

### Review Form 3

Journal Name:	<a href="#">Asian Journal of Economics, Business and Accounting</a>
Manuscript Number:	Ms_AJEBA_128560
Title of the Manuscript:	<b>SASRA Monitoring and Reporting Financial Tools and Financial Performance of Dt-Saccos in Kenya</b>
Type of the 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: 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>
<b>Please write a few sentences regarding the importance of this manuscript for the scientific community. A minimum of 3-4 sentences may be required for this part.</b>	This manuscript offers critical insights into the financial performance of Deposit-Taking Savings and Credit Cooperative Societies (DT-SACCOs) in Kenya, a sector with significant socioeconomic implications. By systematically examining the impacts of financial monitoring tools such as capital adequacy, asset quality, earnings ability, and liquidity, the research provides a good understanding of the complex factors driving financial performance in cooperative financial institutions.	
<b>Is the title of the article suitable? (If not please suggest an alternative title)</b>	The title is technically accurate but somewhat lengthy.	
<b>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.</b>	The abstract is generally well-structured and comprehensive. However, I have a few suggestions for enhancement: <b>Strengths:</b> <ul style="list-style-type: none"> <li>Clearly states the research problem</li> <li>Outlines research objectives</li> <li>Describes methodology</li> <li>Presents key findings</li> </ul> <b>Suggested Improvements:</b> <ol style="list-style-type: none"> <li>Add a brief sentence about the broader implications of the research, perhaps highlighting its potential impact on financial policy or SACCO sector development.</li> <li>The concluding recommendations in the abstract could be more explicit about the practical implications for DT-SACCOs and regulatory bodies.</li> </ol>	
<b>Is the manuscript scientifically, correct? Please write here.</b>	The manuscript demonstrates a scientifically rigorous approach to investigating the financial performance of Deposit-Taking Savings and Credit Cooperative Societies (DT-SACCOs) in Kenya. The research: <ul style="list-style-type: none"> <li>Employs a positivist paradigm with a correlational research design</li> <li>Uses a comprehensive census approach</li> <li>Applies robust statistical methods including: Descriptive statistics, Correlation analysis, Regression analysis.</li> <li>Systematically tests hypotheses</li> <li>Provides clear statistical interpretations</li> </ul>	
<b>Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.</b>	Yes, the references are sufficient and recent	
<b>Is the language/English quality of the article suitable for scholarly communications?</b>	Areas for Slight Improvement: <ul style="list-style-type: none"> <li>Some complex sentences could be simplified for clarity</li> <li>A few minor grammatical inconsistencies (e.g., occasional typographical errors)</li> <li>Ensure consistent use of technical terms</li> </ul>	
<b>Optional/General</b> comments	The manuscript is scientifically sound, methodologically robust, and presents a valuable contribution to understanding DT-SACCOs' financial performance in Kenya. With minor refinements as suggested, it would be highly suitable for publication.	

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

#### Reviewer Details:

Name:	Rhytheema Dulloo
Department, University & Country	Hindustan institute of technology and science (deemed to be university), India