



SDI Review Form 1.6

Journal Name:	Asian Journal of Agricultural Extension, Economics & Sociology
Manuscript Number:	Ms_AJAEES_32815
Title of the Manuscript:	Performance Analysis of the Bank of Agriculture in Katsina State, Nigeria
Type of the Article	Original Research Papers

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)
Compulsory REVISION comments	The paper addresses an interesting topic with relevant social implications, but is too simple and not presents a relevant contribution. There is still plenty of scope for research in this field, since the academic literature that explores it is underdeveloped. To establish a significant contribution to the literature the paper needs substantial improvement concerning research design, empirical analysis and theory discussion. The introduction should synthesize the whole paper. Crucially, it should discuss the contribution of the paper. What does the paper propose that has not been proposed before? How original is it? How does it contribute to the Nigerian/international academic literature of the field? In other words, how does this research fit into the existing literature? What new insights can we get from it? Because the research focuses on bank agriculture performance, the authors should show in the introduction that this is a relevant concern.	The authors agreed and would correct the entire manuscript according to reviewer's comments and would try to yellow color the areas where corrections were made. - In the first paragraph, few literatures have been added to explore and highlight more the significance of credits in the Nigerian agriculture. - Few elaborations were made to improve or make clear the research design segment of the paper. - The authors made more elaborations in the introduction on the contribution of the paper in the Nigerian academic field particularly in the field of rural finance. - Few lines were added to highlight more the role BOA is playing in the Nigerian financial market in relation to the other financial institutions. - More elaborations were made in the results segment to address the relevant concern of the reviewer.



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	The authors should be more cautious when interpreting their results, because their results and analysis is too simple to permit some interpretation.	
<u>Minor</u> REVISION comments		
<u>Optional/General</u> comments		