

Review of: "Factors Influencing Access to Credit for Rural People in Ethiopia"

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Potential competing interests: No potential competing interests to declare.

1. From the title of the paper, it appears that author(s) are determining factors influencing access to credit from both formal and informal sources and the same is also mentioned on page 12 (highlighted with orange colour in supplementary data). While in abstract, it is mentioned that study examines the factors that affect the access to microcredit (highlighted with orange colour). The contents of the article also review studies on microfinance. It is, therefore, suggested that it needs to be clearly stated whether study is focused on credit or only on microcredit and accordingly title of the paper should be revised.
2. There is a technical difference between the questionnaire and the schedule. The schedules are used to collect primary data through personal interview method while the questionnaires are sent to the respondents to fill. The authors should make out the difference by clearly mentioning whether the questionnaires or the schedules were used.
3. Nowhere in the paper, it is mentioned who were the respondents. Was it head of the family/ household or else?
4. The strong point of the paper is that it has reviewed a good number of studies. But many of these studies have not been properly cited. Sometime, initials are used along with surname while citing the study, in some year of study is wrong and in others, initials are used instead of surname. For instance, on page 15, it should be Kiros (2012) instead of Kiros A. (2012). On page 16, it is Chowdhury (2017) instead of Chaudhari (2011). As per complete reference, it should be Vu and Ho (2021) instead of Hung Van Vu et al. (2021). The complete references of Kiros et al. (2020) and Khan and Hussain (2011) are missing. It is suggested that authors should go through all these citations again and necessary corrections should be made as per the standard method of citation followed by the journal.
5. The paper concludes by identifying the significant factors affecting access for credit. Some of these factors have positive effect while others have negative effect. The factors having positive and negative effects need to be separately stated.
6. Some of the determinants included in the study seem to be too subjective and not defined properly. For instance, 'number of dependents' is taken as family size. In real sense, the number of dependents is the ratio of family members in unproductive age (more than 60 years or less than 18 years age) to the members in productive age. Similarly, the variable 'level of income' in the study is wrongly defined as value of assets. Rather it is not the 'level of income' but the 'level of wealth/accumulated assets'. For another variables like 'distance', 'number of microfinance institutions' etc., no criteria was fixed to characterize them as distant and near and characterise microfinancial institutions as limited.
7. Complete references given at the end of paper, should be arranged in alphabetic order. Some of the references are not even complete. For instance, Kiros, H. (2012). Determinants of Rural Households..... Ethiopia; should indicate

whether is it a report or thesis and number of pages, etc. The same study has been given twice in references. Same is the case with reference 'Kiros, S. & Meshesha, G. B. (2022)' which has appeared twice. The author is suggested to remove all such and other anomalies in references.