



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>There is a significant improvement on the paper and I concur on most of them. However, the responses of the author bring to the fore the emphasis the paper placed on the process of the transformation of COMMUNITY BANKS which, along with other similar institutional interventions, designed to fight poverty were subsumed into the new policy strategies that led to the emergence of MICROFINANCE BANKS and others like Bank of Agriculture (BOA). Each has a variable mix of profitability and social upliftment content. Certainly putting that in focus will mean that questioning the OBJECT of establishing them need not arise as it part of the process of refocussing on the goals. Further when some practitioners violated the laid down rules and guidelines of setting up the Banks should strictly be treated as an aberration. Our previous recommendations, I am happy, were upheld by the paper. The topic should be reviewed appropriately.</p>	

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