

Review Form 1.6

Journal Name:	Asian Journal of Agricultural Extension, Economics & Sociology
Manuscript Number:	Ms_AJAEES_76173
Title of the Manuscript:	Constraints and Suggestions Encountered by the Beneficiaries Under Pradhan Mantri Fasal Bima Yojana in Tumkur District of Karnataka
Type of the Article	Original Research Article

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

(<http://peerreviewcentral.com/page/manuscript-withdrawal-policy>)

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PART 1: Review Comments

	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)
Compulsory REVISION comments	<ol style="list-style-type: none"> 1. You may elaborate & describe what is the benefit, risk cover, coverage duration, and other feature of Pradhan Mantri Fasal Bima Yojana (PMFBY) crop insurance policy on methodology and product specification section. Before you mention the constraint and suggestion, it's good to understand the policy itself, so that your paper is highly valuable both insurance company for improving product, and farmer's view for willingness to pay PMFBY. Notes for no 1 = "PMFBY is a crop insurance scheme that outperforms its predecessors by providing national insurance and financial support to the farmers in the event of crop failure: to stabilize income, ensure credit flow and encourage farmers to innovate and employ contemporary agricultural practices" => please give the supporting data related to crop failure (flood, drought, pest, disease, etc), credit flow (give diagram to explain the credit flow that become the constraint), etc. 2. "This is a brief attempt to evaluate the PMFBY's performance" => please be specific what kind of performance? Back again to number 1 to elaborate loss ratio = net claim / net earned premium, rank of crop failure, amount of existing premium rate, etc. 3. "the total sample size from the selected twelve villages was 120" => I suggest to increase the sample size more than 240 farmers in total from 12 villages (20 farmers each village). Remember the imbalance data and obtain quantitative sample such as (land area, productivity per farmer, seasonal gross income per farmer, etc) so that survey is valid and represent various farmers background. 4. "if the level of damage changes within the insurance unit, only one claim will be triggered based on the sample Crop Cutting Experiment (CCE) data" => show the result of distribution claim using histogram, box plot, statistical descriptive of claim data, etc. 	
Minor REVISION comments	<ol style="list-style-type: none"> 1. I revised some wrong misspelling word and highlighted with red font. 2. Please rephrase the paragraph at Introduction section. Introduction structure should cover : background, research goals, research limitations. Please take note my compulsory comment due to high level of your research, objective research, and limit the problem for some recommendation of PMFBY crop insurance product. 3. Based on constraints table 2 : claim delay, less benefit, complicated claim procedure => it means that farmers have money to pay the premium, but Insurance company should improve claim liquidity, product benefit, and claim assessment. Notes for no 3 = <ol style="list-style-type: none"> a) we can use satellite to capture images of damage crop land area and predict the claim, while waiting person to check & verify the damage crop land area. b) Remember increasing product benefit will also increase the premium rate. I suggest to leverage the benefit so that the premium rate is not overpriced. c) Your paper contributes to raise the issue of delay in the state government's payment of premium subsidy to crop insurance companies. Perhaps your paper will help insurance companies to manage their asset liability cash flow due this issue. 	

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Optional/General comments	1. Table 1 : Constraints, Table 2 : Suggestions, and points of conclusion should be synchronized to empower your results.	
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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>	

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