

REVIEWER'S REPORT

Manuscript No. IJAR-53332

Date: 14/08/2025

Title: FemTech as Financial Power: How South Asian Women Are Transforming Reproductive Health into Economic Independence

Recommendation:

Accept as it is
√Accept after minor revision.....
 Accept after major revision
 Do not accept (*Reasons below*)

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

Reviewer Name: Dr Anam Zehra

Date: 14/08/2025

Reviewer's Comment for Publication.

This manuscript presents a compelling and timely qualitative study on the intersection of FemTech and women's economic empowerment in South Asia. By examining three case studies from India, Bangladesh, and Pakistan, the paper successfully demonstrates how technology is being leveraged to challenge cultural barriers, create entrepreneurial opportunities, and foster social mobility. The research effectively highlights the dual impact of FemTech on both reproductive health and financial independence. The study is well-grounded in existing literature and effectively identifies key areas for policy intervention and future research, making a significant contribution to the fields of gender, technology, and development studies.

Recommendation: Accept after minor revision

Detailed Reviewer's Report

Strengths:

- **Novelty and Relevance:** The article addresses an under-researched but highly relevant topic by focusing on the unique socio-cultural context of South Asia. The link between FemTech and financial empowerment is a novel contribution to the existing literature.
- **Strong Analytical Framework:** The paper's use of qualitative thematic analysis across three distinct case studies provides a robust and nuanced examination of the topic, allowing for a deeper understanding of the complexities involved.
- **Policy-Oriented Conclusions:** The study goes beyond mere description by providing clear, actionable policy suggestions, which increase its practical significance for policymakers and development organizations.
- **Comprehensive Literature Review:** The literature review is thorough, effectively situating the study within the global FemTech landscape while also highlighting the specific research gap concerning the South Asian context.

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- **Empirical Evidence:** The paper provides empirical support for its arguments through the use of case studies, showcasing real-world examples of how grassroots innovations are empowering women.

Weaknesses:

- **Methodological Details:** While the use of case studies is a strength, the paper could provide more specific details on the methodology, such as the criteria for selecting the cases and the process of data collection and analysis, to enhance transparency and replicability.
- **Limited Primary Data:** The abstract mentions "three case studies," but the paper seems to rely heavily on a synthesis of existing literature and industry reports rather than original, in-depth interviews or primary data from the field. This could be clarified.
- **Definition of "Financial Power":** The concept of "financial power" or "economic independence" could be more explicitly defined and operationalized within the South Asian context to provide a clearer framework for analysis.
- **Lack of Comparative Analysis:** A more direct comparative analysis between the case studies from India, Bangladesh, and Pakistan could reveal more nuanced insights into how different regulatory and cultural environments impact the growth of FemTech.
- **Generalizability:** As a qualitative study with a limited number of cases, the paper could more explicitly address the limitations regarding the generalizability of its findings to the wider South Asian region or other developing nations.