

Review Form 3

Journal Name:	Asian Journal of Education and Social Studies
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

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.	Issues of women's empowerment through financial inclusion are an important segment of economic development particularly for the developing countries in Africa. This study is interesting and has a significant contribution to existing empirical evidence.	
Is the title of the article suitable? (If not please suggest an alternative title)	Yes	
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.	Well articulated	
Are subsections and structure of the manuscript appropriate?	Yes	
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.	Scientifically this study is correct. However, this manuscript requires some revisions. In this manuscript, the statement of the problem is not discussed well. In addition, the strengths and weaknesses are not discussed at all.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	Yes	
Minor REVISION comments	It has a lot of grammatical errors. It needs serious revision.	
Is the language/English quality of the article suitable for scholarly communications?		
Optional/General comments	Generally, proofreading for grammatical errors and typos would improve the overall readability of the manuscript. It is also important to include at least one paragraph that discusses the existing problems faced by women that force you to undertake this study. It is also important to indicate the strengths and limitations of your study and suggest the area for further research.	

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)	

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