

Review Form 3

Journal Name:	Asian Journal of Advanced Research and Reports
Manuscript Number:	Ms_AJARR_126708
Title of the Manuscript:	Financial Risk Management in Small and Medium Enterprises: Techniques for Identification, Assessment and Mitigation
Type of the Article	Original Research Article

General guidelines for the 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 guidelines for the Peer Review process, reviewers are requested to visit this link:

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PART 1: Review Comments

Compulsory REVISION comments	Reviewer's comment	Author's Feedback (Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
Please write a few sentences regarding the importance of this manuscript for the scientific community. Why do you like (or dislike) this manuscript? A minimum of 3-4 sentences may be required for this part.	It is good that you have taken this area for research. However, you need to provide a situational analysis somewhere in the introduction to put emphasis on the importance of the study and the need to research it. Though you have mentioned the vulnerabilities of SMEs in the business sector, the readers need to understand what is the situation of SMEs in Nigeria in some specific region, where you have conducted your study and might as well connect this to other SMEs in other parts of the world according to the available literature.	
Is the title of the article suitable? (If not please suggest an alternative title)	The title is somehow vague. It does not really capture what the study is all about.	
Is the abstract of the article comprehensive? Do you suggest the addition (or deletion) of some points in this section? Please write your suggestions here.	The abstract only mentioned Nigeria without specifically identifying the region. Hence, it's not clear where the study was conducted.	
Are subsections and structure of the manuscript appropriate?	The parts of the manuscript are structured and appropriate.	
Please write a few sentences regarding the scientific correctness of this manuscript. Why do you think that this manuscript is scientifically robust and technically sound? A minimum of 3-4 sentences may be required for this part.	In the methodology section, discuss clearly how you have selected your participants. What are your inclusion and exclusion criteria. Also, identify which region in Nigeria where you have conducted your study. This is not clear. What are the tools you used in your study? Since you mentioned questionnaire, was this adapted/adopted? Or Was it researcher-made questionnaire. What validation did you use to validate your questionnaire? Who validated it? Also, check the tense you used in the methodology section. Have in-depth discussion of your findings	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.		
Minor REVISION comments Is the language/English quality of the article suitable for scholarly communications?	This is a completed study, however, in the methodology section, the researcher did not edit the tense to past tense. Still made use of the future tense. This is not a proposal, right?	
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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