

Review Form 3

Journal Name:	Asian Journal of Advanced Research and Reports
Manuscript Number:	Ms_AJARR_130847
Title of the Manuscript:	Assessing the Level of Financial Literacy, Financial Behavior and Teaching Performance of Elementary Teachers in Flora District
Type of the 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>
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.	Across literature, the levels of financial literacy and its impact on financial behaviour has received considerable attention given their strong relationship with financial behaviour. The attempt to link the teaching performance of elementary teachers raises a lot of questions on how financial literacy, behaviour and teaching performance of elementary school teachers in the Flora district but considered a novel research concern given the gap in literature.	Thank you Maam.
Is the title of the article suitable? (If not please suggest an alternative title)	Yes, the title is suitable and befits the content of the article.	Thank you Maam.
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.	Per the content, the abstract is comprehensive and includes all critical points.	Thank you Maam.
Is the manuscript scientifically, correct? Please write here.	Scientifically, the content of the article follows holistically all requirements for such a study and hence qualifies ti be graded as a scientifically correct. Technically, the manuscript is adopted the standard methods of measuring the variables under study.	Thank you Maam.
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	For a 2025 article, I strongly think that the references are old and not recent. Even though the study uses standard to measure the variables, several new studies with new knowledge on the subject matter.	Yes Maam,

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Is the language/English quality of the article suitable for scholarly communications?	The author uses standard English used for scholarly communication for the write up. The language used is clear, simple and unambiguous making it easy to understand.	Thank you Maam
Optional/General comments	<div>1. The literature review could be improved to include more current references and establish more the relationship between the variables of study as outlined in the objectives. O the best of my knowledge, the literature review presented in the manuscript does not cover extensively the research concern especially on the relationship between financial literacy and the teaching performance of the teachers.</div> <div>2. To be able to address the effect of the financial literacy and financial behaviour and financial literacy and teaching performance, statistical analysis like chi square analysis or some regression analysis could have been used other than the weighted averages given that the author sought to find the effect of financial literacy on financial behaviour and teaching performance.</div> <div>3. It is thus recommended that the author improves the literature review to include more current references and perspectives on the subject matter and explore the effect of financial literacy on the intended dependent variables while considering adopting other data analysis approaches.</div>	Yes po maam, Thank you so much po.

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?	(If yes, Kindly please write down the ethical issues here in details)	