



SDI Review Form 1.6

Journal Name:	Journal of Economics, Management and Trade
Manuscript Number:	Ms_JEMT_44688
Title of the Manuscript:	Non-Performing Loans (NPL) and Profitability of Microfinance Institutions (MFIs) in Ghana: Evidence from the Kasoa Municipality.
Type of the Article	

General guideline for Peer Review process:

This journal's peer review policy states that **NO** manuscript should be rejected only on the basis of '**lack of Novelty**', provided the manuscript is scientifically robust and technically sound. To know the complete guideline for Peer Review process, reviewers are requested to visit this link:

(<http://www.sciencedomain.org/page.php?id=sdi-general-editorial-policy#Peer-Review-Guideline>)



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PART 1: 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	<p>Abstract The findings of the research is not stated in the abstract. The recommendations and conclusions does not reflect the study.</p> <p>Objectives Obectives numbers 4 and 5 seem not to be achieved in this study.</p> <p>Analysis A regression may be recommended for this study. A post estimation test should be done to ascertain the robustness or otherwise of the model</p> <p>Conclusions and Recommendations Show how you concluded that NPL adversely affects profitability, lending behaviour, growth and survival of firms as stated in lines 331 and 332.</p>	<p>Agreed, all these have been effected in the abstract.</p> <p>These have been effected.</p> <p>The topic was changed to conform to the analyses done.</p> <p>Comments agreed and addressed</p>
Minor REVISION comments	Grammatical errors should be corrected. More respondents could have been interviewed.	Agreed all these have been address.
Optional/General comments	The topic reflects the happenings in the financial industry in Ghana.	

PART 2:

	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)
Are there ethical issues in this manuscript?	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	Yes ethical issues have been provided for.