

Review Form 3

Journal Name:	Asian Journal of Agricultural Extension, Economics & Sociology
Manuscript Number:	Ms_AJAEES_130556
Title of the Manuscript:	Financial Literacy in Kerala: An Analysis Using the OECD Framework
Type of the Article	Original Research Article

PART 1: Comments

	Reviewer's comment	Author's Feedback (Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
Please write a few sentences regarding the importance of this manuscript for the scientific community. A minimum of 3-4 sentences may be required for this part.	This research contributes valuable insights into the financial literacy levels of the population in Kerala, India. By identifying specific gaps and providing evidence-based recommendations, this study can inform the development and implementation of effective financial literacy programs that empower individuals to make informed financial decisions and improve their overall financial well-being.	Yes
Is the title of the article suitable? (If not please suggest an alternative title)	I feel the title can be more specific and yet informative, it could be made more impactful and engaging. Such as “Financial Literacy in Kerala: An Assessment and Analysis”	We have updated the title to “Financial Literacy in Kerala: An Assessment and Analysis” to better reflect the content and engage readers as suggested
Is the abstract of the article comprehensive? Do you suggest the addition (or deletion) of some points in this section? Please write your suggestions here.	<p>The abstract currently lacks a broader context for the study. Why is financial literacy important in Kerala specifically? Are there any unique socio-economic or cultural factors in Kerala that might influence financial literacy levels? Briefly mentioning these factors would enhance the relevance and significance of the research.</p> <p>Solution: Mention statements such as Kerala currently is at 39% as per NCFE data of 2019. So how can that be used for encouraging policymakers to introduce financial literacy planning. That could become relevant in the implications for the study.</p>	The abstract has been revised to include Kerala's financial literacy rate (39% as per NCFE 2019) and its implications for policymakers. It now emphasizes the need for targeted financial education programs.
Is the manuscript scientifically, correct? Please write here.	The manuscript is scientifically relevant. Given the sample size of 125.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	The references are sufficient. But the researcher could visit Shodhganga inflibnet for thesis on Financial Literacy in various states and Kerala to find something more relevant in context for future of the research.	We explored additional resources, including Shodhganga inflibnet, and added references to relevant studies on financial literacy in India and Kerala. These are cited in the Results, Discussion, and Policy Implications sections
Is the language/English quality of the article suitable for scholarly communications?	Yes. The language is suitable.	
Optional/General comments	The research provides opportunities for further research in the future sections.	Future research could adopt a mixed-method approach, combining qualitative and quantitative methods, to gain deeper insights into behavioral and attitudinal aspects of financial literacy. Future studies could also investigate the role of digital financial tools and behavioral nudges in enhancing financial literacy among various demographic groups

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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>	