

Review Form 1.6

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_84207
Title of the Manuscript:	MICROFINANCE FINANCIAL STRATEGIES AND BUSINESS GROWTH OF WOMEN ENTREPRENEURS IN GBOKO, BENUE STATE NIGERIA
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:

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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	<ul style="list-style-type: none">Scientific research endeavour starts with Identification of either an existing gap in the literature or observed problem in order to fill that gap. thus, this study lacks to clearly to point out what exactly is the gap that the study identified and plans to fill at the end? What makes the study unique from other similar researches conducted?Based on the empirical literature review made the study lacks to indicate the research framework .Hat sample size determination equation used to identify the Sample size respondents' number? What statistical technique was used to distribute survey instrument among the sample size respondent's?The independent variable is categorical data and normal distribution was assumed accordingly OLS method was used to run the linear multiple regression which doesn't go along with the nature of the data collected. thus, the study should have applied ordered logistics regression since the independent data is categorical in nature and the data is non-normally distributed. Accordingly, the findings and conclusion reached are polarized greatly puts the derived findings and conclusion in question mark.	<ol style="list-style-type: none">The observed problem has been effected in the body of the study while the correction was done in the abstract.The empirical literature studies used to support this current work. We did point out some of the lapses found therein.All the studies are relevant to this current study. The Ondrej(2019) investigated the effect of soft loans and performance of supported businesses, which have a link with the current study.The researchers used a census technique to adopt the population as the sample size since the population is not large enough not to be covered in the study. Questionnaire is the instrument used for data collection as stated in chapter 3 and the researchers administered it to the sampled respondents.The researchers use OLs to estimate the unknown parameter in the liner regression model. We did not use Ordered logistics regression since it is not a qualitative variable with a fixed number like poor, fair and good etc.There is no contradiction between the findings and conclusion since it was found that two of the objectives (soft loan and loan repayment strategies are significant and positive) to the growth of women entrepreneurs business growth and concludes in that line.
Minor REVISION comments	Research approach and research design adopted must be described briefly along with justification why the adoption is made.	The research approach and research design have been described in chapter 3 and all justifications made therein.
Optional/General comments	Citation and referencing must be based on APA, Harvard or other referencing guide lines and must be constantly adhered through out the study. With this regard inconsistent use of citation is observed in the study.	

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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?	<p><u>(If yes, Kindly please write down the ethical issues here in details)</u></p> <p>Before the questionnaire was administered to sampled respondents, they were duly notified that data to be collected was solely for research purposes, thus, oral consent was obtained from each of the respondents before data collection. Approval was equally sought and gotten orally from MFIs and all Covid-19 protocols were strictly adhered to before, during and after the administration of the questionnaire. The respondents were also assured of utmost confidentiality of all information provided. All the researchers contributed equally in the research work. Finally, this research work is not covered by any grant or government support but was done through personal contributions from the researchers.</p>	