

Paper: “Do Budgeting Practices Affect Saving Behavior among Smallscale Entrepreneurs in Kenya? Evidence from Kisumu Central Constituency”

Submitted: 19 October 2022

Accepted: 17 January 2023

Published: 31 January 2023

Corresponding Author: Sarah Komen

Doi: [10.19044/esj.2023.v19n1p87](https://doi.org/10.19044/esj.2023.v19n1p87)

Peer review:

Reviewer 1: Itumeleng Letsolo
Africa Nazarene University, Kenya

Reviewer 2: Kazimierz Klosinski
John Paul II Catholic University of Lublin, Poland

ESJ Manuscript Evaluation Form 2022

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.

ESJ editorial office would like to express its special gratitude for your time and efforts. Our editorial team is a substantial reason that stands ESJ out from the crowd!

| | |
|---|---|
| Reviewer Name: Kazimierz Kłosiński | |
| University/Country: The John Paul II Catholic University of Lublin/Poland | |
| Date Manuscript Received: 13 XII 2022 | Date Review Report Submitted: 15 XII 2022 |
| Manuscript Title: DO BUDGETING PRACTICES AFFECT SAVING BEHAVIOR AMONG SMOLL SCALE ENTREPRENEURS IN KENYA? EVIDENCE FROM KISUMU CENTRAL CONSTITUENCE | |
| ESJ Manuscript Number: 1115/22 | |
| 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] |
|--|---|
| 1. The title is clear and it is adequate to the content of the article. | 5 |

| | |
|--|----------|
| <i>The title is clear and it is adequate to the content of the article.</i> | |
| 2. The abstract clearly presents objects, methods and results. | 5 |
| <i>The abstract clearly presents objects, methods and results.</i> | |
| 3. There are few grammatical errors and spelling mistakes in this article. | 4 |
| <i>Side 2, 11 line from above, "...savings ..."</i> <i>Side 6, 3 line from above, according to me "usually by..."</i> <i>Side 8, 8 line from above, there should be the dot after ".. of precision"</i> <i>Side 17, [under The table], I propose "So ESB = ..."</i> | |
| 4. The study methods are explained clearly. | 5 |
| <i>The study methods are explained clearly.</i> | |
| 5. The results are clear and do not contain errors. | 3 |
| <i>The results are clear, but see my remarks [comments and suggestions].</i> | |
| 6. The conclusions or summary are accurate and supported by the content. | 5 |
| <i>The conclusions and recommendations of the study are accurate and supported by the content.</i> | |
| 7. The references are comprehensive and appropriate. | 5 |
| <i>The references are comprehensive and appropriate.</i> | |

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):

Side 3, 15 line from beneath "alpha" and 13 line from beneath "p" – the reader does not know about what the speech. It could be in "Abstract" but it can not be in the text.

Side 5, three titles follow for herself; this is the clumsy situation. The text should divide those titles.

Side 7, 5 line from above, there should be rather "The Nigerian National Petroleum"; 16 line from above, the shortcut SMEs should be introduced.

Side 9, “Data Sources and Type” and “Data Collection procedure” - they have the same number 3.5.1

Side 10, “Reliability Statistics” you should to place in the headline Table 3.3

Side 11, editorial corrections necessary are in explanations of “beta” to Equation 3.1

Side 12, it is the luck “Table 4.1 Reliability Analysis” and point 4.2 ; “age group” classes on Figure 4.1 are not separate.

Side 13, 2 line from above, there should be “Table 4.2 shows ...”

Side 14, the title “Table 4.3: Years in Business” should be over the table.

4 line from beneath, it should be “Table 4.4 shows ...”

1 line from beneath, it should be “Table 4.4 Number of Employees”.

Comments and Suggestions to the Editors Only:

The text is important so for the theory of economy as for the economic practice.

ESJ Manuscript Evaluation Form 2022

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.

ESJ editorial office would like to express its special gratitude for your time and efforts. Our editorial team is a substantial reason that stands ESJ out from the crowd!

| | |
|---|---|
| Reviewer Name: Itumeleng Letsolo | |
| University/Country: Lesotho | |
| Date Manuscript Received: 8th December 2022 | Date Review Report Submitted: 12 December 2022 |
| Manuscript Title: Do budgeting practices affect saving behavior behavior among small scale entrepreneurs in Kenya? Evidence from Kisumu Central Constituency | |
| ESJ Manuscript Number: 1115/22 | |
| You agree your name is revealed to the author of the paper: Yes/No | |
| You approve, your name as a reviewer of this paper, is available in the “review history” of the paper: Yes/No | |
| You approve, this review report is available in the “review history” of the paper: Yes/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> | <i>Rating Result</i> [Poor] 1-5 [Excellent] |
|--|---|
| 1. The title is clear and it is adequate to the content of the article. | 3 |

| | |
|---|----------|
| <i>The title is a bit too long and there is a room for rephrasing without necessarily changing the meaning</i> | |
| 2. The abstract clearly presents objects, methods and results. | 3 |
| <i>The measures of central tendency were used in the actual analysis however the abstract seem to have not highlighted its application</i> | |
| 3. There are few grammatical errors and spelling mistakes in this article. | 2 |
| <i>The paper needs to be proof-read as there are many grammatical and spelling mistakes. There are a number of orphan paragraphs and requires some formatting of the paper</i> | |
| 4. The study methods are explained clearly. | 4 |
| <i>The methods are explained clearly</i> | |
| 5. The results are clear and do not contain errors. | 4 |
| <i>The results are well presented in a clear manner.</i> | |
| 6. The conclusions or summary are accurate and supported by the content. | 4 |
| <i>The conclusion is clearly phrased and supported by the findings of the paper</i> | |
| 7. The references are comprehensive and appropriate. | 3 |
| <i>The references are indeed comprehensive and appropriate however there are some paragraphs that do not contain citations. There is a significant probability of plagiarism in those instances</i> | |

Overall Recommendation (mark an X with your recommendation) :

| | |
|--|----------|
| Accepted, no revision needed | |
| Accepted, minor revision needed | X |
| Return for major revision and resubmission | |
| Reject | |

Comments and Suggestions to the Author(s):

1. Please engage a proof reader who can address some grammatical mistakes and spelling mistakes that need to be attended to.

Comments and Suggestions to the Editors Only: