

Review Form 1.6

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_91635
Title of the Manuscript:	DETERMINANTS OF THE PENALTY WAIVE BY THE DEFAULTERS: THE CASE OF HIGHER EDUCATION LOAN BOARD (HESLB) IN TANZANIA
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:

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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	In general, the writing is good, it just needs to be improved in terms of methodology and theory development.	
Minor REVISION comments	<ol style="list-style-type: none">1. Research Methods and Materials that need to be developed by showing the characteristics of the participants.2. The theoretical and analytical framework needs to be expanded a bit considering the study material is related to the determinants of penalty waive.3. It should be stated in this paper related to the weaknesses and limitations of this study	
Optional/General comments	-	

PART 2:

	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?	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	

Reviewer Details:

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