

Review Form 3

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| Journal Name: | Asian Journal of Economics, Business and Accounting |
| Manuscript Number: | Ms_AJEBA_126199 |
| Title of the Manuscript: | Credit Risk Management Practices and Asset Quality of Deposit Taking Savings and Credit Co-Operative Societies in Kenya |
| Type of the Article | Original Research Article |

General guidelines for the 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 guidelines for the Peer Review process, reviewers are requested to visit this link:

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Review Form 3

PART 1: Review Comments

| Compulsory REVISION comments | Reviewer's comment | Author's Feedback <i>(Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)</i> |
|---|--|---|
| Please write a few sentences regarding the importance of this manuscript for the scientific community. Why do you like (or dislike) this manuscript? A minimum of 3-4 sentences may be required for this part. | I find this manuscript compelling because it addresses a critical issue affecting the stability of DT-SACCOs in Kenya, particularly the challenge of non-performing loans (NPLs). The comprehensive approach to examining risk identification, measurement, monitoring, and governance provides a holistic view of how these factors influence asset quality. Additionally, the use of quantitative analysis strengthens the validity of the findings, offering concrete evidence that can inform policy and practice. The recommendations are practical and actionable, making it a valuable resource for DT-SACCOs aiming to enhance their financial health and sustainability in a challenging economic environment. | |
| Is the title of the article suitable? (If not please suggest an alternative title) | Yes | |
| Is the abstract of the article comprehensive? Do you suggest the addition (or deletion) of some points in this section? Please write your suggestions here. | Yes. However, the abstract appears to be comprehensive. It effectively summarizes the aim, methodology, findings, practical implications, limitations, and originality of the study. However, without the actual abstract text, a definitive assessment is challenging, but the structure and content described suggest a well-rounded summary of the research | |
| Are subsections and structure of the manuscript appropriate? | Yes | |
| Please write a few sentences regarding the scientific correctness of this manuscript. Why do you think that this manuscript is scientifically robust and technically sound? A minimum of 3-4 sentences may be required for this part. | This manuscript demonstrates scientific robustness through its structured approach to research design and methodology. By utilizing a descriptive research design and targeting credit managers from a comprehensive population of licensed DT-SACCOs, the study ensures that the data is both relevant and representative. The employment of quantitative analysis for data interpretation lends credibility to the findings, while the use of inferential statistics helps establish meaningful relationships between risk factors and asset quality. Additionally, the clear presentation of significance levels and coefficients strengthens the technical soundness of the research, allowing for reliable conclusions and actionable recommendations | |
| Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form. :- | Al-Husainy, N. H. M., & Jadah, H. M. (2021). The effect of liquidity risk and credit risk on the bank performance: Empirical Evidence from Iraq. <i>IRASD Journal of economics</i> , 3(1), 58-67. Jadah, H. M., Alghanimi, M. H. A., Al-Dahaan, N. S. H., & Al-Husainy, N. H. M. (2020). Internal and external determinants of Iraqi bank profitability. <i>Banks and Bank Systems</i> , 15(2), 79-93. Jadah, H. M., Hasan, M. F., & Al-Husainy, N. H. M. (2021). Dynamic panel data analysis of capital structure determinants: Evidence from Iraqi banks. <i>Journal of Business Strategy, Finance and Management</i> , 2, 102-114. | |
| Minor REVISION comments Is the language/English quality of the article suitable for scholarly communications? | The language used is clear and professional. However, some sentences are lengthy and could be broken down for easier comprehension. Additionally, ensuring consistency in terminology and formatting throughout the manuscript would enhance its readability | |
| Optional/General comments | Overall, this manuscript offers a thorough exploration of a pressing issue within the Kenyan financial sector, specifically concerning the sustainability of DT-SACCOs amidst rising non-performing loans. The clarity of the objectives, combined with a well-defined methodology, enhances its accessibility to both academics and practitioners. Additionally, the practical recommendations provide a valuable roadmap for improving asset quality, which could have significant implications for the stability of these institutions. However, further discussion on potential limitations and suggestions for future research could enhance the manuscript's depth and provide a broader context for its findings. Overall, it is a significant contribution to the field. | |

PART 2:

| | Reviewer's comment | Author's comment <i>(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)</i> |
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| Are there ethical issues in this manuscript? | <i>(If yes, Kindly please write down the ethical issues here in details)</i> | |

Reviewer Details:

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| Name: | Noor Hashim Mohammed Al-Husainy |
| Department, University & Country | Imam Al-Kadhumi University (iku), Iraq |