



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>)



SDI Review Form 1.6

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	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.	This is outside the scope and objective of the paper.
<u>Minor</u> 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.	This is a good suggestion. However, incorporating it in this paper will result in an unwieldy presentation.
<u>Optional/General</u> 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 encouraging comment. We will endeavour to do more.