

REVIEWER'S REPORT

Manuscript No.: JNBMS-028

Title: FINANCIAL RISK MANAGEMENT STRATEGIES FOR SMALL AND MEDIUM ENTERPRISES.

Recommendation:

Accept as it is

Accept after minor revision.....

Accept after major revision

Do not accept (*Reasons below*)

Rating	Excel.	Good	Fair	Poor
Originality		✓		
Techn. Quality		✓		
Clarity	✓			
Significance	✓			

Reviewer Id: JPR-347

Reviewer's Comment for Publication.

The manuscript presents a clear and well-structured review of financial risk management strategies for SMEs. The content is relevant, logically organized, and supported by appropriate conceptual discussion. Minor revision is suggested to improve analytical depth and reduce slight repetition for enhanced academic rigor and precision.