



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	Literature review/Informing literature should be extensively cited-eg. paragraph1and 3(line 20-23; 38-49) are wanting	Cited lines (line 20-23; 38-49) have been corrected grammatically. In terms of relevance, they contain information that lay a historical background for the study. Since studies on innovations in MFIs are scares, it is proper to cite relevant literature (both old and new) to give a holistic picture. We have however added more recent literature. These include: Ahlin, C.; Lin, J.; Maio, M. (2011); Bartual-Sanfelíu, C.; Cervelló-Royo, R.; Moya-Clemente, I. (2013); Gutiérrez-Nieto, B.; Serrano-Cinca, C.; Mar-Molinero, C. (2007); Dary and Issahaku (2013); Issahaku, Dary, and Ustarz (2013).
<u>Minor</u> REVISION comments	Include more up to date references- publications of 1984 are too old; citations five years old (2009 to 2013) are very few	More recent literature has been added. These include: Ahlin, C.; Lin, J.; Maio, M. (2011); Bartual-Sanfelíu, C.; Cervelló-Royo, R.; Moya-Clemente, I. (2013); Gutiérrez-Nieto, B.; Serrano-Cinca, C.; Mar-Molinero, C. (2007); Dary and Issahaku (2013); Issahaku, Dary, and Ustarz (2013).
<u>Optional/General</u> comments	The paper is good and well balanced	