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	

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.
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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.	**The article discusses how small and medium-sized enterprises (SMEs) are critical to economic development and contribute significantly to employment, income distribution, and poverty alleviation.** **This study investigates the utilization patterns of commercial bank loans by SMEs and how they impact their business performance.**	
Is the title of the article suitable? **(If not please suggest an alternative title)**	**Its better to merge the paragraph together**	
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.	**There is no abstract**	
Are subsections and structure of the manuscript appropriate?	**Appropriate and well organized**	
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.	**Access to commercial bank loans is essential for the growth and sustainability of SMEs in Morogoro Municipality. However, barriers such as insufficient financial literacy and rigid loan terms limit their effective utilization. Policymakers should promote financial literacy programs and encourage banks to design more SME-friendly loan products. Additionally, reducing collateral requirements and offering targeted credit schemes could enhance SMEs' access to finance, fostering sustainable growth.**	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form. **-**	**sufficient and recent**	
Minor REVISION comments **Is the language/English quality of the article suitable for scholarly communications?**	/English quality of the article suitable for scholarly communications	
Optional/General comments		

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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?	*(If yes, Kindly please write down the ethical issues here in details)*	

Reviewer Details:

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