

**REVIEWER'S REPORT**

Manuscript No.: IJAR-55457

**Title:** FINANCIAL INCLUSION IN KARNATAKA**Recommendation:**

Accept as it is Yes

Accept after minor revision.....

Accept after major revision .....

Do not accept (*Reasons below*).....

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

Reviewer Name: Dr. Himanshu Gaur

***Detailed Reviewer's Report***

The manuscript presents a clear, relevant, and well-articulated examination of financial inclusion and its role in promoting inclusive growth and poverty reduction, with specific reference to initiatives undertaken by the Government of India. The study addresses a significant and timely research area, supported by an appropriate theoretical foundation and a well-defined focus on vulnerable households. The objectives are clearly stated, the narrative is coherent, and the linkage between financial inclusion, socioeconomic empowerment, and inclusive growth is convincingly established. The topic holds strong policy relevance and contributes meaningfully to existing literature on development economics and public policy. The manuscript meets the academic standards of clarity, relevance, and originality required by the journal and is therefore **accepted for publication without revision**.