



REVIEWER'S REPORT

Manuscript No.: IJAR-50397

Date: 24/02/2025

Title: FINANCIAL STATUS OF THE RURAL ELDERLY WOMEN IN MAHARASHTRA DURING POST-COVID-19.

Recommendation:

Accept after minor revision.

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

Reviewer Name: Dr. Bishwajit Rout

Date: 24/02/2025

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 explores the financial status of rural elderly women in Maharashtra post-COVID-19, highlighting how socio-demographic factors (age, caste, education) influence financial stability. It underscores the vulnerabilities of elderly women in terms of income sources, pension coverage, and self-help group participation, offering policy recommendations for economic security and social welfare.
- Strength:** The study employs a large sample size (9,253 respondents) and robust statistical analyses, ensuring credibility. It offers policy-driven recommendations, including pension expansion and vocational training for financial independence.
- Key Insight:** Family support diminishes with age, marginalized groups face economic hardships, and education significantly improves income stability. Addressing these challenges requires targeted policy interventions.

Reviewer's Comment / Report

The paper titled “Financial Status of The Rural Elderly Women in Maharashtra During Post-Covid-19” provides a thorough and data-driven analysis of financial insecurity among rural elderly women in Maharashtra post-COVID-19. It highlights key socio-demographic challenges, including caste-based economic disparities, limited pension coverage, and declining family support with age. The methodology

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is robust, and statistical analyses add depth to the findings. However, certain areas, including comparative analysis, causation factors, and long-term policy feasibility, require further exploration.

Suggestions for Improvement:

1. Some sentences are complex and lengthy. Breaking them into shorter, clearer statements would enhance comprehension.
2. The review is highly descriptive but lacks a comparative analysis of findings from other regions or countries facing similar challenges. The connection between financial insecurity and mental health in rural elderly women needs further exploration.
3. The methodology lacks details on why certain statistical tests were chosen over others. For example, why was ANOVA used instead of regression models to examine financial trends?
4. There is no discussion on limitations of the study, such as potential response bias or data collection challenges in rural areas.
5. While pensions and self-help groups are highlighted as financial buffers, their long-term sustainability is not analyzed.
6. The paper should compare findings with other Indian states or similar economies to assess whether these trends are unique to Maharashtra.
7. The paper could propose specific policy frameworks rather than broad interventions.

This research paper is a valuable contribution to social policy discussions on elderly financial security in India. However, minor revisions in methodology clarity, comparative analysis, and policy feasibility would improve its overall impact.

I recommend this paper for publication after minor revision.