

## Review Form 3

Journal Name:	<a href="#">Asian Journal of Agricultural Extension, Economics &amp; Sociology</a>
Manuscript Number:	Ms_AJAEES_122263
Title of the Manuscript:	Exploring Farmers' Perspectives and Determinants of Awareness of Pradhan Mantri Fasal Bima Yojana in the Southern Tamil Nadu
Type of the Article	Original Research Article

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### PART 1: Review Comments

<b>Compulsory</b> REVISION comments	Reviewer's comment	<b>Author's Feedback</b> (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.		
Is the title of the article suitable? (If not please suggest an alternative title)	<p>The title "Exploring Farmers' Perspectives and Determinants of Awareness of Pradhan Mantri Fasal Bima Yojana in Southern Tamil Nadu" is quite descriptive and focuses on two key aspects: farmers' perspectives and determinants of awareness about the Pradhan Mantri Fasal Bima Yojana (PMFBY) in a specific region.</p> <p>If you want to make it more concise or focused, you might consider alternatives like:</p> <ul style="list-style-type: none"><li>• "Understanding Farmers' Awareness and Attitudes Towards Pradhan Mantri Fasal Bima Yojana in Southern Tamil Nadu"</li><li>• "Determinants of Farmers' Awareness and Perspectives on Pradhan Mantri Fasal Bima Yojana in Southern Tamil Nadu"</li></ul>	

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<p>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.</p>	<p>The abstract of the article is quite comprehensive but could benefit from a few refinements to enhance clarity and impact. Here are some suggestions:</p> <ol style="list-style-type: none"> <li><b>Purpose Clarification:</b> It might help to clearly state the purpose of the study at the beginning. For example, "This study investigates the factors influencing farmers' awareness and perceptions of the Pradhan Mantri Fasal Bima Yojana (PMFBY) crop insurance scheme."</li> <li><b>Contextual Background:</b> Briefly mention why crop insurance is crucial for farmers in India. This could set the stage for understanding the relevance of the study. For instance, "Given the numerous risks impacting crop production in India, effective crop insurance is essential for farmer sustainability."</li> <li><b>Details on Methodology:</b> The mention of "primary data collected from 350 cotton farmers in Virudhunagar district, Tamil Nadu" is good, but you might specify how the data was collected (e.g., surveys, interviews) for better clarity.</li> <li><b>Findings Highlight:</b> Emphasize key findings more explicitly. For instance, "Farmers showed partial awareness of crop insurance aspects, but were generally informed about premiums and procedures. Negative perceptions were noted, particularly concerning claim delays and compensation issues."</li> <li><b>Recommendations:</b> You might want to add a sentence on the implications of the recommendations. For example, "Implementing targeted awareness programs could enhance farmers' understanding and uptake of crop insurance, potentially leading to better risk management and improved financial security."</li> <li><b>Conclusion Summary:</b> Consider briefly summarizing the expected outcomes of implementing the recommendations, such as improved farmer engagement with crop insurance and enhanced livelihood sustainability.</li> </ol> <p>Eg. Farmers in India face numerous risks that significantly impact their crop production, highlighting the need for effective crop insurance. To address the limitations of existing systems, the Government of India introduced the Pradhan Mantri Fasal Bima Yojana (PMFBY) during the Kharif 2016 season. This scheme offers competitive premiums and favorable terms, yet coverage remains low, and voluntary participation is suboptimal. This study investigates the factors influencing farmers' awareness and perceptions of PMFBY crop insurance. Primary data was collected from 350 cotton farmers in Virudhunagar district, Tamil Nadu, through surveys. Findings reveal that while farmers have partial awareness about various aspects of crop insurance, they are generally informed about premiums and procedural requirements. However, negative perceptions persist, particularly concerning delayed claims, inadequate compensation, and high premiums. The Probit model analysis identifies education, organizational membership, mass media exposure, and extension contacts as positively influencing farmers' awareness levels. The study recommends government-led awareness programs to improve understanding and uptake of crop insurance among farmers. Such initiatives could enhance risk management and ensure greater sustainability of farmers' livelihoods.</p>	
<p>Are subsections and structure of the manuscript appropriate?</p>	<p>Critical summaries of the literature reviewed are missing. Although most of the essential subsections are captured, there are specific points that seem to be missing. For this reason, find my suggested structure with proposal details that must be captured.</p> <ol style="list-style-type: none"> <li><b>Introduction</b> <ul style="list-style-type: none"> <li><b>Background:</b> Context on the agricultural risks faced by farmers in India and the importance of crop insurance.</li> <li><b>Problem Statement:</b> Specific issues with the existing crop insurance system.</li> <li><b>Objective of the Study:</b> The purpose of investigating farmers' awareness and perceptions of PMFBY.</li> <li><b>Significance of the Study:</b> Why this research is important for policy-making and farmer welfare.</li> </ul> </li> <li><b>Literature Review</b> <ul style="list-style-type: none"> <li><b>Existing Crop Insurance Systems:</b> Overview of crop insurance in India and globally.</li> <li><b>Previous Research:</b> Studies on farmers' perceptions of crop insurance and factors influencing their awareness.</li> <li><b>Gap Identification:</b> What this study adds to the existing body of knowledge.</li> </ul> </li> </ol>	

