



SDI Review Form 1.6

Journal Name:	<u>Asian Journal of Agricultural Extension, Economics & Sociology</u>
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:

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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 aim of the research is to analyse the performance of the BOA in terms of micro credit disbursement to make recommendations on means to make credit more accessible to farmers in the identified area. The research does not actually employ methods, apart from descriptive statistics to measure the disbursement of loans. The discussion of the "results" focus on the socio demographics of the loan beneficiaries. Furthermore, the use of repayment rate and default rate are not explained in relation to the disbursement rate of the BOA. There is no reference to the number of applications for loans from the BOA and then the actually approval and rejection rate of the bank. Banks have certain requirement of their clients, before loans can be extended to the clients. This means that loans cannot just be extended to any client and there is no reference in the research to what the requirements are and the situation of the clients in terms of the requirements. The research only considers loans that were already extended to clients and then consider the loans in terms of their default rate as stipulated in the research.	The authors agree with all the comments made by the reviewers and all the grey areas would be fixed according to the suggestions of the reviewers. - The authors have reframed the article to make more vivid the main objectives of the study. - Efforts were made by the authors to explain the default and repayment rate in relation with the disbursement rate. - The authors used secondary data (from the BOA) on the amount of loan disbursed by the bank across the years under study, this was used to analyse the bank's disbursement and loan recovery performance, as such the paper is constrained not to caption the loan rejection rate. - The research is focusing more on the frequency of disbursement and the bank's loan recovery rate to determine the bank's performance, further research on the subject matter may address some of the specific issues raised by the reviewers. - The authors have reframed the conclusion and the concerns of the reviewers in the authors recommendation has been fixed.



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	Too little emphasis is given to the methodology or analytical technique used in the research. No specific reason/s are given for the methods used, or any literature cited which guided the choice of methods, procedure, and formulas used. Furthermore, since the paper only use descriptive statistics I have some concerns regarding the scientific robustness of the paper and the results obtained. This choice of procedures is a major shortcoming in the research, and must be corrected before any further consideration. The conclusions of the research are extreme in recommending the overhaul of the administration of the BOA, and is very difficult to see how this can be recommended from the results and methods used in the research. Part of the problem is that all of the respondents received loans from the back, so all of them were included in the disbursement of funds. Moreover, the author(s) state that the Bank is inefficient in effective loan disbursement, however, this was not measured. The basis for the research in terms of methodology and analytical technique required extensive improvement. This is also applicable to the findings (results) and conclusions. Conclusions must be more aligned to the main aim to provide information on the performance of the disbursement of loans, in the current form it only discusses distribution of loans to accepted clients in terms of their demographics and repayment ability (where the method used in not placed/justified within	
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	literature). Overall the research needs an extensive overhaul to provide valuable information in terms of the stated aim. Good information from the research could perhaps include why some individuals are excluded from loans by the BOA, as these clients (applicants for loans) are thus excluded from the disbursement of funds. In many cases collateral in a very important factor in the distribution of loans to clients. The abstract is not aligned with the paper; the same can be said for the title of the paper. It would have expected some analysis on how well the Bank in the study area are performing in terms of the disbursement of funds under	Methodology segment have been slightly reframed to address some of the concern of the reviewer. - The authors have edited the paper to address the last comment of the reviewer - The authors have reframe the Abstract and the introduction to make it more align with the paper.
Minor REVISION comments		
Optional/General comments		