Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	**Ms_AJEBA_52748**
Title of the Manuscript:	**Influence of Crediting Strategy on Growth of Small and Micro Enterprises in Kenya: A Case of Women Enterprise Fund**
Type of the Article	**Review Papers**

General guideline for Peer Review process:

This journal's peer review policy states that **NO** manuscript should be rejected only on the basis of '**lack of Novelty'**, provided the manuscript is scientifically robust and technically sound.
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PART 1: Review Comments

	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)*
Compulsory REVISION comments	The author has done a good job in producing this report. The literature review is extensive and the subject is well-treated. The methodology is very appropriate. However, the manuscript could be improved by taking care of the following: 1. As part of the introduction, list the questions being addressed in the study and add the hypothesis. Section 4 describes the testing of the hypothesis, but the hypothesis being tested was not mentioned upfront 2. The literature cited in the theoretical framework is old. It is understood why it is inevitable to go that far back to trace the source of the theory. However, the author should find some current commentaries on Birger Wernerfelt's 1984 theory and add them to show evolution of the theory. See for instance Barney, J. B., Ketchen Jr, D. J., & Wright, M. (2011). The future of resource-based theory: revitalization or decline?. *Journal of management*, *37*(5), 1299-1315. 3. In the results section, number and restate the questions and under each question report the results 4. Before the conclusions, the paper should discuss the results adequately, giving the researcher's reactions to the results. For instance, what is the author's reactions to the impact of loans on sales turn-over, employment creation, growth, and family consumption as gleaned from the study? 5. Add Michael Porter to the reference list. The work is referenced in the text but is missing on the reference list(for your convenience, here it is: Porter, Michael E. 1990) *The Competitive Advantage of Nations*. New York: Free Press, Macmillan	1.Research question and hypothesis of the study included in the introduction accordingly 2. Being a theory, both old and new literatures, have been blended 3. Questions numbered and restated accordingly with interpretations 4. Results briefly discussed in reference to the literature review 5. Porter citation captured in the references
Minor REVISION comments	The language use is very good. However, there is need to have a grammar check because there are a few instances of grammatical typos	Agreed
Optional/Generalcomments		

SDI Review Form 1.6

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)***	