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

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

**Reviewer's Name:** Mr Bilal Mir

**Reviewer's Decision about Paper:** **Recommended for Publication.**

**Comments** (*Use additional pages, if required*)

### Reviewer's Comment / Report

The paper titled "Financial Status of The Rural Elderly Women in Maharashtra During Post-Covid-19" presents a well-researched and data-backed analysis of the financial vulnerabilities faced by elderly women in rural Maharashtra post-COVID-19. It effectively outlines key socio-economic factors, including caste-based disparities, inadequate pension provisions, and diminishing familial support with aging. The study employs a solid methodology, and the statistical analyses add significant depth to the findings. However, certain areas require additional refinement, particularly in comparative assessment, causal relationships, and long-term policy implications.

### Suggestions for Improvement:

1. Some sentences are overly complex. Simplifying and breaking them into shorter, more precise statements would improve readability.

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2. The paper is largely descriptive but would benefit from a comparative discussion involving other regions or countries facing similar financial challenges among elderly women. Additionally, the link between financial insecurity and mental health should be explored in greater depth.
3. The methodology section does not clearly justify the selection of statistical tests. For instance, explaining why ANOVA was preferred over regression models for financial trend analysis would strengthen the methodological rigor.