

Review Form 1.7

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_119387
Title of the Manuscript:	Selected Pearls Indicators and Financial Performance of Deposit Taking Savings and Credit Co-Operative Societies in Kenya
Type of the Article	Research Article

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. To know the complete guideline for Peer Review process, reviewers are requested to visit this link:

(<https://www.journalajebea.com/index.php/AJEBA/editorial-policy>)

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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)
<p>Compulsory REVISION comments</p> <p>1. Is the manuscript important for scientific community? (Please write few sentences on this manuscript)</p> <p>2. Is the title of the article suitable? (If not please suggest an alternative title)</p> <p>3. Is the abstract of the article comprehensive?</p> <p>4. Are subsections and structure of the manuscript appropriate?</p> <p>5. Do you think the manuscript is scientifically correct?</p> <p>6. Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form.</p> <p>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</p>	<p>Yes, the article presenting the real and contemporary problem in credit union.</p> <p>The title could perhaps be improved a little to make it more interesting, for example by making a question sentence about the problems faced in relation to the PEARLS conceptual framework used.</p> <p>The abstract, structure, and manuscript can elaborate more and presented better. The problem statement –which is NPL that increasing from time to time-- has been stated quite well, but still needs to be further elaborated in the introductory section of the abstract. That way, this article will immediately present its significance from the start, why this research needs to be carried out. The introduction perhaps be made shorter and combined with a problem statement at the end of the introduction.</p> <p>PEARLS as a conceptual framework should be included as the core of the literature review, so that in this section there is no need for too many other theories, just explaining the latest developments or debates about the PEARLS conceptual framework.</p>	
<p>Minor REVISION comments</p> <p>1. Is language/English quality of the article suitable for scholarly communications?</p>	<p>The English language still needs to be checked again and improved a bit, for example the typo in writing PEARLS becomes PEALRS, or double dots. The become rhe, favorable or favorable, and analyzed or analysed?</p>	
<p>Optional/General comments</p>	<p>This is a promising research article, only need some improvements and re-elaboration.</p>	

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)
<p>Are there ethical issues in this manuscript?</p>	<p><i>(If yes, Kindly please write down the ethical issues here in details)</i></p>	

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