

## REVIEWER'S REPORT

Manuscript No.: IJAR-52940

Date: 24/07/2025

**Title: Impact of Education on Women Empowerment and Their Financial awareness- A Brief Case Study in Telangana.**

### Recommendation:

**Accept after minor revision.**

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

Reviewer Name: Dr. Bishwajit Rout

Date: 24/07/2025

### Reviewer's Comment for Publication.

*(To be published with the manuscript in the journal)*

*The reviewer is requested to provide a brief comment (3-4 lines) highlighting the significance, strengths, or key insights of the manuscript. This comment will be Displayed in the journal publication alongside with the reviewers name.*

- Significance:** This study is significant as it examines how women's education in urban Telangana enhances empowerment and financial literacy. It addresses a regional research gap by linking educational attainment to employment, financial skills, and household agency. The findings contribute to gender equity discourse and support policy interventions promoting education as a tool for sustainable socio-economic development and inclusion.
- Strength:** The study's strength lies in its use of primary data from urban Hyderabad, offering a localized, empirical analysis. Through a structured questionnaire and correlation analysis, it explores the real-life impact of education on employment and financial practices. It combines demographic, economic, and social dimensions to provide a comprehensive understanding of how education influences women's financial autonomy and empowerment.
- Key Insight:** The key insight is that while education positively influences women's financial awareness and income potential, its impact on employment is limited by social and structural barriers. The strong link between employment and income shows that education must be complemented by enabling policies and societal change. True empowerment emerges when education leads to financial independence and decision-making power.

## REVIEWER'S REPORT

### *Reviewer's Comment / Report*

The paper titled "*Impact of Education on Women Empowerment and Their Financial awareness- A Brief Case Study in Telangana.*" examines the impact of education on women's empowerment and financial literacy in Telangana, using primary survey data from Hyderabad (May–June 2025). Findings show higher education enhances employment opportunities (correlation: 0.16) and income (correlation: 0.26), with a strong link between employment and income (correlation: 0.94). Most respondents have bank accounts and use digital banking, but awareness of financial schemes is low. The study emphasizes education's role in economic empowerment and urges policy collaboration to remove educational barriers.

#### **Suggestions for Improvement:**

1. The introduction is lengthy and somewhat repetitive. It would benefit from condensing overlapping ideas.
2. In introduction, a clearer research problem statement or hypothesis could enhance clarity.
3. The literature review is presented as a series of study summaries. It should synthesize insights to identify gaps and contextual relevance.
4. In Literature Review, more critical evaluation (e.g., limitations or contradictions among previous studies) would improve depth.
5. The justification for selecting Telangana should be more data-driven (e.g., recent statistics on education or empowerment indicators).
6. Consider rephrasing for clarity and consistency (e.g., Objective 3: "To examine the impact of education and socio-cultural factors on financial awareness").
7. The methodology lacks detail on sample size, demographic breakdown, and justification for using random sampling.
8. Include limitations of the method (e.g., urban bias due to online survey).
9. Some figures are not clearly explained in the text (e.g., discussion of caste, housing).
10. Greater discussion of the implications of findings is needed for each objective.
11. Clarify the statistical tools used (e.g., correlation coefficient values and assumptions).

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## **REVIEWER'S REPORT**

This paper presents a relevant and region-specific exploration of how education impacts women's empowerment and financial awareness in Telangana. It is well-structured and supported by primary data, but it requires refinement in methodology, statistical analysis, and citation formatting. With revisions to improve clarity, depth, and academic rigor, the study holds strong potential for publication and policy relevance. Addressing the identified weaknesses will make it suitable for publication in IJAR.

I recommend this paper for publication after minor revision.