

**Review Form 3**

Journal Name:	<a href="#">Journal of Experimental Agriculture International</a>
Manuscript Number:	Ms_JEAI_124645
Title of the Manuscript:	Does insurance knowledge and loss experience influence the adoption of Pradhan Mantri Fasal Bima Yojana? Evidence from Cotton farmers in Tamil Nadu
Type of the Article	Original Research Article

**Review Form 3**

**PART 1: Review Comments**

<b>Compulsory</b> REVISION comments	Reviewer's comment	Author's Feedback <i>(Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)</i>
<p><b>Please write a few sentences regarding the importance of this manuscript for the scientific community. Why do you like (or dislike) this manuscript? A minimum of 3-4 sentences may be required for this part.</b></p>	<p>This manuscript is important to the scientific community as it provides empirical insights into the factors influencing the implementation of the Pradhan Mantri Fasal Bima Yojana (PMFBY) among cotton farmers in Tamil Nadu. Probabilistic modeling can determine the effect of insurance knowledge and product loss experience on product insurance adoption. This study highlights key issues such as late claims fees and low premiums that can deter product insurance take-up, making it relevant for policy reform.</p> <p>I appreciate this article because it addresses important issues in agricultural risk management and provides practical advice on increasing the use of crop insurance. However, the limitations identified in this study show that there is still room for improvement in this system, which is essential for the survival of vulnerable farming communities.</p>	
<p><b>Is the title of the article suitable? (If not please suggest an alternative title)</b></p>	<p>The article's title, "Does Insurance Knowledge and loss experience influence the Adoption of Pradhan Mantri Fasal Bima Yojana? Evidence from Cotton Farmers in Tamil Nadu", is clear but could be made more concise and impactful.</p> <p><b>Suggested alternative title:</b>  <b>"Factors Influencing the Adoption of Pradhan Mantri Fasal Bima Yojana: Insights from Cotton Farmers in Tamil Nadu"</b></p> <p>This title highlights the core focus on adoption factors while still retaining the specific context of cotton farmers in Tamil Nadu. It also removes redundancy and improves readability.</p>	
<p><b>Is the abstract of the article comprehensive? Do you suggest the addition (or deletion) of some points in this section? Please write your suggestions here.</b></p>	<p>The abstract of this article is comprehensive and outlines the research objectives, methods, and key findings. However, there are still some areas that could be improved for the light and finish. Here are some ideas. It is possible to start with a clearer statement of the research topic. At this point, this study only describes what the study is investigating and does not fully address its objectives. Although the method has been briefly mentioned (using a sample of 350 farmers), more attention is paid to the novelty or the importance of the method, especially in the current literature, to the places he has fulfilled. The abstract mentions the effect of insurance knowledge and experience on loss of income, but it could benefit from a clearer presentation of the key findings, especially the significance of economic factors and barriers such as claim delays and underpayment.</p> <p>Including a sentence or two about the practical impact of the research results, such as how the findings will help policymakers or increase insurance uptake, would be great. A brief mention of policy and management changes that would help address unresolved limitations (e.g., pending claims, lack of awareness) would make this summary stronger.</p> <p>This study examines the factors influencing the adoption of Pradhan Mantri Fasal Bima Yojana (PMFBY) among cotton farmers in Virudhunagar district, Tamil Nadu. Using a sample of 350 cotton farmers and using a probability sample, this study assesses how socioeconomic factors, insurance knowledge, and experience with crop loss influence the decision to take product insurance. Research shows that insurance knowledge and previous experience with loss of income are important drivers of insurance uptake, but challenges such as early claims settlement and low premiums are barriers. In admission. These findings highlight the need for increased awareness programs and improved policies to better support farmers in managing agricultural risks through insurance.</p> <p>These insights are critical to designing risk management solutions that are more effective and responsive to the needs of vulnerable farming communities. These revisions make the note clearer and more concise and ensure that key findings and implications are easily understood.</p>	
<p><b>Are subsections and structure of the manuscript appropriate?</b></p>	<p>The current structure is solid but can benefit from clearer subsections and more separation between methodological explanations, results, and discussions. This will help readers navigate the manuscript more effectively.</p>	

**Review Form 3**

<p><b>Please write a few sentences regarding the scientific correctness of this manuscript. Why do you think that this manuscript is scientifically robust and technically sound? A minimum of 3-4 sentences may be required for this part.</b></p>	<p>The manuscript appears to be scientifically robust and technically sound due to its clear research design and appropriate use of statistical methods. The use of a probit model to analyze factors influencing the adoption of crop insurance is well-suited for the study's objectives given that the dependent variable (insurance adoption) is binary. The sample size of 350 farmers adds statistical strength to the findings, providing a solid foundation for generalizing the results within the context of Tamil Nadu's cotton farmers. Additionally, the Garrett ranking technique used to assess risk management strategies and constraints faced by farmers enhances the depth of analysis. These methodological choices ensure that the study's findings are reliable and contribute valuable insights into crop insurance adoption.</p>	
<p><b>Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.</b> =</p>	<p>The references in the manuscript are generally sufficient and cover a range of relevant studies on crop insurance, risk management, and agricultural challenges. However, some references are somewhat outdated, and including more recent sources could strengthen the manuscript by integrating newer insights, especially in the context of climate change, technological advances in insurance schemes, and current policy developments.</p>	
<p><u>Minor REVISION</u> comments  <b>Is the language/English quality of the article suitable for scholarly communications?</b></p>	<p>The language and English quality of the article are generally suitable for scholarly communication. The manuscript is written in a formal and academic tone, which is appropriate for scientific discourse. However, there are areas where clarity and readability can be improved by simplifying complex sentences and ensuring consistent use of terminology.</p>	
<p><u>Optional/General</u> comments</p>		

**PART 2:**

	<p><b>Reviewer's comment</b></p>	<p><b>Author's comment</b> (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)</p>
<p><b>Are there ethical issues in this manuscript?</b></p>	<p><i>(If yes, Kindly please write down the ethical issues here in details)</i></p>	<p>There are no ethical issues in this manuscript.</p>

**Reviewer Details:**

<p>Name:</p>	<p><b>K. V. Rama Murthy</b></p>
<p>Department, University &amp; Country</p>	<p><b>Teresa Institute of Science and Technology, India</b></p>