"> <thead> <tr> <th>Indicators</th> <th>Over period (2007-08 to 2022-23)</th> <th>Period-I (2007-08 to 2014-15)</th> <th>Period-II (2015-16 to 2022-23)</th> </tr> </thead> <tbody> <tr> <td>No.SHGs credit linked</td> <td>8.25*</td> <td>0.37NS</td> <td>12.32*</td> </tr> <tr> <td>Bank Loan Disbursed to SHGs</td> <td>18.30*</td> <td>16.06*</td> <td>19.76*</td> </tr> <tr> <td>Bank Loan Outstanding</td> <td>15.29*</td> <td>15.52*</td> <td>18.10*</td> </tr> <tr> <td>Amount of NPA</td> <td>16.90*</td> <td>38.21*</td> <td>5.63*</td> </tr> </tbody> </table> <p>Star Indicates statistical significance at 1% and NS-Non-significance</p> <p>Similarly they can calculate the correlation for two periods separately and make comparison. Authors will have more clarity in interpretation by undertaking the analysis suggested above.</p>	Indicators	Over period (2007-08 to 2022-23)	Period-I (2007-08 to 2014-15)	Period-II (2015-16 to 2022-23)	No.SHGs credit linked	8.25*	0.37NS	12.32*	Bank Loan Disbursed to SHGs	18.30*	16.06*	19.76*	Bank Loan Outstanding	15.29*	15.52*	18.10*	Amount of NPA	16.90*	38.21*	5.63*	<p>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>
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<p>Compulsory REVISION comments</p> <ol style="list-style-type: none"> Is the manuscript important for scientific community? (Please write few sentences on this manuscript) Is the title of the article suitable? (If not please suggest an alternative title) Is the abstract of the article comprehensive? Are subsections and structure of the manuscript appropriate? Do you think the manuscript is scientifically correct? Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form. <p><u>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</u></p>	<p>YES</p> <p>YES</p> <p>OK</p> <p>OK</p> <p>OK</p> <p>OK</p> <p>References are exhaustive.</p>																					
<p>Minor REVISION comments</p> <ol style="list-style-type: none"> Is language/English quality of the article suitable for scholarly communications? 	<p>YES</p>																					

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Optional/General comments	NIL Author/s may attend to the comments mentioned above and redraw the findings.	
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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?	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	

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