

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	

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	In Academic Writing, the norm is to use third person instead of first person. The researcher has used 'I' which is a first person account. This is more suitable for writing a journal or a book. For writing in journal, third person must be used.	I prefer the use of I because qualitative study is about personal experience.
Minor REVISION comments	The Data Analysis must be summative; in this case the researcher has used names of respondents instead of presenting the summary of their responses.	It is in narrative form. Narrating their experiences can provide the reader a context of their experiences.
Optional/General comments	The flow and language is good.	Thank you.

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)	