



SDI Review Form 1.6

Journal Name:	Journal of Economics, Management and Trade
Manuscript Number:	Ms_JEMT_81853
Title of the Manuscript:	A STUDY ON FINANCIAL INCLUSION IN INDIA AND ITS RELATION WITH FINANCIAL LITERACY
Type of the 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:

(<http://www.sciencedomain.org/journal/10/editorial-policy>)



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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)
Compulsory REVISION comments	<ul style="list-style-type: none"> • Attainment of financial inclusion lies in completion of three steps: <ol style="list-style-type: none"> 1. One bank account to every household; 2. Routine deposit and withdrawals under that bank account and 3. The Bank Account for payment of transactions. <p>The third statement is not clear. What does the author want to convey?</p> • The introduction needs a serious edit and rewrite. It interchanges different terms like financial literacy, monetary education. • The four lenses of financial inclusion mentioned by the author are not uniform. Check it in the content and figure 3. • This article is more about financial inclusion, barriers, measurement than the relationships between financial inclusion and literacy. • Poor discussion and Conclusion. • The authors have reviewed very few articles on the relationships between financial inclusion and financial literacy. • Describe the objectives and methodology used in this study. • Specify with reference how did you arrive at this conclusion <p>“Rural households have a very low level of financial literacy and inclusion, indicating a lack of access to financial services and financial awareness”.</p>	
Minor REVISION comments	<ul style="list-style-type: none"> • Check grammar and spelling errors. • Check references style. The references mentioned are not in a uniform manner. 	
Optional/General comments		



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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>	

Reviewer Details:

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