

Review Form 3

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_123901
Title of the Manuscript:	Impact of Access to Finance on the Growth of Small Scale Businesses in Jigawa State, Nigeria
Type of the 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)
<p>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.</p>	<p>SMEs financing in the developing world is a topical issue. In Africa, SMEs are predominant and policies (including those related to financing) to support SMEs are highly recommended. This manuscript could add more specific literature on SMEs financing dynamics in the Jigawa State and this can positively influence policy and favourably impact on lives of the populace. However, the manuscript needs to be scientifically strong for its results to be reliable and implementable.</p>	
<p>Is the title of the article suitable? (If not please suggest an alternative title)</p>	<p>Yes, the title is suitable. However, I suggest that the topic be shortened a bit. Good practice requires that a topic be at most 15 words long. I suggest the topic to read "Impact of Access to Finance on Small Scale Businesses' Growth in Jigawa State, Nigeria." This suggestion shortens the length of the topic whilst fully retaining the initial meaning of the topic.</p>	
<p>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.</p>	<p>The abstract is comprehensive but the author needs to make a few corrections and also clearly explain the approach taken by the study. The abstract may be improved when other corrections for the rest of the manuscript are addressed. There is also a sentence that is too long in the abstract. The sentence lost its clear meaning by being too long.</p>	
<p>Are subsections and structure of the manuscript appropriate?</p>	<p>The structure of the manuscript is appropriate although improvements can be made. For instance, a small section (or even subsection of the introduction) would be necessary to describe the problem statement. Yes, the part of the problem statement was included in the introduction but the entire problem statement did not come out properly. The problem statement should clearly indicate the current situation, consequences of not addressing the current situation as well as how the study shall try to close the gap. Also, literature review could have been broken into theoretical and empirical literature review.</p>	
<p>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.</p>	<p>The manuscript is fairly scientifically correct because it includes the basic requirements of a scientific research. The background of the research has been included, the methodology has been articulated and the results have been presented in an acceptable manner although all these could be improved. However, literature review could have been improved. There is no sufficient theoretical literature review and the empirical literature review is also very insufficient. The author's style in writing the literature review is not very convincing The problem statement has not been clearly articulated. If possible, a heading or sub-heading dedicated for the problem statement could be included. The manuscript is not clear on how the variables used were measured. A clear explanation of what constituted the variables used should be included.</p>	
<p>Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form. -</p>	<p>The references are good but not necessarily sufficient. If the author writes more on literature review, more references can be added. Most of the references are recent and only a few are not. Those that are not recent are however important and have served a noble cause.</p>	
<p>Minor REVISION comments</p> <p>Is the language/English quality of the article suitable for scholarly communications?</p>	<p>The language/English quality is fairly suitable for scholarly communication. The author needs to improve on sentence constructions, spellings and grammar. I advise the use of open AI tools such Grammarly after writing. Such tools help in correcting the quality of English on a particular piece of writing. The author also needs to improve on the use of research and business language. Some comments in the manuscript will help.</p>	
<p>Optional/General comments</p>	<p>The manuscript is fair and I recommend it for publication after some thorough corrections. The language and tone of the manuscript needs some improvements. Literature review needs improvements as well and more prior studies may be included so that even the length of the list of references can increase. Data used should be clearly documented so that the study can be replicated by others. Descriptive statistics could also be improved so that the model used is well appreciated.</p>	

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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>
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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