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| Journal Name: | [**South Asian Journal of Social Studies and Economics**](https://journalsajsse.com/index.php/SAJSSE) |
| Manuscript Number: | **Ms\_SAJSSE\_137694** |
| Title of the Manuscript:  | **On the relationship between Competition and Selling on credit? Evidence from master bakers in Ondo state** |
| Type of the Article | **Short communication** |

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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** (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.** |  |  |
| **Is the title of the article suitable?****(If not please suggest an alternative title)** | The current title is informative but can be improved for clarity and tone. Suggested title:“The Relationship Between Competition and Credit Sales: Evidence from Master Bakers in Ondo State” |  |
| 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 is generally comprehensive, but it could benefit from a clearer structure. Specifically, it should state the research method used and a clearer summary of key results and implications. Remove phrases like “rigorous compilation of facts,” which are not clear. A sentence on practical relevance would also strengthen the abstract. |  |
| Is the manuscript scientifically, correct? Please write here. | Yes, the manuscript is scientifically sound and presents coherent empirical trends supported by data. However, the analytical framing could be strengthened with more explicit application of theories such as adverse selection and moral hazard. The argument could also benefit from a brief methodological explanation on how data were collected or verified. |  |
| **Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.** | The references are relevant and up to date. However, more context should be provided for some sources (e.g., how each is linked to trade credit practices or competition). You may consider including more local or regional empirical studies if available. |  |
| Is the language/English quality of the article suitable for scholarly communications? | The language is understandable, but the manuscript requires moderate editing to meet scholarly standards. There are several instances of colloquial phrasing and long, repetitive sentences. Some restructuring and proofreading would greatly improve clarity and tone. |  |
| Optional/General comments | The manuscript covers an important economic issue in Nigeria’s agro-allied sector. With some improvements to structure, tone, and clarity—especially in framing arguments and presenting data—the paper could offer meaningful contributions to the discourse on informal credit and business sustainability in developing economies. |  |

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

**Reviewer details:**

**Ishaq Jaafar, Universiti Tun Hussain Onn Malaysia, Malaysia**