

Review Form 1.7

Journal Name:	Journal of Economics, Management and Trade
Manuscript Number:	Ms_JEMT_111529
Title of the Manuscript:	CAMEL RATING MODEL AND FINANCIAL PERFORMANCE OF DEPOSIT TAKING SAVINGS AND CREDIT COOPERATIVE SOCIETIES IN KENYA: THE MODERATING EFFECT OF GROSS DOMESTIC PRODUCT
Type of the Article	

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)
Compulsory REVISION comments 1. Is the manuscript important for scientific community? (Please write few sentences on this manuscript) 2. Is the title of the article suitable? (If not please suggest an alternative title) 3. Is the abstract of the article comprehensive? 4. Are subsections and structure of the manuscript appropriate? 5. Do you think the manuscript is scientifically correct? 6. Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form. (Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)	1.Yes,it very important since it try to evaluate application of CAMEL MODEL 2. The TITLE lacks Conciseness:you can adopt these based on your preference- "CAMEL Rating, Financial Performance, and the GDP Moderation: A Study of Deposit-Taking S&CCs in Kenya" or moderating effect of gross domestic product on the relationship between CAMEL rating model and financial performance of Deposit Taking SACCOs in Kenya 3. This abstract lack the basic component of a professional abstract,objectives,value of the study,where was data collected from and why etc are missing,problem of the study is not demonstrated here 4.yes 5.yes 6.yes 7.The background of the study is poorly done lack consistency, only telling us about kenya-check my comments? what is overview of SACCO globally and even regionally	Ok Ok Ok Ok
Minor REVISION comments 1. Is language/English quality of the article suitable for scholarly communications?	No, revise and check grammatical errors	ok
Optional/General comments	The article is good but, background is poorly done, findings and discussion is not complete no finding before moderation, i.e results of relationship between CAMEL MODEL and financial performance is missing	

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