



SDI Review Form 1.6

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_44990
Title of the Manuscript:	Remittances and Financial Inclusion: Micro econometric Evidences from Pakistan
Type of the Article	Original Research Article

General guideline for Peer Review process:

This journal's peer review policy states that **NO** manuscript should be rejected only on the basis of '**lack of Novelty**', provided the manuscript is scientifically robust and technically sound. To know the complete guideline for Peer Review process, reviewers are requested to visit this link:

(<http://www.sciencedomain.org/page.php?id=sdi-general-editorial-policy#Peer-Review-Guideline>)



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PART 1: Review Comments

	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)
Compulsory REVISION comments	<p>[1] Add Keywords: Remittances, financial inclusion, financial services</p> <p>[2] Page is full with citations which are not reported in your list of references which constitute an ethical problem of inflation of references... Example:</p> <p>(Gabriela, 2009).</p> <p>(Sami et al. 2016, Imtiaz et al. 2018)</p> <p>Olmedo et al. 2006, Catherine et al, 2009 & World Bank 2017</p> <p>(Ureta et al, 2003),</p> <p>(Kuwonu F. 2017 & Catherine et al, 2009),</p> <p>(Javed et al. 2017)</p> <p>Oke et al. (2001)</p> <p>Lensink et al. (2007)</p> <p>[3] Need to correct the following citations to match what you have reported in your ref list:</p> <p>Page 2:</p> <p>Meyer and Shera, 2017 not Meyer et al., 2017</p> <p>Cordova and Olmedo, 2006 not Cordova, 2006</p> <p>Aggarwal et al. (2011) not (2010)</p> <p>[4] Line 31, Add reference for your note 1.</p> <p>[5] Line35, add reference for Dawn Newspaper 2017 in your list</p> <p>[6] Page 3, same problem as above: Citations not found reported in your list of references...</p> <p>World Bank, 2017</p> <p>WB, 2017</p> <p>Alexandra et al., 2016</p> <p>Zuzana et al., 2015</p> <p>Gautier et al., 2013</p>	<p>All the comments were very helpful. Thank you to the Reviewer for such a wonderful review. All comments from point 1-76 have been incorporated. Everything is carefully taken care of.</p>



