

**Paper: “Rotating and Accumulating Savings and Credit Associations as Effective Tool for Enhancing the Women Entrepreneurship. A Theoretical Review”**

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Corresponding Author: Benjamin Niyonsaba

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Peer review:

Reviewer 1: Blinded

Reviewer 2: Blinded

Reviewer 3: Paul Waithaka  
Kenyatta University, Kenya

Reviewer 4: Nikolett Deutsch  
Corvinus University of Budapest, Hungary

# ***ESJ Manuscript Evaluation Form 2021***

This form is designed to summarize the manuscript peer review that you have completed and to ensure that you have considered all appropriate criteria in your review. Your review should provide a clear statement, to the authors and editors, of the modifications necessary before the paper can be published or the specific reasons for rejection.

Please respond within the appointed time so that we can give the authors timely responses and feedback.

NOTE: ESJ promotes peer review procedure based on scientific validity and technical quality of the paper (not perceived the impact). You are also not required to do proofreading of the paper. It could be recommended as part of the revision.

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Date Manuscript Received: 03/05/2022	Date Review Report Submitted: 04/05/2022
Manuscript Title: <i>Rotating and Accumulating Savings and Credit Associations: An Effective Tool for Enhancing the Women Entrepreneurship. A Theoretical Review</i>	
ESJ Manuscript Number:	
You agree your name is revealed to the author of the paper: No	
You approve, your name as a reviewer of this paper, is available in the “review history” of the paper: No	
You approve, this review report is available in the “review history” of the paper: Yes	

## **Evaluation Criteria:**

**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>4</b>
<b>I suggest that the title can be rephrased as follows: “<i>Rotating and Accumulating Savings and Credits Associations As Effective Tool for Enhancing Women Entrepreneurship: A Theoretical Review</i>”</b>	

<b>2. The abstract clearly presents objects, methods and results.</b>	<b>3</b>
<b>The whole abstract needs to be revised (check grammar and punctuation). The abstract does not present the methods for data collection and analysis. Do also present clearly the main empirical findings in your abstract.</b>	
<b>3. There are few grammatical errors and spelling mistakes in this article.</b>	<b>4</b>
<b>There are some minor spelling, punctuation and grammar corrections that need to be integrated</b>	
<b>4. The study methods are explained clearly.</b>	<b>3</b>
<b>The study methods are not clearly explained. Saying that the study used descriptive research design is not enough to describe the methods used. It is important to explain the methods used to collect data and the methods used to analyse the same data.</b>	
<b>5. The results are clear and do not contain errors.</b>	
<b>The reviewer cannot provide score or make any statement as to whether the results are clear and do not contain errors because he fails to find a section of the results in the paper. The paper has formulated clear objectives but the way the latter have been addressed is not clear.</b>	
<b>6. The conclusions or summary are accurate and supported by the content.</b>	<b>3</b>
<b>The conclusions need to be drawn from the findings as you also highlighted somewhere in the conclusion that “<i>Built on the findings of research, the study can conclude that...</i>” However, the results of your study are not clearly addressed in the paper. There is a need to present your results in a comprehensive manner.</b>	
<b>7. The references are comprehensive and appropriate.</b>	<b>5</b>
<b>The references are comprehensive and appropriate</b>	

**Overall Recommendation** (mark an X with your recommendation) :

Accepted, no revision needed	
Accepted, minor revision needed	<b>X</b>
Return for major revision and resubmission	
Reject	

**Comments and Suggestions to the Author(s):**

Separate conceptual review and empirical review. Have separate sections of conceptual review and empirical review

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Reviewer Name: Paul Waithaka	
University/Country: Kenyatta University/ Kenya	
Date Manuscript Received:31/05/2022	Date Review Report Submitted: 07/06/2022
Manuscript Title: Rotating and Accumulating Savings and Credit Associations: An Effective Tool for Enhancing the Women Entrepreneurship. A Theoretical Review	
ESJ Manuscript Number: 0236/22	
You agree your name is revealed to the author of the paper: Yes	
You approve, your name as a reviewer of this paper, is available in the “review history” of the paper: Yes	
You approve, this review report is available in the “review history” of the paper: Yes	

