

## 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	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. <b>For writing in journal, third person must be used.</b>	
<b>Minor</b> 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.	
<b>Optional/General</b> comments	The flow and language is good.	

### 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:	Savita Shastri
Department, University & Country	Surana College, India