



SDI FINAL EVALUATION FORM 1.1

PART 1:

Journal Name:	British Journal of Economics, Management & Trade
Manuscript Number:	2014_BJEMT_15107
Title of the Manuscript:	Creation of Microfinance Banks in Nigeria:-What is their Main Object?
Type Of Article:	Review Article

PART 2:

FINAL EVALUATOR'S comments on revised paper (if any)	Authors' response to final evaluator's comments
<p>The authors argument that it is difficult for them to lay my hands on the books which were assessed from three different libraries to provide appropriate referencing, especially in text referencing is not acceptable in academic writing. This should have been done as soon as those documents were assessed.</p> <p>Same applies items assessed on the internet. The appropriate referencing, APA Style, is to provide the date those documents were assessed since information on the internet changes periodically.</p> <p>Line 774 - (World Wide Web at http://www.cgap.org/sites/default/files/CGAP-Occasional-Paper-Financial-Institutions-with-a-Double-Bottom-Line-Implications-for-the-Future-of-Microfinance-Jul-2004.pdf) ----- Such way of referencing is wrong. Provide the name of the author, title of article, year, then followed by, available at (Web address) assessed on (date)</p> <p>Since this is no Law paper I wonder why the authors would still want to maintain the Latin Maxims and Law Jarjions. (ipso facto simply means as a matter of fact so why still maintain ipso facto in a finance r management paper?)</p>	<p>I agree. This is regretted and pleases pardon.</p> <p>The dates of download have been inserted.</p> <p>The Authors Robert et al are stated and citation conforms with the standard. Thanks</p> <p>These maxims are in common usage by managements of organisations; and we have been guided by the realization that one of the objectives for this journal is pedagogy and besides economists, it is read also by management researchers and practitioners However, theit usage has been minimised;and meanings explained where they are retained</p>