

# Review of: "Determinants of Internal Financing: Small and Medium Enterprises in Pakistan"

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**Potential competing interests:** No potential competing interests to declare.

An interesting but not strongly founded paper. The abstract needs to be rewritten to emphasise on findings and contribution of this study. The key sections are under referenced and overall, the paper has outdated literature coverage. The reference to fiscal and monetary policies lacks convincing and detail. The model is in depth but is somewhat fragmentary. The inclusion/exclusion criteria of variables is not clear and also how the included variables relate to key objectives of study is weakly established. The results are presented, however, interpretation and discussion are very limited. The policy implications are also vaguely discussed.