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| Journal Name: | [**Asian Journal of Economics, Business and Accounting**](https://journalajeba.com/index.php/AJEBA) |
| Manuscript Number: | **Ms\_AJEBA\_133186** |
| Title of the Manuscript:  | **Micro-Credit in Bangladesh: A Comprehensive Review of Its Evolution, Impact, and Challenges** |
| Type of the Article | **Review Article** |

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| PART 1: Comments |
|  | Reviewer’s comment**Artificial Intelligence (AI) generated or assisted review comments are strictly prohibited during peer review.** | Author’s Feedback *(Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)* |
| **Please write a few sentences regarding the importance of this manuscript for the scientific community. A minimum of 3-4 sentences may be required for this part.** | **This study explores the evolution, socio-economic impact, and challenges of microcredit in Bangladesh. It provides empirical evidence on the effectiveness of microcredit in fostering financial inclusion, poverty alleviation, and rural development. The findings offer valuable insights for policymakers, financial institutions, and development practitioners seeking to enhance the sustainability and accessibility of microfinance. Additionally, the study highlights key demographic and structural factors influencing microcredit access, contributing to broader discussions on financial empowerment and inclusive economic growth. These insights serve as a foundation for further academic research and policy interventions in the microfinance sector.** |  |
| **Is the title of the article suitable?****(If not please suggest an alternative title)** | **The title is appropriate, clearly conveying the manuscript’s focus.** |  |
| Is the abstract of the article comprehensive? Do you suggest the addition (or deletion) of some points in this section? Please write your suggestions here. | **The abstract provides a solid summary but could be improved in clarity and structure.****However, the author should*** **Correct the phrase *"microcredit has revolutionized sexual practices..."* as it appears to be an error. It should likely be *"microcredit has revolutionized financial practices..."* to align with the study’s focus.**
* **Briefly restate key findings and recommendations in the conclusion part.**
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| Is the manuscript scientifically, correct? Please write here. | **The manuscript is scientifically sound, drawing on empirical studies, government data, and policy reports. The methodology section is well-structured, detailing data sources and assessment indicators.****Nevertheless, the author should consider addressing a few key concerns to enhance the manuscript's depth and credibility:*** **The manuscript sometimes generalizes the success of microcredit without fully addressing controversial evidence (e.g., debt burdens, over-indebtedness). A more balanced discussion with counterarguments would strengthen the analysis.**
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| **Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.** | **The references are generally relevant and recent.** 1. **To enhance the depth and relevance of their work, the authors should consider incorporating recent literature from 2023 to 2024 on:**
* **The long-term sustainability of microfinance institutions**
* **Digital financial inclusion in microcredit**
1. **The authors should ensure that all citations have full references. For example, some citations within the text (e.g., *World Bank, 2023*) do not appear in the reference list.**
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| Is the language/English quality of the article suitable for scholarly communications? | **The language used is communicable but with minor grammatical issues. (e.g., *"hyper-electronic banking from Bangladesh allows Bangladesh to turn right in Bangladesh"*).****Authors may use Grammarly software to clean up the text and correct spelling, increasing clarity and thus ensuring grammatical accuracy.** |  |
| Optional/General comments | * **To ensure academic rigor, all tables in the manuscript should be accompanied by appropriate sources.**
* **The discussion on digital microcredit should address data privacy concerns and risks of predatory lending in fintech.**
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| **PART 2:**  |
|  | Reviewer’s comment | Author’s comment *(if agreed with the 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 detail)* |  |

**Reviewer Details:**

**Alfred Nkubito Ngendahayo, Mangalore University, Tanzanian**