



SDI Review Form 1.6

Journal Name:	<u>British Journal of Economics, Management & Trade</u>
Manuscript Number:	Ms_BJEMT_24892
Title of the Manuscript:	STRUCTURAL FACTORS FOR STUDENTS' LOANS RECOVERY AT THE HIGHER EDUCATION LOANS BOARD (HELB) OF KENYA
Type of the Article	Original research papers

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:

(<http://www.sciencedomain.org/page.php?id=sdi-general-editorial-policy#Peer-Review-Guideline>)



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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)
<u>Compulsory</u> REVISION comments	The Classification of the article into "Original Research" or "Review Article" should be indicated. What is the purpose of the study and what is the objective? In particular, how does it contribute to knowledge, or what specific problem is being solved? Line 7—The word "examined" is superfluous and should be removed; also, the word "included" should be in its present tense. Line39—The phrase which starts with "one element", should be restructured to read—"one element, which is common to all---" Line 46—There is no reason why the letter T in the word "The" should be in capital letter; or can the author justify this? Lines 46-48. The HELB was established by an act of Parliament, hence it is suggested that the structure of the sentence should read-- "In Kenya, the HELB is a corporate entity, established by an act of Parliament to---". The Introduction is too long. The author will help the Paper by re-writing this section. The large number of grammatical errors, especially	Original research papers Line 177-179-purpose of the study Line 179-183- Objectives Line 167-179-problem The word "examined" is used in correct context The word "include line 76 is ok Correction done Noted Corrections done Shortened with care to retain the authenticity of the context



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	wrong placement of words, wrong tenses in sentences, has tended to robb the Paper of the atribut that makes for interesting reading. The following lines, which require attention of the author, are some examples:- Lines 64-65; Line 70 ("loans date as back as"); lines 71-74; lines 79-81; Line 84 ("First' should be Firstly); Line 89 (the word "were" should be reviewed); line 112 (The information here is already given. See lines 46-48). Line 200. What is the meaning of "Theoretical orientation"? Is it analogous to Theoretical Literature Review?	Corrections done This repetition was necessary to bring out the HELB profile key functions Yes, in other words
<u>Minor</u> REVISION comments		
<u>Optional/General</u> comments	Generally, it is important to emphasise the point that the responsibility fer an acceptable presentation is that of the author.	I agree