

Review Form 1.7

Journal Name:	Asian Journal of Probability and Statistics
Manuscript Number:	Ms_AJPAS_116923
Title of the Manuscript:	Ordinal logit analysis of financial inclusion in Kenya
Type of the Article	Original Research 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.journalajpas.com/index.php/AJPAS/editorial-policy>)

Review Form 1.7

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> <ol style="list-style-type: none"> 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. <p><u>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</u></p>	<p>After carefully reviewing " Ordinal logit analysis of financial inclusion in Kenya. I find the idea is potentially intriguing, and the author(s) tackle a more recent and burning issue in finance and risk management. However, there is a need for further development. Further, I believe that building more solid arguments in introductory section may improve the chances of publication of this paper soon. I trust that my major comments and feedback will be constructive in improving the overall merit of this paper.</p> <p>Key points to address Follow structure. 1. Introduction, 2. Literature review, 3. Data and methodology, 4. Empirical results and 5. Conclusion I observe in current drat a separate section of conclusion is missing (Add conclusion about 400 words which will in past tens/past perfect tense here you summarize Study objectives, sample, methods, and key findings. Policy implication, limitations, and suggestions for future researchers. I suggest that the contribution should be rewritten and update the information in the introduction and contribution sections to enhance the appeal of the paper Update literature, I suggest author to write abstract in present tense.</p> <p>Add variable measurement table in methodology create a table and include your study variables, I recommend following papers.</p> <p>Add table notes of each table. <i>The paper should undergo proper language editing before it can be published." Throughout the manuscript, there are several language mistakes.</i></p> <p>I believe that addressing these logical concerns is crucial for enhancing the overall quality and consistency of the manuscript. I recommend that the authors thoroughly revise the paper to ensure logical consistency and a more robust presentation of their research.</p>	
<p>Minor REVISION comments</p> <ol style="list-style-type: none"> 1. Is language/English quality of the article suitable for scholarly communications? 	<p>Adequate</p>	
<p>Optional/General comments</p>		

Review Form 1.7

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

Reviewer Details:

Name:	Tanveer Bagh
Department, University & Country	Central University of Finance and Economics, China