

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

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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	1. Following Heading should be mentioned separately as below. <ul style="list-style-type: none">- Need for the Study- Objectives of the Study- Statement of the Study- Hypothesis of the study- Delimitation of the Study- Methodology followed in the study for revealing output and analysis of the result should be clearly mentioned.	
Minor REVISION comments	2. Below mentioned comments should be given importance. <ul style="list-style-type: none">- Instead of putting exact quotation of the referenced author, you can write their concept in your own words with giving proper credit to the concerned author to avoid the plagiarism.	
Optional/General comments	Only actual referenced citation should be mentioned in the Bibliography.	

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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