



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>)



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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		
<u>Minor</u> REVISION comments	<ul style="list-style-type: none"> • It could be appreciated if the author provide such evidence about the negative impact of commercializing MFIs in Nigeria. For example, how the action of transforming microfinance into bank effect poor accessing to loan and others services and their repayment. • It also could be better if the author enrich the literature through providing table about the interest rate in Nigerian MFIs and compare it with others. • It also could be better if the author extend the scope of his or her study to include evidences from other countries in how the better-off of many MFIs between social mission and profit target effect the outreach of those institutions and the sustainability of borrowers' microbusinesses. 	
<u>Optional/General</u> comments	<p>Microfinance is important tool for poverty reduction and socioeconomic development in many developing countries. This topic is important because it discusses the new trend of many MFIs that shifted their social mission of reaching the poorest poor towards profit. The introduction and literature review sections are thorough</p> <p>However, the author should provide empirical evidence about the negative impact of commercializing MFIs from</p>	



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	the Nigerian contexts or others.	
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Reviewer Details:

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