

REVIEWER'S REPORT

Manuscript No.: IJAR-59592

Title: Financial Inclusion and Household Savings Behaviour in Semi-Urban India

Recommendation:

Accept as it is

Accept after minor revision.....

Accept after major revision

Do not accept (*Reasons below*)

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

Reviewer's ID: JPR-130

Detailed Reviewer's Report

1. Overall Evaluation

The manuscript discusses an important topic related to financial inclusion and household savings behaviour in semi-urban India. The study uses secondary data from RBI, NABARD, the World Bank, and other sources. It explains how banking services, financial literacy, and government schemes influence household savings. The paper is well organized and provides useful information. However, the research methodology, data analysis, literature review, and interpretation of results need further improvement. The study has good potential for publication after necessary revisions.

2. Strengths

1. The research topic is relevant and important to the Indian economy.
2. The study focuses on financial inclusion and savings behaviour in semi-urban areas.
3. Recent data from RBI, NABARD, and the World Bank are included.
4. The research questions are clearly explained.
5. The paper discusses important challenges such as financial literacy, inactive bank accounts, and household debt.
6. The policy suggestions are useful for banks, government authorities, and policymakers.
7. The manuscript is well structured and easy to understand.

3. Areas for Improvement

Research Gap - The authors should clearly explain the research gap and how the present study differs from previous studies.

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Research Methodology - The methodology needs more explanation. The authors should clearly describe the data sources, data collection period, and methods used for analysis.

Data Analysis - The study mainly uses descriptive statistics. Additional statistical analysis may help strengthen the findings.

Hypothesis Testing - The hypothesis is presented but not statistically tested. The authors should provide suitable evidence or revise the hypothesis according to the research method.

Literature Review - The literature review should include more recent studies related to financial inclusion, digital banking, and household savings.

Data Interpretation - The authors should explain the results more clearly and distinguish between rural and semi-urban household data.

Tables and Figures - Tables should have proper titles, numbering, and sources. Additional charts may improve the presentation of findings.

References - The authors should use more original reports and peer-reviewed research articles. All references should follow a consistent format.

Conclusion - The conclusion should clearly highlight the major findings, research contribution, limitations, and suggestions for future research.