



SDI Review Form 1.6

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| 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=sd-general-editorial-policy#Peer-Review-Guideline>)

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> | |
| Minor REVISION comments | Grammatical errors should be corrected. More respondents could have been interviewed. | |
| 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) |
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| Are there ethical issues in this manuscript? | <i>(If yes, Kindly please write down the ethical issues here in details)</i> | |



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Reviewer Details:

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