



**SDI Review Form 1.6**

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| Journal Name:            | <b><u>British Journal of Economics, Management &amp; Trade</u></b>           |
| Manuscript Number:       | <b>2014_BJEMT_15107</b>                                                      |
| Title of the Manuscript: | <b>Creation of Microfinance Banks in Nigeria:-What is their Main Object?</b> |
| Type of the Article      | <b>Review Article</b>                                                        |

**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) |
|--------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b><u>Compulsory</u></b> REVISION comments | Need to review and integrate the nature and structure of ownership and products 'conventional' and 'microfinance' banks deal with Vis-à-vis other banking institutions in the financial system such as Mortgage Banks, Bank of Agriculture etc. The thrust of the arguments advanced by the author could well apply to other specialized banks. Nomenclature coupled with scale operations need not to divert our attention on objects especially where Institutions operate on both sides of the market: Supply and demand. | The Author does not agree with the Reviewer. Every study has a scope and the suggestions are outside the scope of the study                                                   |
| <b><u>Minor</u></b> REVISION comments      | Perhaps brief review of the past efforts in Rural Branch banking by Commercial banks, FEAP, Community Banks could attest to the poverty in nomenclature in such interventions in Nigeria in the past.                                                                                                                                                                                                                                                                                                                        | Doing this will extend the scope of the study and this will make it unwieldy.                                                                                                 |
| <b><u>Optional/General</u></b> comments    | The paper is well written and have cogent arguments but the history and proportion of social content of a program may only suggest a preferred focus in credit delivery.                                                                                                                                                                                                                                                                                                                                                     | Thanks for the commendation. However the suggestion on "history and proportion" is not clear.                                                                                 |