



SDI Review Form 1.6

PART 1:

Journal Name:	<u>British Journal of Economics, Management & Trade</u>
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)
<u>Compulsory</u> REVISION comments		
<u>Minor</u> REVISION comments	The paper contains new, innovative and significant information which justifies its publication. However and since, in part, the paper deals with Microfinance Institutions characteristics and their performance, "Introduction" section should be improved with further reading and by adding the following references related with Microfinances Institutions performance regarding their characteristics and structure: Ahlin, C.; Lin, J.; Maio, M. (2011) Where does Microfinance flourish? Microfinance institution performance in Macroeconomic context, <i>J. Dev. Econ.</i> 95 (2) 105–120. Bartual-Sanfeliu, C.; Cervelló-Royo, R.; Moya-Clemente, I. (2013) Measuring performance of social and non-profit Microfinance Institutions (MFIs): An application of multicriterion methodology, <i>Mathematical and Computer Modelling</i>, 57, pp.1671-1678. Gutiérrez-Nieto, B.; Serrano-Cinca, C.; Mar-Molinero, C. (2007) Microfinance institutions and efficiency, <i>Omega-Int. J. Manage. Sci.</i> 35, 131–142. The methods applied are appropriate and the research is well designed. The results are presented clearly and analyzed appropriately. Conclusions are adequate and tie together all the elements of the paper.	After reading the abstracts of the suggested references, we feel that the references suggested by reviewer are not directly relevant to this study. They mainly focus on performance of MFIs while ignoring the issue of technological innovations. we have therefore employed them in a minor degree at the tail end of our introduction to justify the study (see portion marked yellow). We however took the suggesting to improve the introduction section by adding new relevant knowledge. In this direction, recent works by Dary and Issahaku (2013); Issahaku, Dary, and Ustarz (2013) have been added to improve upon the introduction part.



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<u>Optional/General</u> comments		
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