

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 <i>(Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)</i>
<b>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.</b>	Financial literacy is very important for everyone to have even from an early age because good financial management is very helpful for one's survival. Everyone's problem today is finance and the cost of living is very high, so managing finances well is a must. People must learn to live within their means, because the development of information and changes in lifestyle make people want to look rich even though they are not actually rich, namely by getting into debt and committing extravagance. Financial literacy is not only about financial management, but also about being within one's means, modest and future-orientated.	Financial literacy is critical for empowering individuals to manage their finances effectively, avoid debt traps, and secure long-term financial stability. This study aims to bridge the knowledge gap in Kerala by providing actionable insights for policymakers, educational institutions, and community programs.
<b>Is the title of the article suitable? (If not please suggest an alternative title)</b>	very appropriate, short, concise and clear	We have updated the title to “Financial Literacy in Kerala: An Assessment and Analysis” to better reflect the content and engage readers as suggested by the reviewer
<b>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.</b>	The abstract can add recommended solutions from the research findings so that the research results on the importance of financial literacy can be implemented and promoted by the government, schools, and other communities and even applied to families as the smallest community organisation.	As suggested, the recommendations are incorporated to the abstract
<b>Is the manuscript scientifically, correct? Please write here.</b>	This manuscript is scientifically correct. It can only be more interesting if it does not only use a quantitative approach, but a mix method with a qualitative approach.	This point has been included in the future research session.
<b>Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.</b>	References should be taken at least at least 10 years ago in order	We have incorporated some additional recent and relevant references, including works by Lusardi & Mitchell (2014), Atkinson & Messy (2012), and Sharma & Krishnan (2019), to strengthen the discussion and align with the latest research.
<b>Is the language/English quality of the article suitable for scholarly communications?</b>	The English language used is sufficiently understandable to the reader even though there are still some sentences that are not appropriate.	Reviewed the manuscript and made necessary correction
<b>Optional/General</b> comments	It is hoped that the author can convey simple things on how to apply the way of thinking and doing daily life activities to improve financial literacy. For example, planning a budget, setting aside money, prioritising primary needs and then secondary and tertiary needs, avoiding debt, preparing money just in case, and doing opportunity costs (costs that are sacrificed for the cost of other more important needs).	Practical examples of financial literacy have been incorporated to the manuscript

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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>	