



Paper: “A Resource-Based View of Human Capital and Performance in Deposit-Taking Saccos in Kirinyaga County, Kenya”

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Peer review:

Reviewer 1: Noor Alam
Universiti Sains Malaysia, Malaysia

Reviewer 2: Angelica Sterling
Universidad del Caribe, Mexico

Reviewer 3: Maria Garbelli
Milano Bicocca University, Italy

ESJ Manuscript Evaluation Form 2025

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Date Manuscript Received: 26-06-2025	Date Review Report Submitted:
Manuscript Title: HUMAN RESOURCES AND PERFORMANCE OF DEPOSIT-TAKING SAVINGS AND CREDIT COOPERATIVE SOCIETIES IN KIRINYAGA COUNTY, KENYA	
ESJ Manuscript Number:17..... 62.05.2025	
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: 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.

Questions	Rating Result [Poor] 1-5 [Excellent]
1. The title is clear and it is adequate.05.25e to the content of the article.	03
The title, while informative, is slightly lengthy and lacks emphasis on the theoretical underpinning (i.e., Resource-Based Theory), which is central to the research. It may benefit from a more engaging phrasing or analytical angle that reflects the study’s core contribution—i.e., the <i>limited but strategic role of human capital</i> in SACCO performance. Suggested Title: "A Resource-Based View of Human Capital and Performance in Deposit-Taking SACCOs in Kirinyaga County, Kenya"	
2. The abstract presents objects, methods, and results.	03
Unclear, contradictory phrasing (e.g., "most significant" yet "low impact"); too few keywords; not APA-compliant.	

3. There are a few grammatical errors and spelling mistakes in this article.	03
Grammatical errors observed	
4. The study methods are explained clearly.	03
1. Some sections contain errors; inconsistency in sample size; weak justification of methods.	
5. The results are clear and do not contain errors.	
Regression analysis shows <i>no significant impact</i> of human resources, but conclusions say otherwise (contradiction).	
6. The conclusions or summary are accurate and supported by the content.	03
Overstates significance; should align better with actual findings.	
7. The references are comprehensive and appropriate.	03
Many APA formatting issues in citations.	

Overall Recommendation (mark an X with your recommendation) :

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

Comments and Suggestions to the Author(s):

- Proper formatting with numbering of sections and sub-sections.
- Rewrite abstract and conclusion to reflect true findings.
- Clarify research questions and hypotheses.
- Improve literature synthesis and critique.
- Revise grammar, style, and statistical reporting for accuracy and clarity.

Comments and Suggestions to the Editors Only:

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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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Reviewer Name: Angelica Selene Sterling Zozaaga	
University/Country: Universidad del Caribe	
Date Manuscript Received: 20 jun	Date Review Report Submitted: 27 jun
Manuscript Title: HUMAN RESOURCES AND PERFORMANCE OF DEPOSIT-TAKING SAVINGS AND CREDIT COOPERATIVE SOCIETIES IN KIRINYAGA COUNTY, KENYA	
ESJ Manuscript Number: ---16.---62.05.2025---	
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: 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.

Questions	Rating Result [Poor] 1-5 [Excellent]
1. The title is clear and it is adequate to the content of the article. <i>The title accurately describes the article's content.</i>	5
2. The abstract presents objects, methods, and results. <i>It is necessary to specify the precise objective of the research.</i>	4
3. There are a few grammatical errors and spelling mistakes in this article. <i>Some paragraphs require review to clarify the idea. They are marked in yellow on the document</i>	4
4. The study methods are explained clearly.	4

<i>It is recommended to present the questionnaire in appendices to identify each of the dimensions presented.</i>	
<i>The methods are explained clearly; it is only necessary to describe how the analysis of the relationship between organizational resources and financial reports was conducted.</i>	
5. The results are clear and do not contain errors.	
<i>It is necessary to describe in detail the analysis of secondary information and the relationship between financial performance and human resources.</i>	
6. The conclusions or summary are accurate and supported by the content.	
<i>In the conclusions section, it states that human resources significantly impact performance; however, in the results section, the opposite is indicated, so it is necessary to unify the information.</i>	
7. The references are comprehensive and appropriate.	
<i>Yes, the references are comprehensive and appropriate</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):

It's a very interesting job, it's only necessary to make some adjustments in the writing and include the missing information.

Comments and Suggestions to the Editors Only:

Reviewer B:

Recommendation: Revisions Required

The TITLE is clear and it is adequate to the content of the article.

the title is quite clear and contains all the elements without mistakes; nevertheless, it could be improved in order to increase readability

The ABSTRACT clearly presents objects, methods, and results.

The abstract is correct and well organized. I recommend to proofread the work.

in the first line the acronym does not match, and the plural is not recommended - also, the Author use the plural just in the very beginning.

There are a few grammatical errors and spelling mistakes in this article.

I found little mistakes and grammatical errors that should be avoided. Do not use the first person as ' I ' in a scientific paper (I would it here and there). Also, Some mistakes should be avoided by using a good proofreading service.

The study METHODS are explained clearly.

There is not a real method behind the work, the Author justifies the use of a qualitative method, the methodology section is poor and should be improved.

Nothing justifies the geographical area selection. The sample should be described in order to give the reader all the information surrounding the main body of the work.

The body of the paper is clear and does not contain errors.

Generally speaking, the body of the paper is weak. Introduction is a Structured abstract, divided in subsection of few lines. Literature review is pretty confined and does not support adequately the goal of the work. Contents are presented in a very simple form, and lacks an in deep analysis.

The CONCLUSION or summary is accurate and supported by the content.

The conclusion are concise, I recommend to improve it

The list of REFERENCES is comprehensive and appropriate.

References are clear

Please rate the TITLE of this paper.

[Poor] 1-5 [Excellent]

3

Please rate the ABSTRACT of this paper.

[Poor] 1-5 [Excellent]

2

Please rate the LANGUAGE of this paper.

[Poor] 1-5 [Excellent]

2

Please rate the METHODS of this paper.

[Poor] 1-5 [Excellent]

2

Please rate the **BODY** of this paper.

[Poor] **1-5** [Excellent]

2

Please rate the **CONCLUSION** of this paper.

[Poor] **1-5** [Excellent]

2

Please rate the **REFERENCES** of this paper.

[Poor] **1-5** [Excellent]

2

Overall Recommendation!!!

Return for major revision and resubmission

Comments and Suggestions to the Author(s):
