



SDI FINAL EVALUATION FORM 1.1

PART 1:

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 Article:	Original Research Papers

PART 2:

FINAL EVALUATOR'S comments on revised paper (if any)	Authors' response to final evaluator's comments
The latest version of the paper "Performance Review of the Agricultural Bank in Katsina State, Nigeria" improved, and I keep the following comments: 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? The authors should be more cautious when interpreting their results, because their results and analysis is too simple to permit some interpretation.	- The title has been reframed to be more aligned with the papers narrative as suggested by the reviewers. - The paper has been adjusted in the methodology section to shed more light on the research design and empirical analysis, additional information was inserted on methods of data collection, data analysis and result interpretation and theory discussion. - The introduction segment has been reframed to synthesize the whole paper - More information was made available in the introduction to give more detailed information on the research direction of the paper. - Additional information was provided on the contribution the paper seek to make for the policy makers in the field of rural finance and the findings therein would be useful to agricultural department of the government at all levels. - The paper focus on the disbursement frequency and the financial intermediation capacity of the bank, an approach not widely used by the researchers in the field of agricultural and rural finance, most of the earlier writers talked about the general performance of the bank but however this paper though narrow in scope but seek to explore more in fund disbursement and fund recovery capacity of the bank (financial intermediation). - More clarifications were made and additional information provided in the result section to address the last concern of the reviewer.