

## REVIEWER'S REPORT

Manuscript No.: IJAR-53417

Date: 20/08/2025

**Title: The Financial Condition of Fishermen in Nagapattinam Village, Tamil Nadu, India.**

### Recommendation:

**Accept after minor revision.**

Rating	Excel.	Good	Fair	Poor
Originality	✓			
Techn. Quality	✓			
Clarity	✓			
Significance		✓		

Reviewer Name: Dr. Bishwajit Rout

Date: 20/08/2025

### Reviewer's Comment for Publication.

*(To be published with the manuscript in the journal)*

*The reviewer is requested to provide a brief comment (3-4 lines) highlighting the significance, strengths, or key insights of the manuscript. This comment will be Displayed in the journal publication alongside with the reviewers name.*

- Significance:** This study is significant as it highlights the financial struggles and socio-economic challenges of fishermen in Nagapattinam. By exploring the relationship between demographic factors, financial development strategies, and challenges such as climatic conditions, market risks, and loan issues, it provides valuable insights for policymakers. The findings can guide sustainable development programs, welfare schemes, and fair marketing interventions to enhance fishermen's livelihoods.
- Strength:** The strength of this research lies in its comprehensive methodology, using surveys, factor analysis, correlation, and t-tests to assess fishermen's financial conditions. It combines demographic insights with practical issues like subsidies, marketing challenges, and regulated market satisfaction. The study's data-driven approach and clear categorization of problems make it a reliable foundation for policy recommendations and socio-economic improvement strategies.
- Key Insight:** The key insight of the study is that fishermen's financial development is not significantly influenced by demographic traits or challenges faced, but rather by systemic issues such as market infrastructure, loan repayment difficulties, and climatic uncertainties. Effective strategies include fair pricing and timely sales, while government intervention remains crucial in addressing structural barriers, ensuring sustainability, and stabilizing fishermen's livelihoods.

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### *Reviewer's Comment / Report*

The paper titled “*The Financial Condition of Fishermen in Nagapattinam Village, Tamil Nadu, India.*” examines the financial condition of fishermen in Nagapattinam, Tamil Nadu, finding no correlation between challenges and financial advancement, nor variation by demographic factors. Using a descriptive survey, it highlights issues like weather, market conditions, and broker reliance, suggesting timely sales and fair pricing as key strategies. Strengths include detailed socioeconomic insights; weaknesses involve limited hypothesis testing and small sample scope. Overall, it offers a foundational analysis but lacks depth in causal analysis and broader applicability.

#### **Suggestions for Improvement:**

1. In introduction, mixes global statistics (FAO data, etc.) with local context. This should be streamlined.
2. In introduction, more focus should be given to the specific problem statement in Nagapattinam.
3. Objectives could be explicitly highlighted at the end of the introduction.
4. Sample size (374) is mentioned later in analysis, but it should be clearly described here (with justification for sample size, sampling technique, and population).
5. Questionnaire design and reliability/validity measures should be explained.
6. Ethical considerations (informed consent, confidentiality) are missing.
7. The review is descriptive but lacks critical analysis. It should compare, contrast, and identify gaps more clearly.
8. Some references are repeated (e.g., Premapriya & Jeyaseelan cited twice in similar context).
9. Figures and tables lack proper numbering and captions (some figures appear incomplete in formatting).
10. Statistical interpretations are often shallow (only descriptive commentary on means and SD without deeper inferential analysis).
11. Results are mostly descriptive; inferential analysis is weak. For example, the relationship between demographics and financial strategies should be statistically tested and reported.

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## **REVIEWER'S REPORT**

The paper addresses an important issue the socio-economic and financial condition of fishermen in Nagapattinam. It presents a broad set of findings and policy recommendations. However, the paper suffers from excessive descriptiveness, weak inferential analysis, lack of clear structure in results, and language issues. A more concise, analytical, and professional presentation would enhance its contribution. Addressing the identified weaknesses will make it suitable for publication in IJAR.

I recommend this paper for publication after minor revision.