**Review Form 3**

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| Journal Name: | [**Asian Journal of Economics, Business and Accounting**](https://journalajeba.com/index.php/AJEBA) |
| Manuscript Number: | **Ms\_AJEBA\_140252** |
| Title of the Manuscript: | **Agency Banking and Livelihoods: An Evaluation of NMB Wakala's Contribution to Agents' Income Growth in Morogoro Municipality, Tanzania**  Slightly changed as suggested to; ***Evaluating the Impact of NMB Wakala Agency Banking on Agent Income Growth in Morogoro Municipality, Tanzania*** |
| Type of the Article | **ORIGINAL RESEARCH ARTICLE** |

**PART 1: Comments**

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|  | **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.** | The study makes a valuable contribution to the literature by providing empirical evidence on the impact of agency  banking on agents' incomes and skills in Tanzania. I think the focus on the Morogoro region, and the application of social capital theory is the unique aspect of the study. I enjoyed reading it. | We are grateful for your positive evaluation and appreciation of the study’s  unique contribution. |
| **Is the title of the article suitable?**  **(If not please suggest an alternative title)** | The article title includes the main components of the topic: agent banking, livelihoods, NMB Wakala, income  growth, Morogoro. The geographical scope is specified, and it appears to be an applied field study. The title is appropriate but to criticize, “livelihoods” and “income growth” is a bit repetitive. It could be simpler and more effective. For example: "Agency Banking and Income Growth: Evidence from NMB Wakala Agents in Morogoro Municipality". | Thank you for this constructive suggestion. We agree that simplifying the  title improves clarity. We have revised the title to: ***Evaluating the Impact of NMB Wakala Agency Banking on Agent Income Growth in Morogoro Municipality, Tanzania*** |
| **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.** | When we evaluate the summary, we can express its strengths as follows. The purpose of the study is clearly  stated. The theoretical framework is mentioned. The methodology is explained. Numerical findings, such as the  20.7% increase, are given. Results and recommendations are summarized. This is a study from which we can get ideas on how social capital theory can be adapted in similar studies, so social capital theory could have been emphasized a little more. Because it is emphasized that the research is not only a practical study but also a theoretical academic contribution. | We appreciate this detailed and thoughtful feedback. |
| **Is the manuscript scientifically, correct? Please write**  **here.** | Supported by primary (survey/interview) and secondary (NMB records) sources. Approved participant consent  was obtained from Jordan University. Limitations are clearly stated and recommendations for future research are provided. The study is scientifically credible, methodologically rigorous and makes a meaningful contribution to the literature on financial inclusion in Tanzania. | Thank you for recognising the methodological robustness and relevance of  our study. We affirm that all ethical procedures were followed and that the study provides a credible basis for understanding agency banking’s socio- economic impacts. |
| **Are the references sufficient and recent? If you have**  **suggestions of additional references, please mention them in the review form.** | Suggestions for references can be added to broaden the scope of the study and fill gaps (for example, gender-  based differences were not examined). However, the existing references are sufficient for this study. | We acknowledge the potential for including gender-based dimensions, which  indeed would enrich the analysis. While the current scope did not allow for this focus, we highlighted this as a recommendation for future research and consider including a few more recent and relevant references. |
| **Is the language/English quality of the article suitable**  **for scholarly communications?** | I found no errors in subject-verb agreement, time alignment and the use of prepositions. Statistical terms are used  correctly. Paragraphs follow a logical order and increase readability, in other words, immersion. The English quality of the article is suitable for academic publication. | We appreciate your positive assessment of the manuscript’s language quality  and structure. |
| **Optional/General** comments | This study is an original and publishable academic research that successfully addresses the socio-economic  impacts of agent banking at both theoretical and practical levels. | Thank you for your encouraging comment. We are pleased that the study is  seen as both theoretically and practically significant. We have made necessary refinements to ensure the work meets high academic standards. |

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