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SDI Review Form 1.6

PART 1:

Journal Name:	**British Journal of Economics, Management & Trade**
Manuscript Number:	**2013_BJEMT_4951**
Title of the Manuscript:	**Technological Innovations in Microfinance Institutions in the three Northern Regions of Ghana**
Type of the Article	**Research paper**

General guideline for Peer Review process is available in this link:
(http://www.sciencedomain.org/page.php?id=sdi-general-editorial-policy#Peer-Review-Guideline)

- This form has total 7 parts. Kindly note that you should use all the parts of this review form.

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PART 2: Review Comments

	Reviewer's comment	**Author's comment** *(if agreed with reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)*
Compulsory REVISION comments	**Literature review/Informing literature should be extensively cited-eg. paragraph1and 3(line 20-23; 38-49) are wanting**	
Minor REVISION comments	Include more up to date references- publications of 1984 are too old; citations five years old (2009 to 2013) are very few	
Optional/General comments	The paper is good and well balanced	

Reviewer Details:

Name:	**Peter Paul Kithae**
Department, University & Country	**Management University of Africa, Dean of Faculty, School of Enterprise and Governance, Kenya**