

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		
Minor REVISION comments	<ol style="list-style-type: none"> 1. There are some mistakes in grammar and punctuation. There is a scope for improvement in this section in doing subsequent research. 2. Different kinds of literature are included in the introduction (no separate literature review section), in this section, we expect the discussion of empirical research objectives, sample data, analysis period, empirical model, research findings, and critical comparison of the empirical findings of previous literature. Hence, there is a scope for improvement in this section. 3. Sample data (primary) and selection (respondent) techniques are suggested to present in a separate section. 4. In qualitative research, in which we have questionnaires, it is suggested to share/attach the questions and the respondent's feedback on those questions with the manuscript. 5. According to this research, any beneficiary who defaults is eligible for the penalty waiver (section 3.1, page 5), in that case, the finding of this research is very generic because the objective is to explore the determinants of the penalty waiver. And there is only one determinant which is a defaulter. So, the contribution of this research is very limited which could reduce the interest of the audience of this manuscript. Please consider this issue relevant. 6. It is also suggested to highlight whether an economy could be benefited (e.g., an increase in the education rate or contribution of education to the GDP growth, etc) from a penalty waiver. If no economic benefits are associated with the penalty waiver, then why the loan sponsors are motivated by this kind of waiver/ loan disbursement? This question could also come to the mind of the audience. So, consider this issue relevant. 	
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>	

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