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	<p><b>3. Methodology</b></p> <ul style="list-style-type: none"> <li>○ <b>Data Collection:</b> Description of how data was collected from 350 cotton farmers, including tools and techniques used (e.g., surveys, interviews).</li> <li>○ <b>Sample Description:</b> Characteristics of the sample population.</li> <li>○ <b>Analysis Techniques:</b> Statistical methods and models used (e.g., Probit model).</li> </ul> <p><b>4. Results</b></p> <ul style="list-style-type: none"> <li>○ <b>Awareness Levels:</b> Findings on the farmers' awareness of different aspects of PMFBY.</li> <li>○ <b>Perceptions:</b> Insights into farmers' perceptions, including issues with claim settlements and premiums.</li> <li>○ <b>Factors Influencing Awareness:</b> Results from the Probit model regarding factors affecting awareness.</li> </ul> <p><b>5. Discussion</b></p> <ul style="list-style-type: none"> <li>○ <b>Interpretation of Results:</b> Discussion on what the findings reveal about farmers' awareness and perceptions.</li> <li>○ <b>Comparison with Existing Literature:</b> How the findings align or differ from previous studies.</li> <li>○ <b>Implications:</b> Practical implications for policy and practice.</li> </ul> <p><b>6. Recommendations</b></p> <ul style="list-style-type: none"> <li>○ <b>Policy Recommendations:</b> Suggestions for improving crop insurance uptake and awareness.</li> <li>○ <b>Future Research:</b> Areas for further investigation based on the study's findings.</li> </ul> <p><b>7. Conclusion</b></p> <ul style="list-style-type: none"> <li>○ <b>Summary of Key Findings:</b> Recap of the main results and their significance.</li> <li>○ <b>Concluding Remarks:</b> Final thoughts on the impact of the study and its contributions.</li> </ul> <p><b>8. References</b></p> <ul style="list-style-type: none"> <li>○ <b>Citations:</b> Comprehensive list of all references used in the manuscript.</li> </ul> <p><b>9. Appendices (if applicable)</b></p> <ul style="list-style-type: none"> <li>○ <b>Supplementary Data:</b> Additional tables, figures, or materials that support the study but are not included in the main text.</li> </ul>	
<p>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.</p>	<p>The manuscript demonstrates scientific robustness and technical soundness through its methodical approach to investigating farmers' awareness and perceptions of the Pradhan Mantri Fasal Bima Yojana (PMFBY). The use of a Probit model to analyze factors influencing awareness reflects a rigorous application of econometric techniques, enhancing the reliability of the findings. Additionally, the comprehensive data collection from a substantial sample size of 350 cotton farmers in Tamil Nadu ensures that the results are both representative and relevant. The integration of empirical data with a detailed literature review further supports the validity of the conclusions drawn, making the manuscript a valuable contribution to understanding and improving crop insurance systems in India</p>	
<p>Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.</p>	<p>The references sufficiently cover the study. However, the inclusion of old references such as 2011 to 2018 raises concerns because much might have changed with time. I suggest the author searches for more recent publication of similar or same books/articles.</p>	

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<p><u>Minor REVISION</u> comments</p>	<p>The language and English quality of the article on farmers' perspectives and determinants of awareness of Pradhan Mantri Fasal Bima Yojana (PMFBY) is generally suitable for scholarly communication. The writing is clear, organized, and effectively communicates the research objectives, methodology, results, and conclusions. However, there are a few areas where minor improvements could enhance readability and precision:</p> <ol style="list-style-type: none"> <li>1. <b>Abstract:</b> <ul style="list-style-type: none"> <li>○ The abstract provides a concise summary of the study. Ensure it clearly articulates the research gap, methods, key findings, and implications. You might want to tighten it slightly to make it more focused and impactful.</li> </ul> </li> <li>2. <b>Introduction:</b> <ul style="list-style-type: none"> <li>○ The introduction effectively outlines the problem and context. It could be enhanced by explicitly stating the research questions or hypotheses early on to guide the reader through the study's objectives.</li> </ul> </li> <li>3. <b>Study Area and Sampling:</b> <ul style="list-style-type: none"> <li>○ The description is thorough and provides a clear understanding of the context and methodology. Ensure consistency in the use of terms (e.g., "rabi season" should be defined or clarified if not commonly understood).</li> </ul> </li> <li>4. <b>Empirical Methodology:</b> <ul style="list-style-type: none"> <li>○ The methodology section is detailed and appropriate. Ensure that the description of the probit model and variables is consistent with the analysis conducted and that it aligns with standard scholarly practice.</li> </ul> </li> <li>5. <b>Results and Discussion:</b> <ul style="list-style-type: none"> <li>○ The results are presented clearly, with appropriate use of tables and figures. Ensure that the discussion links the findings back to the literature and provides a nuanced interpretation of the results.</li> </ul> </li> <li>6. <b>Conclusion and Recommendations:</b> <ul style="list-style-type: none"> <li>○ The conclusion summarizes the study effectively but could benefit from a more structured presentation of recommendations based on the findings. Ensure that recommendations are actionable and clearly derived from the results.</li> </ul> </li> <li>7. <b>Language and Style:</b> <ul style="list-style-type: none"> <li>○ Ensure consistency in terminology (e.g., "PMFBY" should be consistently used after the first mention). Watch for minor grammatical errors and ensure that all statistical terms and results are accurately reported.</li> </ul> </li> </ol>	
<p><u>Optional/General</u> comments</p>	<p>The paper is good and incorporating some suggested adjustment will make it even better</p>	

### **PART 2:**

	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)
<p>Are there ethical issues in this manuscript?</p>	<p><i>(If yes, Kindly please write down the ethical issues here in details)</i></p>	

### **Reviewer Details:**

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