



**Paper: “Effect of Credit Risk on Shareholders’ Wealth of Listed Commercial Banks in Kenya”**

Corresponding Author: Abigail Kinyamasyo

Doi: 10.19044/esj.2020.v16n22p205

Peer review:

Reviewer 1: Blinded

Reviewer 2: Blinded

Reviewer 3: Benjamin Owuor Ombok  
Maseno University, Kenya

Published: 31.08.2020

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**Please give each evaluation item a numeric rating on a 5-point scale, along with a thorough explanation for each point rating.**

<i>Questions</i>	<i>Rating Result</i> [Poor] 1-5 [Excellent]
<b>1. The title is clear and it is adequate to the content of the article.</b>	<b>3</b>
The title should be explicit to define what the nature of relationship that the study intended to achieve. As stated it would go for correlation, regression or comparative analysis.	
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A study’s objective could be to analyse, establish, determine, find.... Among other outcome based adjectives. It is necessary to state the effect coefficients of the measures of Non-performing loans, credit liquidity, loan loss provisions and credit ratings; since effect studies are	

<p>quantitative in nature. Therefore the results that draw the researcher to the conclusion that credit risk had a negative effect on shareholders wealth cannot be seen from the abstract. It is therefore hard to deduce the recommendations from no results. The background should be explicit on what the paper focuses to address; is it the risk management practices or the forms of risk?</p> <p>What does the performance status of the banks reveal?</p>	
<b>3. There are few grammatical errors and spelling mistakes in this article.</b>	<b>4</b>
<p>Make the content in Paragraph one page two clearer; especially lines one to five</p>	
<b>4. The study methods are explained clearly.</b>	<b>4</b>
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<p>The References are comprehensive and appropriate</p>	

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The author should strive to present the facts in a simple way by using short sentences.

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