

Review Form 1.7

Journal Name:	Journal of Economics, Management and Trade
Manuscript Number:	Ms_JEMT_116193
Title of the Manuscript:	Revitalization of rural empowered by digital inclusion of finance in Tanzania
Type of the Article	Research Paper

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:

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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>	<ol style="list-style-type: none"> 1. The manuscript addresses a significant topic—digital financial inclusion and its impact on rural revitalization in Tanzania. This is a crucial area of research due to the potential for digital financial technologies to foster economic development and poverty alleviation in rural regions. The paper provides valuable empirical data and analysis, which could contribute to policy-making and the implementation of digital financial services in similar contexts. 2. The current title captures the essence of the manuscript but could be improved for clarity and impact. A suggested title could be: "Impact of Digital Financial Inclusion on Rural Revitalization in Tanzania." This alternative focuses more directly on the causal relationship explored in the study and emphasizes the key elements of digital finance and rural revitalization. 3. The abstract provides a good overview of the study's objectives, methodology, and key findings. However, it could be enhanced by briefly mentioning the main data sources used and the specific results of the empirical analysis to better summarize the scope and significance of the research. 4. The structure, including the introduction, literature review, methodology, data analysis, and conclusion, follows a logical order that is typical for research papers. However, each section should ensure a clear and concise presentation of information. Some subsections could be more tightly focused to avoid overlap, particularly in the literature review where the connection between reviewed studies and the current research could be stronger. 5. The manuscript appears to be scientifically correct based on the methods and data described. The use of a time series model to analyze the relationship between digital finance inclusion and rural revitalization is appropriate. 6. The references include recent and relevant sources, which is good. However, it would be beneficial to include more studies comparing similar initiatives in other developing countries to provide a broader context. Additional references could include recent reports by international development organizations on digital finance and rural development. <p>Based on the evaluation of the manuscript titled "Revitalization of rural empowered by digital inclusion of finance in Tanzania," here are the considerations for the overall marks:</p> <ol style="list-style-type: none"> 1. Relevance and Importance: The topic is highly relevant and has significant potential impact, which is a strong aspect of the manuscript. 2. Originality and Contribution: The manuscript contributes new data and analysis to the field of digital financial inclusion and its effects on rural revitalization, an area that is of high interest in development studies. 3. Methodology: The use of a time series model and national-level data is appropriate, but the manuscript could benefit from more detailed methodological transparency and validation of results. 4. Clarity and Structure: The structure is logical; however, clarity could be improved in terms of data presentation and integration of the literature review with the study objectives. 5. Ethical and Competing Interests Considerations: The manuscript lacks explicit sections on ethical considerations and declarations of competing interests, which are critical for research integrity and transparency. <p>Overall Assessment: Given the strengths in topic relevance and the foundational approach to a significant issue, coupled with the gaps in methodology detail, ethical considerations, and competing interests declaration, the manuscript seems to be in need of substantial revisions to meet publication standards.</p> <ol style="list-style-type: none"> 1. Ethical and Competing Interests Considerations: The manuscript lacks explicit sections on ethical considerations and declarations of competing interests, which are critical for research integrity and transparency. <p>Overall Assessment: Given the strengths in topic relevance and the foundational approach to a</p>	

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	<p>significant issue, coupled with the gaps in methodology detail, ethical considerations, and competing interests declaration, the manuscript seems to be in need of substantial revisions to meet publication standards.</p> <ul style="list-style-type: none"> • Data Presentation: Enhance the clarity and presentation of tables and figures. Ensure that all visual aids are directly referenced in the text and that their relevance to the discussion is clear. • Methodological Details: Provide more detailed explanations of the methodologies used, including any assumptions made in the models. This would strengthen the reliability of the study. • Discussion of Limitations: More explicitly discuss the limitations of the study, such as data availability and the generalizability of the findings. • Implications for Policy and Practice: Expand on how the findings can be practically applied in the context of Tanzanian policy or similar environments. 	
Minor REVISION comments		
1. Is language/English quality of the article suitable for scholarly communications?	Yes	
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?	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	

Reviewer Details:

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