

REVIEW

IMPACT OF RURAL CREDIT FACILITIES OF MICRO-FINANCE BANKS ON POVERTY ALLEVIATION – THE NIGERIA EXPERIENCE

by Ifeanyi Onwuka and Sergius Udeh

Formal and technical quality of the Paper

Language quality: [Very good]

Number of pages: [29]

Presentation: [Very good]

Referencing – state of art: (Does the Authors use sufficient amount of Sources, are they properly used in text, etc.?) [Yes]

Are the Figures and Tables easy to understand, readable and properly described? [Yes]

Content quality of the Paper

Originality: [High]

Does the Paper contribute to the scientific area? [Yes, it does]

General Notes and Comments

My opinion:

The article presents results of wide and original research in the field of microfinance. It analysis the impact of rural credit facilities of Micro-Finance Banks on poverty alleviation in Nigeria during 2005–2012. The authors collected pretty large data set and utilized not only descriptive statistics, but sophisticated econometrics analysis, like Multinomial Logistic Regression, as well. The article has a very high academic added value.

Positives:

Authors based their researches not only on statistical data coming from annual financial statements of Micro-Finance Banks and statistical bulletins of the Central Bank of Nigeria, but also data gathered with use of interviews and questionnaires.

Negatives:

Mistake related with Table 15 described further.

Suggestions for improvements:

- A short explanation of a method used to make random sampling procedure would be proper to mention for avoiding doubts about “randomness”.
- I suggest inclusion in the text current Naira/EUR or Naira/USD exchange rate to make amounts of investment/income more understandable.
- Page 16 , line 13 – ...47.4^... instead of ...47.4%...
- The explanation and the text does not correspond with figures in table 15.
- There is different font type in the table 15.

Summary

My final decision:

[Accept with minor revision]

Figures in Table 15 or/and corresponding text must be checked and corrected.