

## 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.

Overall, the paper brings added value in terms of field studies. However, the title (Determinants of Internal Financing: Small and Medium Enterprises in Pakistan) and findings itself is not new.

## Abstract:

The abstract should be revised, mainly "Design/methodology/approach" and the "practical implications" fields. The Design field says only about the sample, nothing about the regressions/models. The practical implications should be mention.

The literature also lacks to recent references. (2020-2023)

## Contributions:

The practical and academic contribution of the research should be discussed in detail, (i.e how these findings can be used in practice and the contribution of the findings to the existing knowledge). The author only mention about policy implications.

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