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Journal Name:	South Asian Journal of Social Studies and Economics
Manuscript Number:	Ms_SAJSSE_50510
Title of the Manuscript:	Determinants of Microfinance Loan default: An empirical investigation in Sri Lanka
Type of the Article	Original Research 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	The content of the paper is fairly ok the introduction needs to be well established, it should clarifies the intention of the paper as well as the techniques needed to conduct the research. The do not portray a supportive ideas to your facts Provide a brief summary of your main findings and recommendation for the results of the paper.	
Minor REVISION comments	Please edit the whole paper; there are a lot of subject verb agreements. The paper has been written in both past and present tenses . watch the use of OVERALL	
Optional/General comments	See If you can add policy implication to the paper	

PART 2:

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

Reviewer Details:

Name:	George Owusu-Antwi
Department, University & Country	Central State University, Ohio, USA

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