

Review of: "Willingness-to-pay for health insurance: A comparative study between formal and informal health-workers"

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Potential competing interests: No potential competing interests to declare.

Kudos to the author, well done! I have gone through the comments of earlier reviewers and many already hammered on my points. In addition, I will just highlight a couple of things to improve the work.

The author will benefit from reviewing the overall content of the paper. The appears to be a lost of connections with different parts of the paper and not in sync with the standard paper format. More specifically, I have noted the following:

- The abstract is not well written. There is no need to divide the abstract to include superfluous headings such as ethics, strengths and limitations. The abstract should basically contain what has been done relative to the research, the purpose of the research, methods employed, major findings and recommendations. All these should be in a paragraph of 300-500 words.
- The author should create a heading for "Literature Review and Conceptual Framework". This should be in between the Introduction and Methodology. With this, the author will be able to thoroughly review relevant literature, present the state of knowledge and expatiate on the conceptual framework.
- The aims and objective should not be under Methodology. This can be the closing paragraph of the literature review section. This is proper because by the end of your review, you would have identified gaps that your study aims to fill.
- Contigent Valuation Method is a popular method in the body of litearture on WTP studies. The author should review
 relevant studies that have used it in order to correct for the common pitfalls in using the method.
- No details of the collected data.
- Result is not presented but the discussion. It is difficult to follow through what is being discussed.
- The paper is written in future tense. Unless this is a proposal, this is not proper and should be reviewed.

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