

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

Titus Nyarko Nde¹

¹ Boise State University

Potential competing interests: No potential competing interests to declare.

Title: Factors Influencing Access to Credit for Rural People in Ethiopia

After carefully reading this article, here are my comments.

Introduction: There is a lot of repetition in the introduction. Please eliminate all duplications because it makes the text boring to read.

Literature Review:

Empirical econometric model: What is k in the first equation of this section? Please take a look at that equation again, and if possible explain the terms in your equations. Also, please label your equations.

Very nice literature review. Great work.

Results and Discussion:

Did you have a train and test sets? You were supposed to show how your model performs on the set. This will show how the model will perform in real life. If you are just interested in identifying factors influencing credit access, this might matter a lot. However, if you are interested in prediction then this will be very important. It will also be good to check the area under the curve of the ROC curve for your model.

Also, the unique contribution of this research has not been established. Just identifying the factors that influence access to credit alone has been done several times by different authors. I guess the unique contribution has to do with the location/area of the study (study area). However, the unique contribution of this research to the study area needs to be carefully established in this manuscript.