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| Title of the Manuscript: | **EFFECT OF TABLE BANKING ON SOCIO-ECONOMIC WELFARE OF WOMEN IN EMGWEN SUB-COUNTY, NANDI COUNTY KENYA** |
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| PART 1: Comments | | |
|  | Reviewer’s comment **Artificial Intelligence (AI) generated or assisted review comments are strictly prohibited during peer review.** | Author’s Feedback *(Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)* |
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| Is the language/English quality of the article suitable for scholarly communications? |  |  |
| Optional/General comments | EFFECT OF TABLE BANKING ON THE SOCIO-ECONOMIC WELFARE OF WOMEN IN  EMGWEN SUB-COUNTY, NANDI COUNTY KENYA  The research subject is relevant to countries like Kenya and India, where women's entrepreneurship has been lacking. This is a beautiful piece of research, although there is ample scope for further improvements. The women-led enterprises are credit-starved, and getting institutional support (credits from Banks) has been difficult. The researchers have rightly pointed out that formal financial institutions have failed to address and meet the credit needs of impoverished entrepreneurs and women, resulting in informal microfinance groups' popularity. This study, therefore, seems of paramount importance. The research design is well in order. Data collection was appropriate and authentic. Interview schedules with key informants selected from the table of banking institutions in the area were also administered. He analysed data using both quantitative and qualitative data analysis techniques.  The researcher’s recommendations are to build the capacity of women groups through training, lending institutions need to reach to all women groups to increase women’s loan uptake capacity, there is a need to seal information gaps on women groups, and women need to have courage and ability that they can still perform and operate business as opposed to relying on their members and families are found well contended. We see women constitute 50.3 per cent of Kenya's majority, and most of them have no access to mainstream banking due to deep routed socio-economic and cultural factors that for a long time have worked to their disadvantage is well quoted.  Poverty and illiteracy remain the most significant challenges to Kenyan women, especially the rural folk like that of India. We, too, strongly recommend that women entrepreneurs be supported because they bring fresh motivation to the business sector. His study on Table banking reflects an acknowledgement of credit market failures, especially in the formal financial sector.  We noted that there has been a shift from the formal financial sector to microfinance, which incorporates both savings and credit. This happened in India too. It has proved to be a powerful tool to arrange small lending. He rightly observed that the members save and access loans for investments from their small contributions. As a participatory action process, table banking mediates between entrepreneurial intent for implementation and achievement of critical economic improvement outcomes. Thus, the participatory action process is enhanced through shared information and knowledge acquisition, through which people work to master skills to promote equity and improve life quality. He has consulted a wide range of literature and quoted many of them appropriately.  In the Indian landscape, borrowers are also able to service their loans without difficulties. It is a fact that women obtain credit to meet household needs and to serve disasters or illnesses since they cannot afford insurance premiums. The credit from such community banking models is used to finance the Small and Micro Enterprises (SMEs). He explained well how table-banking was initiated in Kenya by quoting, “In Kenya, table-banking was initially developed by the Poverty Eradication Commission (PEC) targeting Millennium Development Goals (MDGs) one (currently Sustainable Development Goal 1) on eradicating abject poverty, especially in rural settings in Kenya”. He rightly laid the Statement of the Problem. Yes, access to financial services plays a significant and critical role in the success of SMEs and the economy in general. SMEs play a big role in socio-economic development in terms of employment creation and their significant contribution to the economy‘s output of goods and services. This significantly hampered our inclusive development.I believe there is a need to conduct similar studies to establish the effects of table banking in Kenya; the current study is a good step in this direction.The Research Objectives, Research Hypotheses, and Research Methodology are well-defined. The researcher has undertaken a Theoretical Review as well as an Empirical review that enhanced the quality of his work. The study was done for a target population related to table banking. Mathematical calculation was adopted to find nearly precise results. Research findings and discussions follow this.He concludes that team building in the table banking group improves members' sense of community, belonging, and unity. The table banking initiative has been able to reach many members who are low-income earners and are now socially and economically better off; it has built trust in their own unique capabilities and self-confidence in their own ability to take initiative in changing their own lives and members of table banking group get their business capacity built and acquire skills for their business development. The conclusion brings us to a doable follow-up promoting table banking. Based on the findings of this study, the researcher came up with the following recommendations;  There is a need to build the capacity of women groups through training. Based on the study findings, women's groups can be very powerful in empowering women. Empowering women requires bridging the gaps and dealing with the challenges affecting the success of women groups. Therefore, training should focus on different domains. This gives scope for further studies in developing appropriate training manuals and materials. The approaches of Lending institutions deserve to be friendlier. The flow of information is to be ensured to all stakeholders. A harmonious co-existence of couples in the household is much wanted, and the researcher has pointed out this correctly. The proactive role of these women will always improve things, he rightly quoted. He mentioned the restrictions and limitations of his study.  There are mistakes in sentence formation that are observed and need to be edited. Overall, it’s a good attempt at a piece of research on relevant issues. Incidentally, this is a subject of research interest to me, too. I recommend its acceptance/publication with minor improvements. |  |

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| **PART 2:** | | |
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