



SDI FINAL EVALUATION FORM 1.1

PART 1:

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 Article:	Original Research Article

PART 2:

FINAL EVALUATOR'S comments on revised paper (if any)	Authors' response to final evaluator's comments
- The author did still make conclusions not supported by the research results and commented during the first review round. * Numbers below refers to the original reviewer comments 2. Lines 207-208 211-212: 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. Supposedly the author has this data but he/she did not showed this in the results section, then the affirmative is not supported by the results showed. 3. Lines 210-211 214-215: How did the author get to this conclusion about the reason behind the male farmers being more risk seeker? Literature? Inference? The citation does not support this affirmative. 4. Lines 220-221 223-225: How did the author get to this conclusion about the reason behind the farmers with higher experience? Literature? Inference? 5. Line 238 242: 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. 8. Lines 351-352 356-357: "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 360-361 365-366: "...it is recommended that agricultural insurance industry in Nigeria should be further strengthened and empowered to	Gender has already been coded into male and female in this work under Methodology in line 174. The first thing the reviewer needs to check is how gender is being coded under methodology. There is no need for discussing the way gender has been coded again in the discussion since it is already explained in line 174. Therefore, there is no doubt that the discussion supports the results. It is the combination of inference and literature as already cited in the work. The citation adequately supports the statement looking at the way sex is being coded in the work cited. The reviewer should not forget that gender and sex are used interchangeably in the literature. Sex is coded as 1 for male and 0 for female in the cited work. The only difference is that the authors of the work cited used a different tool of analysis from the one being used in our work. The conclusion was arrived at using inference and literature as cited in the work. Gender has already been coded into male and female in this work under Methodology in line 174. The first thing the reviewer needs to check is how gender is being coded under methodology. There is no need for discussing the way gender has been coded again in the discussion since it is already explained in line 174. The strategies being used in the study area were indicated by the respondents as the question was open ended. The strategies were not created for the respondents at all and it is indicated in the discussion that strategies were indicated by the respondents. Gender has already been coded into male and female in this work under Methodology in line 174. The first thing the reviewer needs to check is how gender is being coded under methodology. There is no need for discussing the way gender has been coded again in the discussion since it is already explained in line 174. 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. These are the reasons given by the respondents, which form part of the basis for the recommendation. Discussing limitations to the study may be too lengthy because there are a number of them. Hence the need to be silent about them because they are all important. This is not so because the way risk attitude has been operationalized in this work can be found in lines 153-159 and 171-172. This shows that risk attitude is being discussed.



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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.

General:

2. There was a preoccupation to explain the Ordered Probit Model but nothing about risk attitudes.