

Review Form 3

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_123144
Title of the Manuscript:	The Role Of Commercial Bank Loans In Enhancing The Financial Performance Of Small And Medium-Sized Enterprises In Morogoro Municipality Of Tanzania
Type of the Article	Research

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:

<https://r1.reviewerhub.org/general-editorial-policy/>

Important Policies Regarding Peer Review

Peer review Comments Approval Policy: <https://r1.reviewerhub.org/peer-review-comments-approval-policy/>

Benefits for Reviewers: <https://r1.reviewerhub.org/benefits-for-reviewers>

Review Form 3

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>
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 study is contemporary needed in terms of understanding the effect of bank loans on the performance of SME sector. Collected data from 92 sample may provide a deeper insight.	
Is the title of the article suitable? (If not please suggest an alternative title)	THE EFFECT OF COMMERCIAL BANK LOANS ON THE FINANCIAL PERFORMANCE OF SMALL AND MEDIUM-SIZED ENTERPRISES IN MOROGORO MUNICIPALITY OF TANZANIA	
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.	Design/Methodology/Approach section need significant refinements. Additionally the study has too many objectives and some are not achievable	
Are subsections and structure of the manuscript appropriate?	Best to include problem statement	
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.	Please review my detailed comments on the manuscript.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form. =	Minimal use of recent references	
<u>Minor</u> REVISION comments Is the language/English quality of the article suitable for scholarly communications?	Clarity of the sentences should be improved	
<u>Optional/General</u> comments	Lack clarity and lack focus	

Review Form 3

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>	

Reviewer Details:

Name:	Addikarige Nalinda Nuwan
Department, University & Country	Business Management School- Newcastle, Sri Lanka