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	<p>[7] Line 62, write... world who do not have....</p> <p>[8] Line 72, write... According to Allen et al. (2016)</p> <p>[9] Line 78, write... (Kumar, 2011)</p> <p>[10] Line 80, 81, write... (Gautier et al., 2013) (Anzoategui et al., 2014) [Add comma]</p> <p>[11] Line 82, write ... (Kronberger et al., 2007 & Kasim et al., 2015)</p> <p>[12] Line 84, write... household level. Also this study provides....</p> <p>[13] Line 85, write... financial inclusion. Further, this study finds...</p> <p>[14] Line 87, write... inclusion. Moreover, other explanatory variables including education, age...</p> <p>[15] Line 88, write... all have positive...</p> <p>[16] Need to write titles consistently... Line 92, write... Data and Methodology</p> <p>[17] Line 99, write... received remittances (see Appendix).</p> <p>[18] Line 107, write... rise in households' earnings with the...</p> <p>[19] Lines 190 and 110, references not mentioned in your list: Pederson & Kiiza (2002) Diego et al. (2014)</p> <p>[20] Line 110, write reference correctly... Fungacova and Weill (2015)</p> <p>[21] Line 118, write... Overall, the aforementioned studies highlight the role...</p> <p>[22] Line 122, write... specify the following general equation.</p> <p>[23] Line 136, write... In our second equation...</p> <p>[24] Line 137, write... while in our third equation...</p> <p>[25] Line 147, Reference not found in your list... Zuzana et al. (2015)</p> <p>[26] Line 154, write... femder, Share of female adults refers....</p> <p>[27] Line 158 write... Table 1 depicts the definitions of the variables selected for the formulation of equation 1 to 3.</p> <p>Then write above the Table its title as follows: Table 1: Variables definitions</p> <p>[28] Your page numbering is changing from 6 back to 1 and 2, then back to 1.... Make sure to correct that....</p> <p>[29] Remove the : from main titles Line 162 Econometric Methodology</p>	
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	<p>[30] Line 167, write... to shift to Logit Model...</p> <p>[31] Line 171, write.. On the dependent variable side of the model, we have a dummy variable to represent financial inclusion.</p> <p>[32] Line 174, write... The logisitic form and this odd ratio...</p> <p>[33] Line 180, write... financial inclusion in the logit model.</p> <p>[34] Line 187, write... As logit solves the problem, se we...</p> <p>[35] Line 189, write... but marginal effect is best to explain...</p> <p>[36] Line 190, write... The logit model is a non;linear...</p> <p>[37] Number your Table..... Example:</p> <p>Above the Table write.... Table 2: Probability distribution table for Province data</p> <p>[38] Line 201, write... Table 2 shows that 78,635 households...</p> <p>[39] Line 203, write... are 1, 2, 3, and 4, respectively.</p> <p>[40] Number your Table ... Example</p> <p>Above the Table under education.... Table 3: Frequency distribution table for education</p> <p>Within the Table use the appropriate signs... instead of \geq use \geq and instead of \leq use \leq</p> <p>[41] Line 205, write... Table 3 shows the 78,635 households which are receiving remittances versus the education...</p> <p>[42] Number your Table... Example...</p> <p>Above the Table under the Region.... Table 4: Probability distribution table for Region</p> <p>[43] Line 208, write... Table 4 shows that 78,635 are living in the....</p> <p>[44] Line 211... Empirical Results Line 212... Foreign Remittances</p> <p>[45] Line 214, write... Table 5 shows the estimation...</p> <p>[46] Line 218, write... see from Table 5 there is a positive...</p> <p>[47] Line 219, write... financial inclusion. Results show that as foreign remittances increase...</p> <p>[48] Line 220, write... inclusion also increases. Model 1 R-square explains 74 percent of the variability...</p> <p>[49] Line 221, write... data around its mean, and shows that this model offers good fit of the data.</p>	
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	<p>[50] Line 222, write... The second model includes ...</p> <p>[51] Line 223, write... and education. Education was added to model 2 because we wanted...</p> <p>[52] Line 224, write... education has any impact on financial inclusion. Results show that foreign...</p> <p>[53] Line 226, write... inclusion. As education increases, so does financial inclusion. This means if...</p> <p>[54] Line 228, write... financial institutions. Model 2 R-square explains 76 percent of the variability...</p> <p>[55] Line 230, write... Column 3 shows model 3 which includes 3 independent variables, age, education and foreign remittances.</p> <p>[56] Line 236, write... he/she is more likely to use...</p> <p>[57] Line 237, write... Model 3 R-square explains 79 percent...</p> <p>[58] Line 239-240, write... Model 4 depicted in column 4 includes five explanatory variables namely, the square of age, and the variables of model 3.</p> <p>[59] Line 241, write... Results show that square of age has a strong...</p> <p>[60] Line 242, write... as he/she is going to retire, it is less likely...</p> <p>[61] Line 243, write... that he/she owns...</p> <p>[62] Line 246, write... inclusion. All other variables are positive and significant. Model 4 R-square explains 80 percent of the variability in...</p> <p>[63] Line 248, write... Model 5 includes five explanatory of the variables including the square of education.</p> <p>[64] Change the number of Table 5.1 to just 5: Impact of...</p> <p>[65] Line 253, write... Results show that if...</p> <p>[66] Line 255, write... significant. All other variables are positive and significant except for the square of age. Model 5 R-square explains 82 percent of the</p> <p>[67] Line 258-259, write... Model six includes seven explanatory variables whereby two more independent variables are added, education*remittances and age*remittances. These variables and all others are also...</p> <p>[68] Line 261, write... square of age. Model 6 R-square explains 82 percent of the variability...</p> <p>[69] Line 263, write... Finally, the seventh column shows the estimates of the seventh model. Nine explanatory variables including the number of adults ...</p> <p>[70] Line 266-267, write... a household. Results show that both of these independent...</p>	
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	<p>[71] Line 271, write... deposit account. All other variables are...</p> <p>[72] Line 272, write... square of age. Model 7 R-square explains 82 percent of the ...</p> <p>[73] Line 276... Renumber the Table to: Table 6: Impact....</p> <p>[74] Line 277, write... Table 6 shows the estimation....</p> <p>[75] Line 301, write... perfect measure of any variable...</p> <p>[76] References</p> <p>Your list suffers from another ethical issue ... Inflation of references which are not used in your text.... Must be either removed or state inside the text...</p> <p>Line 314</p> <p>Line319</p> <p>Line 321</p> <p>Line 323</p> <p>Line 327</p> <p>Line 329</p> <p>Line 331</p> <p>Line 337</p> <p>Line 340</p> <p>Line 342</p> <p>Line 348</p> <p>Line 353</p>	
Minor REVISION comments		
Optional/General comments	<p>In general, good and attractive subject.</p> <p>The author(s) were very clear in their research plan.</p> <p>The abstract is adequate but no Keywords are mentioned.... These were suggested above.</p> <p>The introduction is good, streamlined and clear but suffers from the ethical problem of Inflation of Citations which are not included in the List of References, a fact that jeopardizes the write up to reach plagiarism....</p> <p>If the above problem is resolved, then the introduction is satisfactory to tie the title, the abstract and the literature itself to the methodology and later on to the discussions.</p> <p>The methodology suffers from the same problem above, though technically is acceptable</p> <p>The results need major proofreading which are suggested to be corrected and shown in the above section.. discussion is satisfactory when corrected.</p> <p>Serious Proofreading is needed</p> <p>References need review after adding more references and removing extra ones not used in the text which constitute an ethical issue [Inflation of referencing]... Need to take care of this</p>	<p>All comments mentioned by the reviewer were carefully incorporated in the paper. There is no ethical issue now.</p>

PART 2:



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	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?	<p><u>(If yes, Kindly please write down the ethical issues here in details)</u></p> <p>Yes, The introduction is good, streamlined and clear but suffers from the ethical problem of Inflation of Citations which are not included in the List of References, a fact that jeopardizes the write up to reach plagiarism.... The methodology suffers from the same problem above, though technically is acceptable References need review after adding more references and removing extra ones not used in the text which constitute an ethical issue [Inflation of referencing]... Need to take care of this</p>	<p>Yes, there were a few mistakes in the paper which would have led to an ethical issue. But now, everything mentioned in the paper and references are same and there is no ethical issue in this research paper.</p>