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| Journal Name: | [**Archives of Current Research International**](https://journalacri.com/index.php/ACRI) |
| Manuscript Number: | **Ms\_ACRI\_132512** |
| Title of the Manuscript: | **THE ROLE OF VILLAGE BANKING ON MEMBER’S LIVELIHOOD A CASE OF SERENJE CENTRAL** |
| Type of the Article | **Empirical research article** |

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| **PART 1: Comments** | | |
|  | **Reviewer’s comme nt**  **Artificial Intelligence (AI) generated or assisted review comments are strictly prohibited during peer review.** | **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.** | It provides empirical insights into the impact of village banking on the livelihoods of its  members  It offers a comprehensive understanding of how financial inclusion through village banking contributes to livelihoods of the members by productive utilisation of the funds.  It also shed light on the challenges associated with village banking  The research discussion made in the manuscript is very well-structured, insightful, and effectively interprets the findings. |  |
| **Is the title of the article suitable?**  **(If not please suggest an alternative title)** | **Yes**  Impact of Village Banking on Members' Livelihood: A Case Study of Serenje Central |  |
| **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.** | **Yes** |  |
| **Is the manuscript scientifically, correct?**  **Please write here.** | Research Methodology is missing the data analysis tools |  |
| **Are the references sufficient and recent? If**  **you have suggestions of additional references, please mention them in the review form.** | Citations are not fully provided, Please provide the full citation for the work reviewed  (specially for literature review), as it is currently not listed in the reference list. |  |
| **Is the language/English quality of the article**  **suitable for scholarly communications?** | Yes |  |
| **Optional/General comments** | 1. Objectives are not clearly mentioned in the manuscript. 2. Introduction must clearly set out the research argument related to research questions and also summarize recent literature related to the topic. 3. The research discussion made in the manuscript is very well-structured, insightful, and effectively interprets the findings. |  |

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

**Reviewer Details:**

**Vijay Kumar, Government College Chamba, India**