**Editor’s Comment:**

1. This manuscript is a good attempt but fails to make any contribution to the field. Its just a descriptive paper that lacks any proper sequence, ROL, methodology. The findings and conclusion also does not add any value to the scientific community.

2. No as study also focuses contribution of credit co-operativesvon the sustainable development of rural and forestry areas in Bulgaria so that should also be mentioned in the title.

3. Abstract is very short and fails to give a proper snapshot of the background of study, research methodology and findings & conclusion.

4. No, the manuscript is not scientific and does not follow the steps which should be covered for a proper research.

5. The manuscripts lacks proper references.

6. The language is ok but as the manuscript hardly makes any significant contribution to existing knowledge so language fails to be as important as the content of the paper.

**Editor’s Details:**

Dr. Aditi R Khandelwal, IIS (Deemed to be University), India