

Review Form 1.7

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_117968
Title of the Manuscript:	Role of recognized and relaxed micro-credits in lessening poverty of Haor region of Bangladesh: A comparative study from a socioeconomic perspective for sustainable development
Type of the Article	

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PART 1: Review Comments

	Reviewer's comment	Author's comment <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>
<p><u>Compulsory</u> REVISION comments</p> <ol style="list-style-type: none"> 1. Is the manuscript important for scientific community? (Please write few sentences on this manuscript) 2. Is the title of the article suitable? (If not please suggest an alternative title) 3. Is the abstract of the article comprehensive? 4. Are subsections and structure of the manuscript appropriate? 5. Do you think the manuscript is scientifically correct? 6. Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form. <p><u>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</u></p>	<p>Based on the provided manuscript "Role of recognized and relaxed micro-credits in lessening poverty of Haor region of Bangladesh: A comparative study from a socioeconomic perspective for sustainable development," here are my comments and suggestions:</p> <ol style="list-style-type: none"> 1. Importance for the Scientific Community The manuscript is highly relevant to the scientific community as it addresses critical issues of poverty alleviation and microcredit's role in socioeconomic development. The comparative analysis between formal and informal microcredit systems offers new insights that could influence policy decisions, particularly in regions with scarce traditional banking services. This research is also pertinent as it directly relates to achieving Sustainable Development Goals (SDG-1 and SDG-17), making it significant for academics and policymakers interested in sustainable finance and poverty reduction. 2. Suitability of the Title The article's title is mostly appropriate as it effectively summarizes the content and focus of the study. However, to enhance clarity and impact, you might consider a slight revision to "Comparative Impact of Formal and Informal Microcredits on Poverty Alleviation in the Haor Region of Bangladesh: A Socioeconomic Analysis." This alternative title provides a clearer indication of the comparative nature of the study and the specific geographic focus. 3. Comprehensiveness of the Abstract The abstract provides a good overview of the study's aims, methods, and significant findings. It briefly outlines the comparative analysis of microcredits and their impact on poverty alleviation in a specific area of Bangladesh. However, it could be improved by briefly mentioning the methodological approach (e.g., sample size and analysis techniques) and highlighting the main conclusion to enhance its comprehensiveness and appeal to a broader audience. 4. Appropriateness of Subsections and Structure The manuscript's structure, including its subsections, appears well-organized, comprehensively covering the introduction, literature review, methodology, results, and discussion. Each section is relevant and adds to the logical flow of the document. However, ensuring each subsection aligns perfectly with the manuscript's central thesis and smooth transitions between sections could further strengthen the paper's coherence. 5. Scientific Correctness The manuscript seems scientifically correct based on the provided information. The statistical analyses used, such as Z-tests and factor analysis, are appropriate for the data and research questions posed. Ensuring that these methods are executed correctly and that the interpretations of the results are valid remains crucial. 6. Sufficiency and Recency of References The references listed are sufficient and recent, covering a broad spectrum of relevant literature on 	

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	<p>microcredit and its socioeconomic impacts. However, including additional references that specifically discuss the socioeconomic contexts of Bangladesh or similar regions might enrich the context and depth of the literature review. You could consider adding recent studies that update microcredit's role in various countries' developmental strategies post-2020.</p>	
<p>Minor REVISION comments</p> <p>1. Is language/English quality of the article suitable for scholarly communications?</p>	<p>Based on the provided content of the manuscript, the English language quality is generally suitable for scholarly communication. The vocabulary is appropriate, and the terminology aligns with the conventions of academic writing in economics and development studies. However, there are a few areas where improvements could enhance clarity and professionalism:</p> <ol style="list-style-type: none"> 1. Grammar and Syntax: Some sentences could be restructured for better clarity and flow. Complex ideas might be broken down into more straightforward sentences to avoid ambiguity. 2. Consistency and Style: Ensure consistency in terms such as "micro-credits" versus "microcredit" and adhere to a single formatting style for headings and subheadings to improve the professionalism of the manuscript. 3. Punctuation and Spacing: Attention to punctuation, especially in complex sentences, can aid readability. Additionally, consistent spacing around punctuation marks and lists enhances the visual neatness of the text. 4. Proofreading: Thorough proofreading by a native English speaker or an academic writing expert could help catch subtle errors and awkward phrases, which are sometimes overlooked by authors who are too familiar with the text. <p>Improving these aspects would elevate the manuscript's overall quality, making it more effective in communicating its valuable findings to the scholarly community.</p>	
<p>Optional/General comments</p>		

PART 2:

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

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