



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
Some aspects from the initial review were corrected in the second version. There is however still some major concerns regarding the methodology used and conclusions drawn. There is no background or explanation given for the identified methods or characteristics/factors used in the research. As the requirement is that the papers must be scientifically robust and technically sound, due to the questions regarding the method and procedures used. (this is also visible in the response by the authors, where mentioned that "Methodology segment have been slightly reframed to address some of the concern of the reviewer." Other instances include there is no distinction made between the 176 respondents in terms of who received credit and not, if all received credit how can one identify shortcomings in access to loans as no respondents were rejected? Discussion mentioned "borrowers", which can possibly, indicated that all 176 respondents have access to credit? This also related to section 3.5, were farmers considered in both categories, received credit and those who were rejected. Why is it mentioned the bank is not competitive, there is no point of reference to make this conclusion. Competitive compared to or in terms of?? Same applies to loan recovery, compared to what benchmarks? Why must the bank be restructured, no reasons are given? As mentioned previously, the paper requires extensive proofreading and editing.	- More information is supplied in the methodology segment and the conclusion segment is adjusted and reframed - More information was added by the authors on the procedure and methods employed in data collection, management and analysis. - The study focuses on the bank's disbursement capacity and disbursement frequency as such the questionnaire was administered only to the farmers who have been able to secure loan from the bank at least once, this is because, this study unlike other similar works tends to explore more on the actual amount the borrowers get and the number of times the bank had disbursed fund within the period under study, the study also aims to highlight the factors that are responsible for the banks mediocrity in service delivery. These include low frequency of loan disbursement, farmers getting an amount less than what they have actually applied for -inadequate disbursement - among others. - However the bank's shortcoming identified in this work is the low frequency of loan disbursement and inadequate disbursement, i.e borrower getting an amount less than what he has actually applied for and not the loan rejection rate. - The conclusion segment is adjusted to address the concern of the reviewer. - The authors consider any loan recovery rate above 50% to be satisfactory however the word competitive is removed as suggested by the reviewer. - The questionnaire targeted only the people who have acquired loan from the bank at least once however, the respondents were questioned on what they perceived to be their loan acquisition problems or the problems of other people they might know. - The entire paper is edited and adjustments were made.