

## Review Form 1.6

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|--------------------------|--|
| Journal Name:            | <a href="#">Journal of Economics, Management and Trade</a>   |
| Manuscript Number:       | Ms_JEMT_84892  |
| Title of the Manuscript: | INTERROGATING THE IMPACT OF MICROFINANCE BANKS ON THE LIVING CONDITIONS OF THE RURAL POOR IN AKWA IBOM STATE, NIGERIA. 1999 - 2020 |
| Type of the Article      | Original Research 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:

(<https://www.journaljemt.com/index.php/JEMT/editorial-policy> )

### 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) |
|-------------------------------------|--|---|
| <b>Compulsory</b> REVISION comments | This paper investigate adopts a historical, interrogative, descriptive and analytical approaches, investigates the in-house operations of these financial institutions and their impact on the lives of the rural poor in Akwa Ibom state, Nigeria. However, before finally acceptance, I recommend following improvements:<br>1. Introduction: please, add some important point on microfinance financial system approach. Besides, clearly mention the research problems.<br>2. Literature review: Authors included the theoretical foundation and literature regarding microfinance and its outreach to make it more understandable to the readers/audience, and improve the quality of the paper.<br>3. Policy implication are over worded and weak, please improve the part based on empirical findings in order to recommend the government bodies, particularly financial regulatory authorities. |   |
| <b>Minor</b> REVISION comments      | Minor revisions  |   |
| <b>Optional/General</b> comments    |  |   |

### PART 2:

|  | 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) |
|--|---|---|
| Are there ethical issues in this manuscript? | (If yes, Kindly please write down the ethical issues here in details) |   |

### Reviewer Details:

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|----------------------------------|--|
| Name:                            | Wajid Khan                               |
| Department, University & Country | University of Baltistan Skardu, Pakistan |