

## Review Form 1.6

Journal Name:	<a href="#">Asian Journal of Education and Social Studies</a>
Manuscript Number:	Ms_AJESS_91543
Title of the Manuscript:	"I have loans": A Phenomenological Study of Teachers Living with Loans
Type of the Article	

### General guideline for 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 guideline for Peer Review process, reviewers are requested to visit this link:

(<https://www.journalajess.com/index.php/AJESS/editorial-policy> )

### PART 1: Review Comments

	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)
<b>Compulsory</b> REVISION comments	<b>The author has not addressed recent or current literature review to the research.</b>  <b>As suggested above, I think a more in-depth discussion would be helpful. I feel this is a significant result for this research, and therefore it merits more discussion.</b>	I did add some literatures in introduction and discussion. I intentionally did not created a separate part for literatures instead I used it to support discussion.
<b>Minor</b> REVISION comments	<b>The author may wish to mention why the research is important in the present scenario.</b>  <b>No significant limitations are discussed. It may be worthwhile to mention.</b>	It was addressed.
<b>Optional/General</b> comments	<b>The literature cited is relevant to the study, but several instances have been noted above, in which the author makes assertions without substantiating them with references.</b>	

### 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)
<b>Are there ethical issues in this manuscript?</b>	<u>(If yes, Kindly please write down the ethical issues here in details)</u>	