## Evaluation Criteria:

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>4</b>

The title is clear and adequate	
<b>2. The abstract clearly presents objects, methods and results.</b>	<b>4</b>
<i>(Please insert your comments)</i>	
<b>3. There are few grammatical errors and spelling mistakes in this article.</b>	<b>3.5</b>
Improve sentence construction	
<b>4. The study methods are explained clearly.</b>	<b>3.5</b>
<b>5. The results are clear and do not contain errors.</b>	<b>4</b>
<i>(Please insert your comments)</i>	
<b>6. The conclusions or summary are accurate and supported by the content.</b>	<b>3.5</b>
<i>(Please insert your comments)</i>	
<b>7. The references are comprehensive and appropriate.</b>	<b>3</b>
Some citations are not done right. They should be corrected	

**Overall Recommendation** (mark an X with your recommendation) :

Accepted, no revision needed	<input type="checkbox"/>
Accepted, minor revision needed	<input checked="" type="checkbox"/>
Return for major revision and resubmission	<input type="checkbox"/>
Reject	<input type="checkbox"/>

**Comments and Suggestions to the Author(s):**

1. Some statements in the methodology on theoretical review are not clear
2. Ensure citations comply with the APA system

**Comments and Suggestions to the Editors Only:**

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Date Manuscript Received: 01.06.2022.	Date Review Report Submitted: 04.06.2022
Manuscript Title: Rotating and Accumulating Savings and Credit Associations: An Effective Tool for Enhancing the Women Entrepreneurship. A Theoretical Review	
ESJ Manuscript Number: 36.02.2022	
You agree your name is revealed to the author of the paper: Yes/ <u>No</u>	
You approve, your name as a reviewer of this paper, is available in the “review history” of the paper: <u>Yes</u> /No	
You approve, this review report is available in the “review history” of the paper: <u>Yes</u> /No	

## **Evaluation Criteria:**

**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>	<b><i>Rating Result</i></b> [Poor] 1-5 [Excellent]
<b>1. The title is clear and it is adequate to the content of the article.</b>	<b>4</b>
<i>(Please insert your comments)</i>  <i>The title is clear and is in line with the content of the paper.</i>	

<b>2. The abstract clearly presents objects, methods and results.</b>	<b>3</b>
<i>(Please insert your comments)</i> <i>The abstract is acceptable, however, the main goal of the study, the methodology, and the originality of the paper should be more emphasized.</i>	
<b>3. There are a few grammatical errors and spelling mistakes in this article.</b>	<b>3</b>
<i>(Please insert your comments)</i> <i>There are several grammatical errors in the paper. A language check is highly recommended.</i>	
<b>4. The study methods are explained clearly.</b>	<b>1</b>
<i>(Please insert your comments)</i> <i>The methodology used by the author is not explained.</i>	
<b>5. The results are clear and do not contain errors.</b>	<b>1</b>
<i>(Please insert your comments)</i> <i>Due to the comments mentioned above, it is hard to evaluate the correctness of the methodology and the results.</i>	
<b>6. The conclusions or summary are accurate and supported by the content.</b>	<b>1</b>
<i>(Please insert your comments)</i> <i>The discussion and conclusion part of the paper is far too general, it needs further improvement based on the targeted literature review both in theoretical and empirical terms. Limitations and further research should be added.</i>	
<b>7. The references are comprehensive and appropriate.</b>	<b>5</b>
<i>(Please insert your comments)</i> <i>Referencing and quotation meet the formal requirements.</i>	

**Overall Recommendation** (mark an X with your recommendation):

Accepted, no revision needed	<input type="checkbox"/>
Accepted, minor revision needed	<input type="checkbox"/>
Return for major revision and resubmission	<input type="checkbox"/>
Reject	<input type="checkbox"/>

**Comments and Suggestions to the Author(s):**

The paper deals with an interesting topic that is in line with the journal's aims. The abstract is in line with the content of the paper, however own contribution to the literature debate should be more emphasized. The structure of the article is hard to follow, there is no reason behind the split of the structure – nor in the literature review

part, nor in the methodological part. It is recommended to define research goals and aspects according to which systemic literature (due to its type, the methodology (literature review and its circumstances) used by the authors should be defined in the introduction part of the paper) can be made. The originality of the content should be emphasized (research gaps should be identified) based on the systemic comparison of previous results. Conclusions should be connected to the main findings. Discussion and conclusion sessions are far too general, and comparisons with previous literature results are neglected. Quotation and referencing meet the formal requirements. Grammatical errors should be corrected. In sum, the manuscript needs further improvement and major revisions.

**Comments and Suggestions to the Editors Only:**