

Review of: "Microinsurance: Bibliography of Unclassified Literature"

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The author has chosen an important topic for this paper. But unfortunately, I agree with the review of Dr. Mevliyar Er. This write-up does not have any structure of a journal article and often lack coherence between paragraphs, even the title is too broad to be informative. Adding to Dr. Er's already pointed out non-exhaustive list of discrepancies:

1. A two-paragraph write-up about micro-insurance (or microfinance? again, no coherence) just pops out of nowhere in the middle of the list of paper summaries (the way this section is written, it cannot be called literature review)- "Microfinance is itself one of the...poverty, vulnerability, and inequality through micro-insurance in India." This is one of the many instances where random short write-up on microinsurance (or microfinance, or just sentences containing these terms) have gotten inserted without any coherence.
2. Research papers have been mentioned only by the name(s) of author without mention of year, in multiple instances. This way they appear like opinions of absolute strangers; for instance, "Amrutha Varshini and Suresh have explained that micro-insurance is a relatively recent phenomenon.." or "If poor people do not become aware of micro-insurance products and their benefits, proper distribution and implementation of micro-insurance schemes are not possible according to Anita Chowdhury ." The reader must go to the reference list to find out who they are and why their explanation matters. Again, only two of the many instances.
3. 'Summary and Conclusion' section contains three lists- objectives of paper reviewed, challenges identified by researchers, and suggestions for improvement. Even these lists have repetition of themes and points. The suggestion list repeats the theme of expanding coverage of microinsurance in 3 and 5. The challenge list does not even have any challenge listed, it mentions some benefits of microinsurance for women. For the objective list, theme of analyzing distribution of microinsurance comes thrice, theme of studying the challenges faced by microinsurance appears four times, theme of understanding the market of microinsurance appears at least four times.
4. Lastly another section titled 'Conclusion' appears with a paragraph mostly on microfinance and adds one last line- "Finally, much more research is necessary in the field of microinsurance."

My suggestion would be- disclosing any use of AI while writing a paper, and not completely relying on AI for authoring a research paper (as it writes like this). And incoherent write up like this takes so much time for reader/reviewer to form any opinion compared to a self-written paper with however poor grammar or lack of structure. Because in the second case, at least an author is trying make some points, unlike AI scraping through the web and forming sentences after sentences on a broad topic.



All the best!