

Review Form 3

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_124138
Title of the Manuscript:	Utilization Patterns Of Commercial Bank Loans And Their Implications For Sme Growth In Morogoro Municipality, Tanzania
Type of the Article	Original Research Article

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PART 1: Review Comments

<u>Compulsory</u> REVISION comments	Reviewer's comment	Author's Feedback <i>(Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)</i>
<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>This manuscript offers valuable insights into a critical area of research, addressing a gap in the scientific community's understanding of the utilization pattern of commercial bank loans by SMEs and its impact on their financial performance. Its well-structured methodology and data analysis provide a robust framework for further exploration and application. I particularly appreciate the manuscript's innovative approach to relying on theoretical framework and findings based on it, which can serve as a foundation for future studies.</p>	
<p>Is the title of the article suitable? (If not please suggest an alternative title)</p>	<p>Yes</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>Yes</p>	
<p>Are subsections and structure of the manuscript appropriate?</p>	<p>Yes</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>This manuscript appears scientifically robust and technically sound due to its clear research design and rigorous methodology. The use of well-established methods, such as stratified random sampling, ensures reliable and replicable results. The data is transparently presented, utilizing tables to enhance clarity. Additionally, the authors have drawn logical policy implications from their findings, which align with the study's objectives, further demonstrating the manuscript's scientific correctness and relevance to the field.</p>	
<p>Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form. -</p>	<p>Minor revision is required</p>	
<p><u>Minor</u> REVISION comments</p> <p>Is the language/English quality of the article suitable for scholarly communications?</p>	<p>Yes</p>	
<p><u>Optional/General</u> comments</p>	<p>-</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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