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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**  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.** | This manuscript reports a critical and under-researched area of financial inclusion and microenterprise  development in Sub-Saharan Africa. By concentrating on agency banking through the lens of NMB Wakala agents, it delivers valuable understandings into how alternative banking models contribute to livelihood improvement in underserved populations. The study uses localized, primary data, which enhances its relevance for practitioners, policymakers, and scholars interested in financial inclusion, rural development, and informal economies. Its results have potential implications for scaling agent-based banking in other low-income settings. | We appreciate the positive and encouraging remarks. Indeed, the study aims  to fill a research gap by examining the socio-economic impacts of agency banking models, using NMB Wakala agents as a case. We are glad this contribution was recognised. |
| **Is the title of the article suitable?**  **(If not please suggest an alternative title)** | The title is appropriate and informative, clearly demonstrating the theme, scope, and geographical focus of the  research. However, for additional clarity and impact, a slightly revised version could be: Recommended Alternate Title:  **“Evaluating the Impact of NMB Wakala Agency Banking on Agent Income Growth in Morogoro**  **Municipality, Tanzania”** | Thank you for the helpful suggestion. We accepted the recommendation and  have revised the title to: ***Evaluating the Impact of NMB Wakala Agency Banking on Agent Income Growth in Morogoro Municipality, Tanzania***, to improve clarity and academic appeal. |

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| **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 generally covers the objectives, methodology, and key findings of the study. However, it could be  improved by:  o Clarifying the statistical tools or approaches used.  o Highlighting the main quantitative findings (e.g., % change in income or income growth categories) and qualitative insights in the results sections.  o At last line, with a sentence that elucidates the policy or practical implications of the results. **Recommendation for improvement:** Add 1–2 lines summarizing key numerical findings and a clear concluding remark on significance. |  |
| **Is the manuscript scientifically, correct? Please write here.** | The research paper is generally scientifically sound:  o The objectives align with the methodology and results.  o The use of descriptive and inferential statistics is appropriate.  o Data collection looks to follow appropriate procedures, though comprehensive explanation for sampling methods and potential biases should be added.  Furthermore, a few scientific problems need to attention:  o Most importantly author/s did not write the literature review. It is highly recommended that to add the critical literature review.  o The theoretical framework is underdeveloped; it would benefit from engagement with development finance or livelihood models.  o There is insufficient discussion on causality—income growth may not solely result from agency banking. | Thank you for the clear and constructive guidance. |
| **Are the references sufficient and recent? If you have**  **suggestions of additional references, please mention them in the review form.** | The manuscript cites related regional and global literature, but authors are recommended that include recent data  on agent banking in Sub-Saharan Africa (e.g., GSMA Mobile Money Reports, World Bank’s Global Findex  Database 2021). Add 2–3 recent academic studies on income impact from agency or branchless banking. | Thank you for this valuable observation. |
| **Is the language/English quality of the article suitable**  **for scholarly communications?** | The manuscript is normally readable, but the English is inconsistent, with - Grammatical errors, redundant  phrasing, and Occasional stubborn sentence structures. Therefore, authors are suggested that Professional copyediting is recommended to enhance clarity and scholarly tone. Pay attention to verb tense consistency and remove repetitive language. | Thank you for pointing out this issue. In our revised manuscript, we have  checked and proofread the whole document. |
| **Optional/General** comments |  |  |

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