

Point-wise Compliance Report (Reviewer 2)

Reference No: Sustainability-973263

Title: Financial Inclusion, Socioeconomic Disasters Risks and Sustainable Mountain Development: Evidence from Karakoram Valleys of Pakistan

Sr. No/Title	Comments /Suggestions of Reviewer 2	Changes Incorporated in the Article
General	-at page 10, the title Results has no number of chapter - 3. It should be added; - at page 13 ther is a graphic entitled Figure 4. Use of Credit by Treatment Group in Karakoram Valleys of Pakistan; In our opinion, the figure (graphic) should be removed. It is clear from the text that the majority of the inclusive finance/microcredit funds were invested by treatment group on productive uses. The figure would make sense if will be changed to a comparison graphic with non-treatment group.	-Title Results has been given number 3 on page no. 12 of the revised article. -The graphic 4 titled “Use of Credit by Treatment Group in Karakoram Valleys of Pakistan” has been removed in the revised article on page no.14.
Abstract	The Abstract and Chapter 1. Introduction provide sufficient information about the scope of the paper.	Reviewer comments are satisfactory about this section
1. Introduction	The Abstract and Chapter 1. Introduction provide sufficient information about the scope of the paper	Reviewer comments are satisfactory about this section
2. Method	Second chapter 2. Materials and Methods is well documented and information regarding triple helix and sustainability is thoroughly explained.	Reviewer comments are satisfactory about this section

3. Results	Chapter 3 named Results is clearly explained.	Reviewer comments are satisfactory about this section
4. Discussion	The part 4. Discussion is clearly presented. conclusion should be reorganized for improving the readability.	Reviewer comments are satisfactory about this section
5. Conclusions & Recommendations	Part 5. Conclusions & Recommendations is expertly presented, properly explaining the conclusions and implications.	Reviewer comments are satisfactory about this section