

### Review Form 3

Journal Name:	<a href="#">Asian Journal of Education and Social Studies</a>
Manuscript Number:	Ms_AJESS_124015
Title of the Manuscript:	Challenges experienced by women in accessing loan from women development fund in Arusha: A case of Arusha district council.
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**

<b>Compulsory</b> REVISION comments	<b>Reviewer's comment</b>	<b>Author's Feedback</b> (Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
<p><b>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.</b></p>	<p>The manuscript is of moderate importance. The issues regarding women's group, women's development fund, access to loan in Tanzania have been discussed. Challenges experienced by women in accessing loan from women development fund has been dealt in the paper which is a newer aspect. The paper seems to be weak due to the absence of context like – identifying economic activities, socio-economic impacts catalysed by government funds; factors influencing performance of women development fund; role of collateral on access to loan etc.</p>	
<p><b>Is the title of the article suitable? (If not please suggest an alternative title)</b></p>	<p>The title seems to be apt.</p>	
<p><b>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.</b></p>	<p>The abstract with respect to the article is comprehensive. But the article needs to be reworked and thus abstract will change accordingly.</p>	
<p><b>Are subsections and structure of the manuscript appropriate?</b></p>	<p>No, certain changes will make the paper more comprehensive. a) Role of microfinance, women groups, Women Development Fund (WDF) in the context of millennium development goal to promote gender equalities needs to be highlighted in the introductory section. b) A brief theoretical backdrop relating to Citizen Participation Theory, Women Economic Empowerment Theory etc can be added after literature review section.</p>	
<p><b>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.</b></p>	<p>a) As, mentioned earlier, the context like – identifying economic activities, socio-economic impacts catalysed by government funds; factors influencing performance of women development fund; role of collateral on access to loan etc will add to the value of the paper. b) Besides, observation regarding positive impacts like higher income generation, improved standard of living, owning of individual assets will help the readers to understand why women are interested in such fundings. c) As tools of survey apart from questionnaires; interviews, focus group discussions, case studies will add interesting dimensions. The quantitative analysis part is weak as there are no correlations, hypothesis testing, ANOVA, Chi-square etc.</p>	
<p><b>Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.</b> :</p>	<p>The additional ones that author(s) might look into –</p> <ul style="list-style-type: none"> <li>• Elimuu, R. J. (2019). The Factors Hindering Access to Loans: A Case of Arusha District in Tanzania (Doctoral dissertation, The Open University of Tanzania)</li> <li>• Swalehe, M. L. (2020). Contribution Of Government Funds Provided to Women Groups on their Welfare in Kati Ward, Arusha City (Doctoral dissertation, The Open University of Tanzania).</li> <li>• Mshana, J. H. CONTRIBUTION OF WOMEN ENTREPRENEURS TO THE PERFORMANCE OF ENTREPRENEURSHIP A CASE STUDY OF ARUSHA DISTRICT COUNCIL (Doctoral dissertation, Mzumbe University).</li> </ul>	

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Minor REVISION comments <b>Is the language/English quality of the article suitable for scholarly communications?</b>	The academic English needs to be revised, there are certain grammatical errors.	
<b><u>Optional/General</u></b> comments		

**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:**

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