

**Review Form 1.7**

Journal Name:	<b>Asian Journal of Economics, Business and Accounting</b>
Manuscript Number:	<b>Ms_AJEBA_113193</b>
Title of the Manuscript:	<b>Navigating the Microfinance Conundrum: Assessing the Impact of Commercialization on Financial Sustainability and Inclusion of the Poor in Developing Countries</b>
Type of the Article	<b>Review Article</b>

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**PART 1: Review Comments**

	<b>Reviewer's comment</b>	<b>Author's comment</b> (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)
<p><b>Compulsory</b> REVISION comments</p> <ol style="list-style-type: none"> <li><b>Is the manuscript important for scientific community?</b> (Please write few sentences on this manuscript)</li> <li><b>Is the title of the article suitable?</b> (If not please suggest an alternative title)</li> <li><b>Is the abstract of the article comprehensive?</b></li> <li><b>Are subsections and structure of the manuscript appropriate?</b></li> <li><b>Do you think the manuscript is scientifically correct?</b></li> <li><b>Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form.</b></li> </ol> <p><b><u>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</u></b></p>	<p>Yes, the manuscript addresses an important and ongoing debate in the microfinance literature regarding the trade-off between financial sustainability and social outreach. It provides a comprehensive review of the existing literature and offers valuable insights for policymakers, practitioners, and researchers in the field of microfinance.</p> <p>The title accurately reflects the content of the manuscript and conveys the main research objective effectively.</p> <p>The abstract provides a concise yet comprehensive summary of the study's aims, methodology, key findings, and conclusions. It highlights the main contributions of the research and is suitable for potential readers to understand the essence of the article.</p> <p>The subsections are logically organized, and the overall structure of the manuscript is appropriate. The introduction clearly establishes the context and research problem, followed by a detailed methodology section. The literature review is extensive and well-structured, categorizing the findings based on specific debates. The conclusion and implications section summarizes the key takeaways and offers practical recommendations.</p> <p>The manuscript is scientifically sound, and the authors have demonstrated a thorough understanding of the subject matter. The literature review is comprehensive, and the analysis of empirical findings is well-executed, considering various research methodologies and contextual factors.</p> <p>The references used in the manuscript are sufficient, relevant, and up-to-date</p>	
<p><b>Minor</b> REVISION comments</p> <ol style="list-style-type: none"> <li><b>Is language/English quality of the article suitable for scholarly communications?</b></li> </ol>	<p>The language and English quality of the manuscript are suitable for scholarly communications. The manuscript is well-written, with clear and concise language that facilitates comprehension.</p>	
<p><b>Optional/General</b> comments</p>	<p><b>Reviewer's comment</b></p> <p><b>Introduction:</b> The introduction is good enough to explain the background and objectives of the research. However, there needs to be further explanation of the gap in the literature that this research aims to fill.</p> <p><b>Methodology:</b> The description of the methodology is quite detailed and clear. However, it may be necessary to add specific information about inclusion and exclusion criteria in the selection of literature used.</p> <p><b>Literature Review:</b> This section is very comprehensive and informative. You've done a good job of categorizing the debate and empirical findings. However, there are several repetitions of concepts and findings that need to be shortened.</p> <p><b>Discussion:</b> The discussion is balanced and includes various perspectives. However, it may be necessary to strengthen further the contribution of this study to the existing literature.</p> <p><b>Conclusions and Implications:</b> The conclusions are quite clear and in accordance with the</p>	

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	<p>research results. However, the implications section could be strengthened by providing more specific recommendations for policymakers and practitioners.</p> <p><b>References:</b> The references used are relevant and up-to-date. However, I suggest adding some references from high-reputation journals.</p> <p><b>Writing Style:</b> Overall, the writing style is good and easy to follow. However, some sentences are too long and need to be broken down into shorter sentences to make reading easier.</p>	
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**PART 2:**

	<b>Reviewer's comment</b>	<b>Author's comment</b> <i>(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)</i>
<b>Are there ethical issues in this manuscript?</b>	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	

**Reviewer Details:**

Name:	<b>Alwahidin</b>
Department, University & Country	<b>IAIN Kendari, Indonesia</b>