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REVIEWER'S REPORT

Manuscript No.: IJAR-58121

Title: Empowering Tribal Women Through Upskilling and Financial Inclusion: A Multi-Dimensional Framework for Sustainable Development in India.

Recommendation:

Accept as it is

Accept after minor revision Yes

Accept after major revision

Do not accept (*Reasons below*).....

Rating	Excel.	Good	Fair	Poor
Originality		yes		
Techn. Quality		yes		
Clarity		yes		
Significance		yes		

Reviewer'sID: JPR- Dr. Himanshu Gaur

Detailed Reviewer's Report

The abstract addresses a highly relevant and socially significant topic by examining the role of upskilling and financial inclusion in empowering tribal women in India. The study demonstrates strong conceptual grounding through the integration of Sen's Capability Approach and Intersectionality Theory, while the proposed Integrated Empowerment Ecosystem Model adds theoretical value. The inclusion of recent policy initiatives such as NAVYA (2025) and Skill Impact Bonds enhances the contemporary relevance of the paper. However, several concerns require attention. The abstract presents highly specific figures, including a review of 127 studies, field research across Odisha and Jharkhand, analysis of over 50,000 beneficiaries, and quantified outcomes such as 45–67% income increases and 73% digital payment adoption, without indicating the methodological procedures used to derive these results. The scope appears excessively broad for a single study and raises questions regarding data collection, sampling strategy, statistical techniques, and validation procedures. The claim of conducting primary field research alongside a large-scale dataset analysis and systematic review requires clearer methodological justification. Additionally, terms such as "statistically significant outcomes" should be supported by information regarding the analytical methods employed. The abstract would benefit from greater clarity regarding the research design, sample characteristics, limitations, and practical implications. Overall, the topic is important and promising, but the manuscript requires substantial methodological elaboration, stronger evidence for the reported findings, and improved transparency regarding data sources and analytical procedures before it can be considered for publication.