

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	

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)
<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>Tanzania among other developing African countries needs the SMEs related studies and how they can be able to access funding. SO the financial performance of SMEs is critical in the overall economic growth of the country as this contributes significantly to the economy's GDP. The findings of such a study are significant since they also inform policy and support relevant scientific studies to be conducted hence making available important information to support decision making across the all the sectors of the economy.</p>	
<p>Is the title of the article suitable? (If not please suggest an alternative title)</p>	<p>The Title is suitable only that some words needs to be removed. It should read "THE ROLE OF COMMERCIAL BANK LOANS IN ENHANCING THE FINANCIAL PERFORMANCE OF SMALL AND MEDIUM-SIZED ENTERPRISES IN MOROGORO MUNICIPALITY, OF TANZANIA" So here the author needs to do away with 'THE' and 'OF' but before 'OF' a coma needs to come as indicated. After digging deeper into the depths of the study, I table another opinion which needs consideration in order to qualify/enhance conformity of the contents and variables under study. The Title needs to accommodate the ACCESSABILTY variable since all through the sections even in the two study theories used, accessibility of loans from commercial banks is dominant.</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>No! the Abstract is not comprehensive enough. It needs to objectively attract findings with values that will evidence the SPSS analysis results and this will welcome the implication to settle on recommendations based on the study variables.</p>	
<p>Are subsections and structure of the manuscript appropriate?</p>	<p>All sections are appropriate except that after introduction section, another section could have been introduced to cover the project purpose/objectives and key research question/hypothesis in order to bring candid clarity on the unit of analysis. This section could spell out the study variables clearly. In my this this section is missing</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>Introduction is appropriate though the word "ACCESSABILITY must be included." Theory- is appropriate; Methodology – appropriate, results and discussion is well done and even the other sections are okay except that section 6 needed to be closely linked with a section which is missing (project purpose/objective and variables) as indicated above</p>	
<p>Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.</p>	<p>In my opinion. References are recent and the author has really tried to acknowledge all pieces of data appropriately.</p>	
<p>Minor REVISION comments</p> <p>Is the language/English quality of the article suitable for scholarly communications?</p>	<p>Some vague sentences needs to be reviewed for example "Thus, commercial banks play a crucial role in enhancing promote SME performance by providing essential financial products and services such as loans (Rankho & Macha, 2022)." In page 2 toward the end which actually create ambiguity.</p>	
<p>Optional/General comments</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>	

Reviewer Details:

Name:	John Billy Momanyi
Department, University & Country	Somalia