

Review Form 1.6

Journal Name:	Asian Journal of Education and Social Studies
Manuscript Number:	Ms_AJESS_91543
Title of the Manuscript:	"I have loans": A Phenomenological Study of Teachers Living with Loans
Type of the Article	Original Research 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)
Compulsory REVISION comments		
Minor REVISION comments	Title of the research work needs a change. Arrange the work in a logical order before publication. Tables or graphs are not used for logical presentation and not well written or structured. Statistical tools are not used for the conclusion of the work. Used different letter size and format in the research work.	I did not have statistical tool because this is a qualitative study.
Optional/General comments		

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)	