

ESJ Manuscript Evaluation Form 2018

This form is designed to summarize the manuscript review that you have completed and to ensure that you have considered all appropriate criteria in your review report. Your review should provide a clear statement, to the authors and editors, of the modifications necessary before the paper can be published or the specific reasons for rejection.

Please respond within the appointed time so that we can give the authors timely responses and feedback.

NOTE: ESJ promotes review procedure based on scientific validity and technical quality of the paper. Do not estimate the novelty or the potential impact of the paper. You are also not required to do proofreading of the paper. It could be recommend as part of the revision. ***ESJ editorial office would like to express its special gratitude for your time and efforts. Our editorial team is a substantial reason that stands ESJ out from the crowd!***

Date Manuscript Received: 8/9/2018	Date Manuscript Review Submitted: 8/14/2018
Manuscript Title: The Impact of Higher Education Loan System among Students from Low-Income Background in Tanzania	
ESJ Manuscript Number: 54.08.2018	

Evaluation Criteria:

Please give each evaluation item a numeric rating on a 5-point scale, along with an explanation for each point rating.

<i>Questions</i>	<i>Rating Result</i> [Poor] 1-5 [Excellent]
1. The title is clear and it is adequate to the content of the article.	5
2. The abstract clearly presents objects, methods and results.	2
<i>While the inclusion of examples of students needing to depend on colleagues or prostitution certainly catches the reader's attention and incites outrage, are these addressed in the body of the paper?</i>	
3. There are grammatical errors and spelling mistakes in this article.	1
<i>Example in abstract: "...resulting to drop out for some..." the phrase ought to be "resulting in some students dropping out" Another example in abstract: "living horribly to campus..." ought to be "living horribly on campus"</i> <i>p. 2 "fairy access" should be fair access</i> <i>There are many errors on each page...these are just examples</i>	

4. The study methods are explained clearly.	2
<p><i>Take some time to expand on this section. What “documents” are you analyzing? Where did you obtain your documents? Why were these documents selected?</i></p> <p><i>The addition of “the facts given have been built on personal experience from a researcher who works with the Ministry of Education under higher education department. Her familiarity with higher education department exposes exactly the burdens facing university students from low-income families once they fail to get financial support from Higher Education Student’s Loans Board.” Sounds as if it may be biased.</i></p>	
5. The body of the paper is clear and does not contain errors.	2
<p><i>Grammatical errors are sometimes distracting and contribute to misunderstanding.</i></p> <p><i>Your quotes regarding personal example are compelling. Do you have additional examples you might add? Reread your findings about figure 2. Do you have more statistics or data to support your statements? Figure 3 needs further explanation. Figure 5 is missing information.</i></p>	
6. The conclusions or summary are accurate and supported by the content.	3
<p>Conclusion based upon body of paper, which requires some clarification.</p>	
7. The references are comprehensive and according to the APA citation style.	3
<p>Not all citations are APA. Recheck</p>	

Overall Recommendation (mark an X with your recommendation) :

Accepted, no revision needed	
Accepted, minor revisions needed	
Return for major revision and resubmission	X
Reject	

Comments and Suggestions to the Author(s): On page 4 when referring to the 6 categories of cost sharing, if you are going to refer to them by number, please introduce them with these numbers for clarification. Be careful about inserting your own opinions without substantial support. This sounds like an important study, one you will not want others to dismiss as “author’s ranting”. Take some time rewriting to add support and clarification and have your editor triple

check translation grammar.

Comments and Suggestions to the Editors Only:

