

Review Form 3

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|--------------------------|---|
| Journal Name: | Journal of Scientific Research and Reports |
| Manuscript Number: | Ms_JSRR_123021 |
| Title of the Manuscript: | Evaluating the Financial Impact of Insurance on Farmers: A Case Study from Andhra Pradesh, India |
| Type of the Article | Original Research Article |

General guidelines for the 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 guidelines for the Peer Review process, reviewers are requested to visit this link:

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PART 1: Review Comments

| Compulsory REVISION comments | Reviewer's comment | Author's Feedback (Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here) |
|---|---|---|
| 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. | This article has significant importance on two sides viz., Agriculture the primary sector of India and the need of crop insurance. In India crop insurance which has gained importance during the last two decades is always a matter of controversy because of the excessive claims and uncertain weather conditions. Given the situation this type of empirical studies supported by a sound ground level primary data analysed through efficient statistical tools will definitely yield good results and suggestions which will be of immense use for the Governments, Insurance companies and the agricultural scientists for further research studies. All said and done it is very important to use the studies to ameliorate the situations of the farmers. | |
| Is the title of the article suitable? (If not please suggest an alternative title) | Yes quite suitable | |
| 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. | Yes comprehensive covering all aspects of the article | |
| Are subsections and structure of the manuscript appropriate? | Yes properly arranged and quite appropriate | |
| 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. | This is an empirical study with primary data being collected from the base level farmers who are the whole and soul of the basic cultivation practices and aware of costs and returns involved in the field of agriculture Usage of suitable statistical techniques and the interpretation of data is also very good Over all this article is well structured and all the aspects are properly and clearly explained. Within my knowledge this is an article of topical interest and should be accepted for publication | |
| Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form. | Sufficient | |
| Minor REVISION comments Is the language/English quality of the article suitable for scholarly communications? | Very good English | |
| Optional/General comments | Please check the following In Methodology part, please present the equation in one line The following are the details of the stochastic production frontier with output-oriented inefficiency: $\ln y_i = f(x_i; \beta) + \epsilon_i$ | |

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PART 2:

| | Reviewer's comment | Author's comment <i>(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)</i> |
|---|--|---|
| Are there ethical issues in this manuscript? | <i>(If yes, Kindly please write down the ethical issues here in details)</i> | |

Reviewer Details:

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|----------------------------------|-----------------------|
| Name: | S. Sundara Ram |
| Department, University & Country | India |