



SDI Review Form 1.6

Journal Name:	<u>British Journal of Economics, Management & Trade</u>
Manuscript Number:	2014_BJEMT_15107
Title of the Manuscript:	Creation of Microfinance Banks in Nigeria:-What is their Main Object?
Type of the Article	Review 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)
<u>Compulsory</u> REVISION comments	The abstract is very well crafted and straight to the put. It's very interesting reading and catches attention.	Thanks for this encouraging comment
<u>Minor</u> REVISION comments	<p>-Introduction: it would be appropriate to refer the main sections of the law that requires this. And the definition of main objects is it your own definition or you are quoting? If your own rephrase that sentence to indicate that from the literature this is the conclusion you have come to.</p> <p>-In Line 44: Since you that quoting MacFaquhar(2010) directly the citation should be followed by the page number. The same omission is made in Lines 51, 55, 56, 61, 76-81,</p> <p>-In Line 54, one 'Mr Yunus' is mentioned but his designation is not stated. State who he is.</p> <p>-Line 145, 158 provide the page number for the citation as well as other citations in the work.</p> <p>-There are a lot of Latin maxims and legal jargons in the work that need to be explained for the layman to understand what he/she is reading. The author(s) may have a legal background but he/she should have his/her readers in mind.</p> <p>-There is no clear methodology adopted for the study and so the author should develop a section after the literature review for this.</p>	<p>The relevant sections of the Law have been added.</p> <p>The definition of main object is ours and it has been rephrased</p> <p>MacFaqubar(2010) is an article in the New York Times website, It is not paginated. For others, It is difficult now for us to lay my hands on the books which were assessed from three different libraries. Thanks for the correction which we have noted. MacFaqubar described him as "Mr Yunus";- referring to the founder of Grameen bank; this explanation has been inserted. As stated above, the article is not paginated.</p> <p>The Latin maxims and legal jargons have been explained. Thanks for the correction.</p> <p>Thanks for your observation. The section on methodology has been inserted.</p>



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	<p>-Some of references in the list are not cited in the main work. You need to check and provide appropriate referencing. Also those obtained from the internet the date assessed must be indicated.</p>	<p>We have re-checked to confirm that only those articles that are cited in the work,, are in the References.</p> <p>Items obtained from the internet were assessed on different dates which we cannot remember at the moment. However we have noted the correction.</p>
<u>Optional/General</u> comments		