

REVIEWER'S REPORT

Manuscript No.: IJAR-58863

Title: The Impact of Education, Income, and Gender on Financial Awareness and Investment Behaviour: Evidence from a Primary Survey in Pune.

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 relevant and contemporary topic by examining the influence of education, income, and gender on financial awareness and investment behaviour in Pune, Maharashtra. The objectives and methodological approach are generally clear, and the study's focus on demographic factors provides useful insights into financial literacy and behavioural finance. However, the abstract requires revision to improve clarity, academic precision, and language quality. The statement that relationships are "moderate positive" but "not particularly significant" is conceptually unclear and should distinguish clearly between correlation strength and statistical significance. The sample size, sampling technique, and study period should also be mentioned to strengthen the methodological transparency of the research. Minor grammatical and typographical errors, including "male respondents," should be corrected. Additionally, the use of descriptive statistics, correlation analysis, and graphical representations may be insufficient to establish the influence of education, income, and gender; more appropriate inferential techniques could strengthen the findings. The conclusion should more explicitly connect the empirical results with the stated contribution and practical implications. Overall, the abstract presents a relevant study with potential, but it would benefit from methodological clarification, stronger analytical rigor, and careful language editing.