

Review Form 3

Journal Name:	Archives of Current Research International
Manuscript Number:	Ms_ACRI_127787
Title of the Manuscript:	An Empirical Study on the Progression of Self Help Groups in India
Type of the Article	

General guidelines for the 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 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.	I think that theme of the write up holds high importance from the perspective of strengthening the government policy formulation for poverty alleviation through SHG. It gives a clear picture how the saving and loan disbursement for SHG are performing in term of growth of SHG and loan repayment.	
Is the title of the article suitable? (If not please suggest an alternative title)	It can be slightly revised such as An Empirical Study on the Growth of Self-Help Groups in six regions of India	
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.	It needs a bit editing and add place values along with citation of reference and spelling out a few acronyms. There is lack of coherence in the last paragraph. Add "Cuddy Delle Valle Instability index in the Keyword".	
Is the manuscript scientifically, correct? Please write here.	I am not sure on the choice of formulae and computation. It needs seeking technical inputs from a statistician and verification on the calculation process. I think that the regional characteristic features can play around the performance of SHG. Types and nature of SHG can also influence the performance and it is silent in the article. Better to discuss Government current policies issues and gap.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	There is no citation of the given reference. It might need a bit more reference in the Introduction about the performance of SHG and utilisation of micro-credits. Better to map out similar study and identify gaps. Reference to similar study in South Asia like Nepal and Pakistan and Bangladesh will be helpful. There are plethora of such study in Bangladesh.	
Is the language/English quality of the article suitable for scholarly communications?	I think that English language should be improved and properly edited in some sections. At times, there is lack of flow and linkages.	
Optional/General comments	Overall, the article looks very interesting and holds a significant value to the policy-makers on poverty reduction through credit and empowerment of rural communities. Since there is lack of citation, I suggest Authr to confirm proper credit to literature reviewed for this article	

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:

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