

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	The author has not addressed recent or current literature review to the research. 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.	
Minor REVISION comments	The author may wish to mention why the research is important in the present scenario. No significant limitations are discussed. It may be worthwhile to mention.	
Optional/General comments	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.	

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?	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	

Reviewer Details:

Name:	Aravind B R
Department, University & Country	Kalasalingam Academy of Research & Education, India