



**SDI FINAL EVALUATION FORM 1.1**

**PART 1:**

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	

**PART 2:**

FINAL EVALUATOR'S comments on revised paper (if any)	Authors' response to final evaluator's comments
The author has made the changes in the paper. The first person account has been changed to third person in most of the places.	

**PART 3: Objective Evaluation:**

Guideline	MARKS for this REVISED manuscript
<p>Give OVERALL MARKS you want to give to this REVISED manuscript ( Highest: 10 Lowest: 0 )</p> <p><b><u>Guideline:</u></b> Accept (8-10) Revision required: (4-8) Rejected: (0-4)</p>	8