



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 after minor revision.

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

Reviewer Name: Dr. Bishwajit Rout

Reviewer's Comment for Publication.

(To be published with the manuscript in the journal)

The reviewer is requested to provide a brief comment (3-4 lines) highlighting the significance, strengths, or key insights of the manuscript. This comment will be Displayed in the journal publication alongside with the reviewers name.

- Significance:** This study contributes to empowerment and development literature by examining the interaction between skill acquisition, financial inclusion, and agency formation among tribal women. The proposed integrated framework offers practical value for designing inclusive interventions and highlights the importance of combining institutional, technological, and socio-cultural dimensions within sustainable development strategies.
- Strength:** The manuscript's major strength lies in integrating quantitative evidence, qualitative insight, and policy orientation into a unified analytical framework. The comparative treatment of intervention modalities and emphasis on multidimensional empowerment extend existing scholarship beyond income-centered approaches and provide potentially valuable guidance for practitioners and policymakers.
- Key Insight:** The most important insight is that skill development alone produces limited transformation unless combined with financial access, digital capability, institutional support, and community-level empowerment mechanisms. Sustainable empowerment emerges through reinforcing interactions between capability expansion, structural opportunity, and agency development rather than isolated interventions.

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Reviewer's Comment / Report

The paper titled “*Empowering Tribal Women Through Upskilling and Financial Inclusion: A Multi-Dimensional Framework for Sustainable Development in India.*” examines upskilling and financial inclusion as pathways to empower India's tribal women, drawing on a systematic literature review, field research in Odisha and Jharkhand, and analysis of government data. Using Sen's capability approach and intersectionality theory, it finds integrated programs (vocational training + digital literacy + SHGs) deliver superior outcomes: 156% income growth, 82% digital payment adoption, and significant gains in decision-making autonomy. The proposed Integrated Empowerment Ecosystem Model emphasizes capability, structure, and agency synergies. Robust yet context-specific; valuable for SDG-aligned policies in marginalized communities.

Suggestions for Improvement:

1. Explain why existing empowerment frameworks inadequately capture tribal women's multidimensional realities and intervention complexity.
2. Establish stronger alignment between objectives, research questions, and expected theoretical advancement outcomes.
3. Develop critical synthesis connecting empowerment theories with observed intervention outcomes and contextual barriers.
4. Include recent contradictory evidence to improve interpretive balance and theoretical robustness.
5. Explain reconciliation between stated beneficiary datasets and final analytical sample construction procedures.
6. Provide stronger justification for causal inference methods and assumptions underlying estimation approaches.
7. Provide stronger interpretation of heterogeneity effects across tribal communities and demographic categories.
8. Clarify mechanisms generating observed income improvements and long-term behavioral sustainability outcomes.
9. Strengthen theoretical boundary definitions clearly.
10. Prioritize recommendations by feasibility level.
11. Include implementation cost estimates.

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The manuscript addresses a highly relevant development challenge and demonstrates conceptual ambition through integrating upskilling, financial inclusion, and empowerment dimensions. The mixed-method orientation and policy relevance strengthen the contribution. However, minor revisions are required to improve methodological consistency, strengthen causal claims, clarify theoretical positioning, and ensure alignment across datasets, findings, and conclusions. Recommendation: Minor Revision before consideration for publication. Addressing the identified weaknesses will make it suitable for publication in IJAR.

I recommend this paper for publication after minor revision.