

Review Form 3

Journal Name:	Asian Journal of Agricultural Extension, Economics & Sociology
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

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.	The article focuses on farmers' awareness and perception of PMFBY, which are found to be key aspects in success of the crop insurance scheme. This article may consider for the publication subject to major revision.	
Is the title of the article suitable? (If not please suggest an alternative title)	Exploring Farmers' Awareness and Perspectives on PMFBY in Southern Tamil Nadu.	
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.	The results should be presented in chronological order, aligned with the objectives. Avoid general statements	
Are subsections and structure of the manuscript appropriate?	Yes (satisfactory)	
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.	The interpretation of the Probit model results is incorrect. For example, the increase in the likelihood of being aware of crop insurance with each unit increase in education should be 8.2%, not 7.3%. For more accurate findings, it is suggested to use categorical variables rather than continuous ones in probit model, especially for factors like exposure to mass media and contact with extension personnel. Classifying these variables into categories such as low, medium, and high may provide more nuanced insights.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form. -	No. It is suggested to include some more references. Example: in 2 study area: region known for its challenging irrigation conditions due to low rainfall and limited access to reliable water sources. Only 57% of the area has access to guaranteed irrigation through wells. In conclusion: the adoption of agricultural insurance products among farmers in India has been limited, as evidenced by their reluctance to invest in insurance coverage. By giving citations for these arguments will make it well grounded. For perception analysis section author can use this article https://epubs.icar.org.in/index.php/TJRA/article/view/133658 (delay in claim settlement)	
Minor REVISION comments		
Is the language/English quality of the article suitable for scholarly communications?	Suggested to check grammar once again and careful proof reading required	
Optional/General comments	In Abstract: The coverage remains relatively low, and voluntary participation rates are suboptimal . Here relatively is an adjective, hence it demands clear meaning relating to what? In fact, from Karif 2020 onwards the scheme is voluntary for all the farmers (loanee and non-loanee). After this policy change the non-loanee participation is increased. Suggested to read revamped operational guidelines of PMFBY and coverage level data. https://pmfby.gov.in/pdf/Revamped%20Operational%20Guidelines_17th%20August%202020.pdf	

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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)
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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