



SDI Review Form 1.6

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_64712
Title of the Manuscript:	Impact of Publicly Funded Health Insurance Scheme and Risk Coping Strategies Against Health Expenses in Kerala
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/journal/10/editorial-policy>)



SDI Review Form 1.6

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	<p>i. Subject paper to language editing. It is fraught with grammatical and punctuation errors for example: -Title = replace "against" with "on"; - Abstract: Aims = replace "understand" with "determine; Duration = delete "period", replace "between with "from"; Methodology = replace "understand" with "determine"; Results = "where as" is one word (whereas) etc.</p> <p>ii. Rephrase objective thus <i>"to determine whether publicly funded insurance schemes have significantly enabled poor households to come out from expensive coping strategies such as borrowing and sale of assets in the State of Kerela, India"</i>.</p> <p>iii. Introduction: introduction should be properly paragraphed. Rephrase objective as in (ii) above.</p> <p>iv. Review of Literature: line 9 = Babiarz et al > name all the authors in the first instance and use "et al" subsequently. This citation also shows a mixture of MLA style and APA style. It is not consistent with the citation style (MLA) used elsewhere in the paper.</p> <p>v. Methodology: Data > line 3,4 & 5 > state the baseline used by the government to define poverty line. Line 8 > past 365 days > Adjust the time to reflect duration of the study (January 2018 to January 2019). This period as stated cannot be referred to now as the past 365 days, because we are already in 2021. Methods: Paragraph 5 & 6 > delete bullets.</p>	
Minor REVISION comments	NIL	
Optional/General comments	It is an excellent paper that contributes to public policy implementation and good governance. It can be published after the above corrections have been made.	

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:

Name:	Jeremiah Tersur Vambe
Department, University & Country	University of Abuja, Nigeria