Reviewer's report

Title: Toward a typology of health-related informal credits: an exploration of borrowing practices for paying for health care by the poor in Cambodia

Version: 2 Date: 7 September 2012

Reviewer: Peter Leslie Annear

Reviewer's report:

Regarding my review of the paper below, the authors have done a good job to address almost all of the concerns I raised in my initial review. I am happy to accept the corrections they have made, but with one exception that still requires some change.

On p.15, could you ask the authors to replace the following phrase:

"The figures cited above indicate that the MFI insufficiently penetrate rural Cambodia so it should be investigated how the MFI can be effectively extended to the poor and be also viably used as a means to avert borrowing from informal creditors for health care expenses"

with the following phrase:

"The figures cited above indicate that the MFI insufficiently penetrate rural Cambodia. Therefore, further research is needed to investigate whether extending microcredit to the poor could be viably used as a means to avert borrowing from informal creditors for health care expenses, and how this might be done. "