

## Review Form 1.6

Journal Name:	<a href="#">Asian Journal of Economics, Business and Accounting</a>
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:

(<https://www.journalajebo.com/index.php/AJEBA/editorial-policy>)

### 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)
<b>Compulsory</b> REVISION comments	It is preferable to mention the literature review in its own heading.	
<b>Minor</b> REVISION comments	The text seems to be ok, but since the author stated that the Ability to Pay Theory was the main source of inspiration for the work, it is appropriate to note in the abstract that it did.	
<b>Optional/General</b> 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:

Name:	Gyanendra Prasad Paudel
Department, University & Country	Tribhuvan University, Nepal