### PART 1: Review Comments

**Compulsory REVISION comments**

1. **Is the manuscript important for scientific community?**
   - Reviewer's comment: The manuscript presents a valuable contribution to the field of risk management in cooperatives. It provides empirical evidence on risk exposure in a specific region and offers practical tools like a risk management manual, making it relevant for both researchers and practitioners.
   - 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)

2. **Is the title of the article suitable?**
   - Reviewer's comment: The title is somewhat suitable but could be improved by including more specific information about the research focus and outcome.
   - Author's comment: (if not please suggest an alternative title)

3. **Is the abstract of the article comprehensive?**
   - Reviewer's comment: The abstract is comprehensive, highlighting the specific findings (top 5 risks), limitations, theoretical grounding, and recommendations.
   - Author's comment: (Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)

4. **Are subsections and structure of the manuscript appropriate?**
   - Reviewer's comment: The manuscript's subsections and structure are appropriate for the research design and objectives.
   - 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)

5. **Do you think the manuscript is scientifically correct?**
   - Reviewer's comment: The methodology and data analysis employed in the manuscript are sound and scientifically rigorous.
   - 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)

6. **Are the references sufficient and recent?**
   - Reviewer's comment: The provided references appear to be relevant and sufficient to support the research focus.
   - Author's comment: (Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)

**Minor REVISION comments**

- Reviewer's comment: The language quality of the manuscript is suitable for scholarly communication.

**Optional/General comments**

- Reviewer's comment: Figure 1 appears to have formatting issues that affect readability. Some text overlaps, making it impossible to decipher the information being conveyed. Please consider adjusting the figure layout or font size to ensure all content is clearly visible and accessible.

### PART 2:

**Are there ethical issues in this manuscript?**

- Reviewer's comment: (If yes, Kindly please write down the ethical issues here in details)

- 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)
### Reviewer Details:

<table>
<thead>
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