

### Review Form 3

Journal Name:	<a href="#">Asian Journal of Economics, Business and Accounting</a>
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:

<https://r1.reviewerhub.org/general-editorial-policy/>

#### **Important Policies Regarding Peer Review**

Peer review Comments Approval Policy: <https://r1.reviewerhub.org/peer-review-comments-approval-policy/>

Benefits for Reviewers: <https://r1.reviewerhub.org/benefits-for-reviewers>

### 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.	<ul style="list-style-type: none"> <li>✓ The manuscript addresses credit risk management practices in Kenyan Deposit Taking Savings and Credit Cooperative Societies (DT-SACCOs), which play a critical role in financial inclusion, particularly in underserved areas.</li> <li>✓ The study's focus on risk management (identification, measurement, monitoring, and governance) directly relates to the sustainability of financial institutions, an area of high importance for researchers, policymakers, and financial institutions.</li> </ul>	
Is the title of the article suitable? (If not please suggest an alternative title)	<ul style="list-style-type: none"> <li>➤ The title, Credit Risk Management Practices and Asset Quality of Deposit Taking Savings and Credit Co-Operative Societies in Kenya, is accurate and effectively conveys the core subject of the study.</li> <li>➤ It highlights both the focus on credit risk management practices and the target area (Kenya), making it clear and relevant for readers interested in financial management and cooperative societies.</li> </ul>	
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.	<ul style="list-style-type: none"> <li>✓ The abstract effectively summarizes the study's purpose, methodology, and findings, specifically highlighting how risk identification, measurement, monitoring, and governance impact asset quality in DT-SACCOs.</li> <li>✓ To enhance clarity, the abstract could include a concise mention of the practical implications of the findings or recommendations for DT-SACCOs, which would give readers immediate insight into the study's real-world applications.</li> </ul>	
Are subsections and structure of the manuscript appropriate?	<ul style="list-style-type: none"> <li>✓ The manuscript is organized with clear subsections, covering the introduction, literature review, methodology, findings, and conclusions.</li> <li>✓ This structure aligns with standard research formats and makes it easier for readers to follow the study's progression from research question to analysis and results.</li> </ul>	
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.	<ul style="list-style-type: none"> <li>✓ The study is scientifically robust, employing both descriptive and inferential statistical analysis to assess relationships between credit risk management practices and asset quality.</li> <li>✓ It is technically sound as it utilizes an adequate sample size, gathers primary data through questionnaires, and applies regression analysis to validate the findings.</li> <li>✓ The statistical significance reported (e.g., p-values) adds credibility to the conclusions, showing the study's methodological rigor.</li> </ul>	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	<ul style="list-style-type: none"> <li>✓ The manuscript draws on a range of references, including recent studies on credit risk and SACCO performance, which supports the research's relevance and grounding in existing literature.</li> <li>✓ However, adding a few more recent studies on risk management in similar financial institutions (from the last 2-3 years) could strengthen the literature review and provide additional context on global trends.</li> </ul>	
Minor REVISION comments Is the language/English quality of the article suitable for scholarly communications?	Yes, of course.	
Optional/General comments	The researcher has reviewed three relevant theories; however, the findings do not appear to be triangulated with these theories. It would strengthen the analysis to integrate the theoretical framework with the empirical findings to provide a more comprehensive understanding of the research outcomes	

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

#### Reviewer Details:

Name:	Oda Yadeta Dibar
Department, University & Country	Dilla University, Ethiopia