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Journal Name:	**British Journal of Economics, Management & Trade**
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

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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.
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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	1. **The literature and theory are thoroughly developed.** 2. **The analytical methods chosen are appropriate.** 3. **The conclusions are useful.** 4. **Some editing for grammar and punctuation is required.**	I concur with this reviewer's comments. edited the paper for correct grammar and punctuations
Minor REVISION comments		
Optional/General comments		Thank you for your kind remarks