



SDI Review Form 1.6

Journal Name:	Journal of Economics, Management and Trade
Manuscript Number:	Ms_JEMT_40755
Title of the Manuscript:	Attitudes Towards Risk and Risk Combating Strategies Among Maize and Cassava Farmers in Southwest, Nigeria
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://www.sciencedomain.org/page.php?id=sdi-general-editorial-policy#Peer-Review-Guideline>)



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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	1. Lines 63-64: Contribution of the research may not be the use of a specific method. 2. Lines 207-208: How did the author conclude that "male cassava farmer tends to have higher probability of being risk seeking" if the results don't show this information? The results show gender in general. 3. Lines 210-211: How did the author get to this conclusion about the reason behind the male farmers being more risk seeker? Literature? Inference? 4. Lines 220-221: How did the author get to this conclusion about the reason behind the farmers with higher experience? Literature? Inference? 5. Line 238: Table 2 doesn't provide results breakdown by gender (male/female), or an indication that the results are related to male farmers but the author attributed the results showed to male. 6. Table 4 Strategies at combating the risks: It was not clear the source of these strategies, if the author created the strategies list by the literature, or if the respondents answered this question. 7. Lines 331-333: What is the base of the author to affirm that farmers are not interested in insurance schemes? Are these types of insurance plenty available? Are these types of insure easy to acquire? 8. Lines 351-352: "Being male farmer..." the author repeats this conclusion stated in the results, but these information does not exist in any of the result tables, only general gender. 9. Lines 360-361: "...it is recommended that agricultural insurance industry in Nigeria should be further strengthened and empowered to service risky farm businesses.". It seems that the author is affirming something without investigation. The author did not cite anywhere the current status of the insurance industry in Nigeria. I think that why insurance is the least strategy used by farmers requires further investigation. 10. Lines 360-361: "...it is recommended that agricultural insurance industry in Nigeria should be further strengthened and empowered to service risky farm businesses.". It seems that the author is affirming something without investigation. The author did not cite anywhere the current status of the insurance industry in Nigeria. I think that why insurance is the least strategy used by farmers requires further investigation. 11. No limitations and future research were provided.	Correction on contribution of research has been done. The results show the information looking at the way the gender and risk attitudes are coded in the work. This is clearly explained under methodology It is the combination of inference and literature as already cited in the work. The conclusion was arrived at using inference and literature. It is already coded into male and female under methodology. The strategies being used in the study area were indicated by the respondents. They were not interested because of the cumbersome processes involved in the scheme. As early explained, it is not a general gender because it has been coded into male and female under methodology. This is the basis for the discussion of the results. The investigation shows that agricultural insurance scheme exists in Nigeria. Insurance is the least strategy used because of lack of trust and the cumbersome processes involved. Future research has been added.
Minor REVISION comments	1. Method: Model Specification for Ordered Probit Regression Model - The author did not explain the factors b_i - The author should clearly explain that the 11 independent variables are the factors influencing farmers' attitudes toward risk that he/she is researching. This is not mentioned anywhere before results. 2. Follow the same format for tables. 3. Line 124: Adjust the citation format. 4. Line 141: Correct the verb tense.	b_i has now been explained. It has now been clearly explained. It is done. It has been adjusted It has been corrected.
Optional/General comments	1. The author could create a ranking of the variables by positive/negative relationship with risk attitude. 2. There was a preoccupation to explain the Ordered Probit Model but nothing about risk attitudes.	