



SDI Review Form 1.6

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 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 <i>(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)</i>
<u>Compulsory</u> REVISION comments	<ol style="list-style-type: none"> 1. The introductory section is too long. In any paper, this section should communicate the objectives of the study, the importance of the subject studied and describe briefly the findings of the study. Therefore, it is important to adjust the introduction to these terms. The content of subsections 1.1 and 1.2 are the inputs for this task, which must be reduced significantly. 2. The second section should contain some quantitative information about the current status of microfinance in rural areas in Nigeria. For example, total loans of formal and non-formal microfinance institutions, clients served according to type of credit (individual / group) and other microfinance services (savings, microinsurance). This is necessary to put in a real context; the problem is treated by the paper. 3. Must be added to the review of the relevant literature, recently published papers about the balance between social and financial objectives in microfinance institutions. Should be checked: Bédécarrats, F. & Lapenu, C. (2013). Assessing Microfinance: Striking the Balance between Social Utility and Financial Performance. En Jean-Pierre Gueyie, Ronny Manos y Jacob Yaron (Eds.) Microfinance in Developing Countries (pp. 62-82). London: Palgrave Macmillan. 	



SDI Review Form 1.6

<u>Minor</u> REVISION comments		
<u>Optional/General</u> comments	<p>The subject matter of the paper is very interesting, considering that the overall context of the issue is the development of microfinance in Nigeria and the efforts of the government to create mechanisms to propel them through their incorporation into the formal financial sector. However, it is necessary to make a better presentation of this problem and discussion, the paper raises, in light of the recent contributions that exist in the literature on this topic.</p>	

Reviewer Details:

Name:	Anonymous
Department, University & Country	Peru